cost of publication for this sale is not yet ascertainable, but the information will be available 20 days before the scheduled sale date by calling the number listed above.

**As described in the introduction to this notice, there may be additional costs not yet ascertainable at this time due to interest, late charges, and other charges that accrue subsequent to the date of this notice. The total amount necessary to cure may be greater or less depending on when you cure the default. Please call us at the number listed above to determine the exact reinstatement amount.

4. DECLARATION OF ALL SUMS OWING IF DEFAULT IS NOT CURED AT LEAST FIVE DAYS PRIOR TO TRUSTEE'S SALE

By reason of said default, the beneficiary declares all sums owing on the obligation secured by the trust deed due and payable in full (including principal, interest, late fees, and other charges) if the Grantor fails to cure default at least FIVE DAYS PRIOR TO the sale date listed in Section 5. As of the date of this notice, the obligation secured by the Trust Deed includes an unpaid principal balance of $29,430.43 plus interest thereon at a rate of 9.625% from July 19, 2001 until paid; plus late charges of $76.50 through January 2002, plus $12.75 for every month thereafter the regular monthly payment is more than 15 days late, plus reconveyance fees of $65.00, and the amounts listed in paragraph 3 above.

5. TRUSTEE'S SALE

WHEREFORE, notice hereby is given that the undersigned trustee will on JUNE 14, 2002, at the hour of 10:00 o'clock A.M., in accordance with the standard of time established by ORS 187.110, at the front entrance of the Morrow County Courthouse, 100 Court Street, in the City of Heppner, County of Morrow, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described Property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or the grantor's successors in interest acquired after the execution of grantor of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing the obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

6. INQUIRIES

Inquiries regarding reinstatement, payoff or debt verification should be directed to the addresses and telephone numbers shown on the first page of this notice. All other inquiries concerning this notice should be directed to the undersigned.

DATED: February 11, 2002.

/s/ Steven G. Jones,
Successor Trustee
C/O H&L SERVICES, INC.
1111 THIRD AVENUE, #3400
Seattle, Washington 98104-7006
(206) 386-5470

STATE OF WASHINGTON)
)ss
COUNTY OF KING)

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named successor trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

FOSTER PEPPER & SHEFELMAN PLLC
/s/ Jennifer Droz
Attorney for Successor Trustee

EXHIBIT "A"
Legal Description

Lot 7, Block 3, SUNRIDGE TERRACE, PHASE III, in the City of Boardman, County of Morrow and State of Oregon---
Published: April 24, May 1, 8 and 15, 2002
Affid

PUBLIC NOTICE

STERRENBERG
93531-930448

WE ARE A DEBT COLLECTOR. THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

If within thirty (30) days of your receipt of this notice you give notice to the undersigned, in writing, that you dispute the debt referred to, or any portion of it, we will mail a verification of such debt to you. In addition, if you make the request within said thirty (30) days in writing, we will provide you with the name and address of the original creditor, if other than the present creditor shown. Notices under this paragraph should be sent to H&L Services, Inc., Attention: Debt Verification Department, 1111 Third Avenue, Suite 3400, Seattle, WA 98101. Unless within thirty (30) days of your receipt of this notice, we receive notice that you dispute the debt, or some portion of the debt, we will assume the debt amount is valid. The purpose of this notice is to collect the indebtedness due, or in the alternative, to repossess the Property (as defined below) which is the security of said debt.

IMPORTANT!
PLEASE READ!

AS OF THE DATE OF THIS NOTICE, THE TOTAL AMOUNT NECESSARY TO HAVE THIS FORECLOSURE PROCEEDING DISMISSED AND THE TRUST DEED REINSTATED IS ESTIMATED TO BE $2,938.21. THIS IS THE AMOUNT LISTED IN PARAGRAPHS 2 AND 3 BELOW AND IS REFERRED TO IN THIS NOTICE AS THE REINSTATEMENT AMOUNT. BECAUSE OF INTEREST, LATE CHARGES, AND OTHER CHARGES THAT MAY ACCRUE SUBSEQUENT TO THE DATE OF THIS NOTICE, THE AMOUNT DUE ON THE DAY YOU ACTUALLY PAY WILL PROBABLY BE GREATER OR LESS DEPENDING ON WHEN YOU CURE. PLEASE CONTACT OUR REINSTATEMENT DEPARTMENT AT (206) 386-5470 BEFORE SENDING YOUR CHECK TO DETERMINE THE EXACT REINSTATEMENT AMOUNT. IN ORDER TO HAVE THE FORECLOSURE PROCEEDING DISMISSED, YOU MUST PAY THE REINSTATEMENT AMOUNT AT ANY TIME PRIOR TO FIVE DAYS BEFORE THE DATE LAST SET FOR THE SALE. THEREAFTER, AND PURSUANT TO PARAGRAPH 4 BELOW, YOU WILL HAVE TO PAY YOUR ENTIRE LOAN BALANCE PLUS ALL OTHER CHARGES LISTED IN PARAGRAPH 3 OF THIS NOTICE IN FULL IN ORDER TO STOP THE FORECLOSURE SALE. FOR FURTHER INFORMATION, ON REINSTATEMENT OR PAYOFFS, WRITE US AT H&L SERVICES, INC., ATTENTION: REINSTATEMENT DEPARTMENT, 1111 THIRD AVENUE, SUITE 3400, SEATTLE, WA 98001 OR CALL US AT (206) 386-5470. UNLESS OTHERWISE AGREED WITH THE CREDITOR, ALL REINSTATEMENT AND PAYOFF FUNDS MUST BE IN THE FORM OF A CASHIER'S OR CERTIFIED CHECK.

The creditor to whom this amount is owed is WASHINGTON MUTUAL BANK.

THE INFORMATION ABOVE IS PROVIDED IN COMPLIANCE WITH THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT.

TRUSTEE'S NOTICE OF SALE

1. DEFAULT:

Reference is made to that certain trust deed made by KEVIN AND TRACIE STERRENBERG AS TENANTS BY THE ENTIRETY, as grantor, to AMERITITLE, as trustee, in favor of WASHINGTON MUTUAL BANK, as beneficiary, dated JULY 28, 1998, recorded JULY 31, 1998, in the mortgage records of Morrow County, Oregon, as Fee No. M-54947, covering the following described real and personal property (the "Property") situated in Morrow County, Oregon, to-wit:

SEE ATTACHED EXHIBIT "A"

THE PROPERTY INCLUDES A MANUFACTURED HOME, CENTRAL (MANUFACTURER), 1976 67 x 14 CENTENNIAL (MODEL), SERIAL NUMBER 1470376252125.

The Property is more commonly known as 371 ANDERSON, BOARDMAN, OR 97818.

2. ELECTION TO SELL & AMOUNTS PAST DUE

The Beneficiary has elected to proceed as to both the personal property and the real property in accordance with the rights with respect to the real property and as permitted by O.R.S. 79.5010(4). Both the beneficiary and the trustee have elected to sell the said Property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.753(3); the defaults for which the foreclosure is made is grantor's failure to pay when due the following sums:

MONTHLY PAYMENTS:

Amount of monthly payments due July 20, 2001 through January 30, 2002

Monthly Payments subtotal $1,679.61

LATE CHARGES:

Accrued late charges for each monthly payment not made within 15 days of its due date

Late Charges subtotal $159.40

TOTAL MONTHLY PAYMENTS AND LATE CHARGES: $1,839.01

3. OTHER CHARGES, COSTS AND FEES:

In addition to the amounts in arrears specified above, in order to reinstate the loan, you are obliged to pay the following charges, costs and fees to reinstate the Deed of Trust:

Title Reports $209.00
Process Service Charges $115.00
Copying / Faxing / Telephone $50.00
Trustee's/Attorney's Fee $550.00
Postage Fee $15.00
Recording Fees $85.00
Miscellaneous Lender Fees $75.20
Publication Fees Varies*
TOTAL CHARGES, COSTS AND FEES $1,099.20 **

*Publication fees can vary from $600 to $2000 depending on the county, newspaper, and number of words to be published. The cost of publication for this sale is not yet ascertainable, but the information will be available 20 days before the scheduled sale date by calling the number listed above.

**As described in the introduction to this notice, there may be additional costs not yet ascertainable at this time due to interest, late charges, and other charges that accrue subsequent to the date of this notice. The total amount necessary to cure may be greater or less depending on when you cure the default. Please call us at the number listed above to determine the exact reinstatement amount.

4. DECLARATION OF ALL SUMS OWING IF DEFAULT IS NOT CURED AT LEAST FIVE DAYS PRIOR TO TRUSTEE'S SALE

By reason of said default, the beneficiary declares all sums owing on the obligation secured by the trust deed due and payable in full (including principal, interest, late fees, and other charges) if the Grantor fails to cure default at least FIVE DAYS PRIOR TO the sale date listed in Section 5. As of the date of this notice, the obligation secured by the Trust Deed includes an unpaid principal balance of $25,643.30 plus interest thereon at a rate of 9.625% from June 30, 2001 until paid; plus late charges of $159.40 through January 2002, plus $11.01 for every month thereafter the regular monthly payment is more than 15 days late, plus escrow advances of $95.59, reconveyance fees of $65.00, and the amounts listed in paragraph 3 above.

5. TRUSTEE'S SALE

WHEREFORE, notice hereby is given that the undersigned trustee will on JUNE 14, 2002, at the hour of 10:00 o'clock A.M., in accordance with the standard of time established by ORS 187.110, at the front entrance of the Morrow County Courthouse, 100 Court Street, in the City of Heppner, County of Morrow, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described Property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or the grantor's successors in interest acquired after the execution of grantor of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing the obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

6. INQUIRIES

Inquiries regarding reinstatement, payoff or debt verification should be directed to the addresses and telephone numbers shown on the first page of this notice. All other inquiries concerning this notice should be directed to the undersigned.

DATED: February 11, 2002.

/s/ Steven G. Jones,
Successor Trustee
C/O H&L SERVICES, INC.
1111 THIRD AVENUE, #3400
Seattle, Washington 98104-7006
(206) 386-5470

STATE OF WASHINGTON)
)ss
COUNTY OF KING)

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named successor trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

FOSTER PEPPER & SHEFELMAN PLLC
/s/ Jennifer Droz
Attorney for Successor Trustee

EXHIBIT "A"
Legal Description

Lot 20, Block 1, SUNRIDGE TERRACE PHASE II, in the City of Boardman, County of Morrow and State of Oregon---
Published: April 24, May 1, 8 and 15, 2002
Affid

PUBLIC NOTICE

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made Adelaida Rodriguez unmarried person, as grantor, to Ameritite, as trustee, in favor of First Franklin Financial Corporation, as beneficiary, dated October 5, 2000, recorded on October 24, 2000, in the Records of Morrow County, Oregon, as microfilm No. M-2000-2354*, covering the following described real property situated in that county and state, to-wit:

Lot 8, EDGEWOOD VILLA, in the City of Irrigon, County of Morrow, and State of Oregon.

Commonly known as: 1365 E. Idaho Ave., Irrigon, OR 97844.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made in grantor's failure to pay when due the following sums:

SEE EXHIBIT A, PARAGRAPH I.

*The beneficial interest in said trust deed was assigned to Altegra Credit Company by instrument recorded February 4, 2002, as Microfilm No. M-2002-3332.

By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit:

SEE EXHIBIT A, PARAGRAPH II.

WHEREFORE, notice is hereby given that the undersigned trustee will on July 2, 2002, at the hour of three o'clock, P.M., in accord with the standard of time established by ORS 187.110, at the front steps of the Morrow County Courthouse, 100 N. Court Street in the City of Heppner, County of Morrow, State of Oregon, sell at public auction to the highest bidder for cash the interest in the real property described above which the grantor had or had power to convey at the time of the execution by grantor of the trust deed together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of the sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying those sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED February 21, 2002.

/s/ James Ray Streinz,
Successor Trustee

State of Oregon, County of Multnomah) ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

/s/ Jason A. Skelton
Attorney for Trustee

EXHIBIT A

I.

Monthly principal and interest installments of $742.15 each from January 1, 2001, until paid; accrued late charges in the amount of $333.99 as of February 5, 2002, plus monthly late charges of $37.11 each beginning with the February, 2002 payment, until paid; delinquent property taxes, if any; cost of foreclosure report; attorney's fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

II.

The principal sum of $72,129.35 with interest on the principal balance at the rate of 12.00 percent per annum, from December 1, 2000, until paid; accrued late charges in the amount of $333.99 as of February 5, 2002, plus monthly late charges of $37.11 each beginning with the February, 2002 payment, until paid; prepayment premium, if applicable; cost of foreclosure report; attorney's fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

Published: April 24, May 1, 8 and 15, 2002
Affid

PUBLIC NOTICE

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Huber Landeros, as grantor(s), to Glenn H. Prohaska, as trustee, in favor of Conseco Finance Servicing Corp., as beneficiary, dated April 4, 2000, recorded April 7, 2000, in the mortgage records of Morrow County, Oregon, as Microfilm No. M-2000-803, covering the following described real property situated in said county and state, to wit:

Lot 8, SANDZ STONE SUBDIVISION, in the City of Boardman, County of Morrow and State of Oregon

which has the address commonly known as 224 SW Willow Fork Drive, Boardman, Oregon 97818.

Both the beneficiary and the trustee have elected to sell the said real properly to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

$ 3,979.44 Total delinquent monthly payments and late chgs. due as of December 18, 2001

$ 3,979.44 TOTAL AMOUNT REQUIRED TO REINSTATE AS OF December 18, 2001

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit:

$ 89,699.53 Principal balance of loan

$ 89,699.53 TOTAL AMOUNT DUE AS OF December 18, 2001

WHEREFORE, notice hereby is given that the undersigned trustee will on June 11, 2002, at the hour of 11:30 o'clock A.M., in accord with the standard of time established by ORS 187.110, at front steps of Morrow County Courthouse in the City of Heppner, County of Morrow, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor

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