NEAL H. BELL, Trustee, will sell the property described below at 1:00 P. .M. on October 7 , 19 86. The sale will be held at front steps of the Klamath County Courthouse, Klamath Falls, Oregon, to-wit: PARCEL 1: Lot 6, Block 1, STEWART, in the County of Klamath, State of Oregon.

PARCEL 2: Lot 7, Block 1, STEWART, in the County of Klamath, State of Oregon. ----

Said sale is to satisfy obligations secured by a trust deed covering said property from WAYNE GARDNER also known as THOMAS WAYNE GARDNER, Grantor, to NEAL H. BELL, Trustee, for Pacific West Mortgage Company, an Oregon Corporation 1984 , and recorded in Book M84, Beneficiary, dated May 14 Page 8017 , Reception or Fee Number 36620 , Klamath Mortgage Records.

The default for which the foreclosure is being made is failure to pay the monthly payments in the amount of \$150.00 due on November 15 1985, and the 15th day of each month thereafter. and for failure to pay the 1984-85 real property taxes in the amount of \$277.37 and \$268.64, plus interest until paid.

The sum owing on the obligation secured is:

Principal \$11,985.18 , plus interest at 11.0 % per annum from October 15 , 1985 , until paid, plus 1984-85 real property taxes in the amount of \$277.37 and \$268.64, plus interest until paid, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

Beneficiary and trustee have elected to sell the property to satisfy the obligation. The grantor, grantor's successor, and any other person named in ORS 86.753 have the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees and by curing any other default complained of in the notice of default, at any time prior to five (5) days before the trustee conducts the sale.

, 19 86. DATED this 14th day of May

Ret. Weal H. Bell Box, 497

STATE OF OREGON: COUNTY OF KLAMATH: ss.

the __ Filed for record at request of. o'clock AM., and duly recorded in Vol. September A.D., 19 86 at 10:30 _ on Page __17151 Mortgages Evelyn Biehn, County Clerk Am X \$5.00