

TRUSTEE'S NOTICE OF SALE

NOTICE is hereby given that the obligation secured by the trust deed described below is in default, and that the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 to 86.795. No action is now pending to recover any part of the debt secured by the trust deed.

Information required by ORS 86.735 and ORS 86.745 is as follows:

1. Grantor: Arnulfo R. Lumbreras
Trustee: Aspen Title & Escrow, Inc.
Successor Trustee: Bruce Kellington, Attorney
Beneficiary: Town & County Mortgage, Inc.
Holder of Beneficial Interest: Associates National
Mortgage Corporation

2. Property covered by trust deed:

A portion of Lot 2, Section 12, Township 41 South, Range 10 East of Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as follows:

Beginning at a point 50 feet East and 241.5 feet South of the Section corner common to Sections 1, 2, 11, and 12, Township 41 South, Range 10 E.W.M.; thence East a distance of 190.2 feet; thence South to the meander line on the North bank of Lost River; thence, Westerly and upstream along said meander line to a point due South of the point of beginning; thence North to the point of beginning.

3. Trust deed was recorded on November 7, 1985, in Volume M85, Page 18162, Mortgage Records, Klamath County, Oregon.

4. Default for which foreclosure is made is the failure to pay the following: The monthly installment of \$547.77 per month beginning with the installment due May 1, 1986, and monthly installments in the same amount due the 1st day of each month thereafter.

5. The sum owing on the obligation secured by the trust deed is: \$47,670.25, together with interest thereon at the rate of 11.5% per annum from April 1, 1986, until paid, plus late charges at the rate of \$21.91 per month, from and including the month of May, 1986, until paid, plus trustee's fees, attorney fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

6. The beneficiary has and does elect to sell the property to satisfy the obligation. A Notice of Default was recorded in Volume M87, Page 1237 of the Mortgage Records of Klamath County, Oregon.

7. The property will be sold in the manner prescribed by law on June 26, 1987, at 10:30 o'clock a.m., based on the standard of time as established by ORS 187.110, at the front door of the Klamath County Courthouse, in the City of Klamath Falls, County of Klamath, Oregon.


8. Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with

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costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.

DATED this 28 day of January, 1987.


Bruce Kellington Trustee

2071

AFFIDAVIT OF MAILING NOTICE OF SALE


STATE OF OREGON)
 ss.
 County of Jackson)

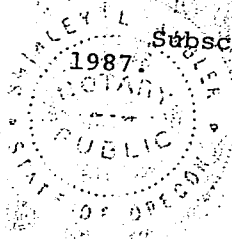
I, Bruce Kellington, being first duly sworn, depose, say and certify that: At all times herein mentioned, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice, and that I am the trustee named therein;

That I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof, by certified mail and first class mail to each of the following named persons at their respective last known addresses:

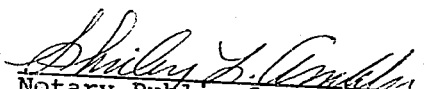
<u>Name</u>	<u>Address</u>
Arnulfo R. Lumbreras	P. O. Box 782 Merrill, Oregon 97633

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Bruce Kellington, the trustee named in said notice; each such copy was contained in a sealed envelope with postage thereon fully prepaid, and was deposited by me in the United States Post Office at Medford, Oregon, on the 29 day of January, 1987, each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded, and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.


 Bruce Kellington



Subscribed and sworn to before me this 29 day of January,


 Notary Public for Oregon
 My Commission Expires 2/25/87

SHERIFF'S RETURN OF SERVICE

2072

STATE OF OREGON)

) ss.

County of Klamath)

Court Case No. _____

Sheriff's Case No. 87-389

I hereby certify that I received on _____ January 30, 1987 _____ the within:

- () Summons & Complaint () Summons & Petition () Summons () Complaint () Petition
 () Subpoena () Citation () Order () Motion () Affidavit
 () Small Claim () Restraining Order () Order for Appearance of Judgement Debtor
 () Writ of Garnishment () Order to Show Cause () Order Waiving Fees and Costs

(X) TRUSTEE'S NOTICE OF SALE

for service on the within named: Occupants, 145 South Main Street, Merrill, OR

() SERVED _____ personally and in person.
 at _____

() SUBSTITUTE SERVICE - By leaving a true copy with _____
 a person over the age of fourteen years, who resides at the place of abode of the within named, at said
 abode: _____

() OFFICE SERVICE - By leaving a true copy with _____
 the person in charge of the office maintained for the conduct of business by _____

() By leaving a true copy with _____ of said corporation.

() OTHER METHOD _____

(X) NOT FOUND. After due and diligent search and inquiry, I hereby return that I have been unable to find
 the within named: Occupants, no one living there. within Klamath County.

All search and service was made within Klamath County, State of Oregon.

DATE AND TIME OF SERVICE OR NOT FOUND: _____ February 3, 1987 3:30 p.m.

TOM DURYEE, Sheriff
 Klamath County, Oregon

By _____

Deputy

TRUSTEE' AFFIDAVIT AS TO NONOCCUPANCY

2073

STATE OF OREGON)
 ss.
County of Jackson)

I, Bruce Kellington, being first duly sworn, depose, say,
and certify that:

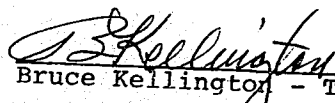
I am the successor trustee in that certain trust deed
executed and delivered by Arnulfo R. Lumbreras as grantor to
Aspen Title & Escrow Inc. as trustee, in which Town & Country
Mortgage, Inc. is beneficiary, recorded on November 7, 1985, in
Volume M85, Page 18162 of the Mortgage Records of Klamath County,
Oregon, covering the following described real property situate in
said county:

A portion of Lot 2, Section 12, Township 41 South, Range 10 East
of Willamette Meridian, in the County of Klamath, State of
Oregon, being more particularly described as follows:

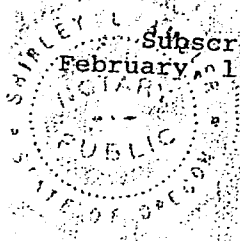
Beginning at a point 50 feet East and 241.5 feet South of the
Section corner common to Sections 1, 2, 11, and 12, Township 41
South, Range 10 E.W.M.; thence East a distance of 190.2 feet;
thence South to the meander line on the North bank of Lost River;
thence Westerly and upstream along said meander line to a point
due South of the point of beginning; thence North to the point of
beginning.

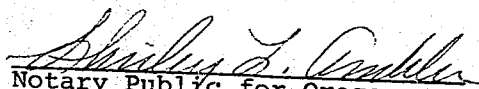
I hereby certify that on February 3, 1987, the above
described real property was not occupied by any of the persons
named in subsection 1 of Section 86.750, Oregon Revised Statutes.

The word "trustee" as used in this affidavit means any
successor trustee to the trustee named in the trust deed first
mentioned above.


Bruce Kellington - Trustee

Subscribed and sworn to before me this 6th day of
February, 1987.




Notary Public for Oregon
My Commission Expires 2/25/87

