

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: Stephen E. Carpenter, an unmarried man  
Trustee: Transamerica Title Insurance Co.  
Successor Trustee: Bruce Kellington, Attorney  
Beneficiary: Amfac Mortgage Corporation  
Holder of Beneficial Interest: Oregon Housing Agency, who took title as Housing Division, Department of Commerce, State of Oregon
2. Property covered by trust deed:  
✓ Lot 22, Independence Tracts, less the West 120 feet thereof, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon
3. Trust deed was recorded on March 27, 1981, as No. 97667, Volume M81, Page 5491, Mortgage Records, Klamath County, Oregon.
4. Default for which foreclosure is made is the failure to pay the following: The monthly installment of \$382.74 per month for the months of October, November, and December 1987, and January, February, and March 1988, and the monthly installment of \$360.11 per month beginning with the installment due April 1, 1988, 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: \$32,502.05, together with interest thereon at the rate of 9.75% per annum from September 1, 1987, until paid, plus late charges at the rate of 4% of any installment not paid within 15 days of the due date, 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 as No. 86499, Volume M88, Page 6188 of the Mortgage Records of Klamath County, Oregon.
7. The property will be sold in the manner prescribed by law on September 26, 1988, 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 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 21 day of April, 1988.

Bruce Kellington  
Bruce Kellington - Trustee

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## AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON, County of KLAMATH ss.I, Craig McCue, being first duly sworn, on oath,  
depose and say:

That I am, and have been at all material times hereto, a  
competent person over the age of eighteen years and a resident  
and inhabitant of KLAMATH County, State of Oregon.  
I am not a party to, an attorney in, or interested in any suit or  
action involving the property described below.

I hereby certify that on the 26th day of April  
19 88, after personal inspection, I found the following described  
real property to be unoccupied:

Commonly described as: 5732 Independance, Klamath Falls, OR

Tom Duryee, Sheriff,  
Klamath County, Oregon

by Craig McCue  
Deputy

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;

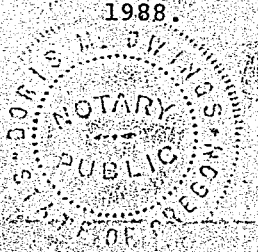
That I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof, by certified mail and first class mail to each of the following named persons at their respective last known addresses:

| <u>Name</u>          | <u>Address</u>                                  |
|----------------------|-------------------------------------------------|
| Stephen E. Carpenter | 3512 Grenada Way<br>Klamath Falls, Oregon 97601 |

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 23 day of April, 1988, 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 2nd day of May, 1988.



  
Notary Public for Oregon  
My Commission Expires 3/4/92

AFFIDAVIT OF NONMILITARY SERVICE

STATE OF OREGON            )  
County of Jackson        ) ss.

Bruce Kellington, of legal age and being duly sworn, deposes and says:

That he is the trustee herein, who has envoked the power of sale under ORS 86.735 by a Notice of Default and Election to Sell recorded as number K-40549 in Vol. M88 of Mortgages on Page 6188 Records of Klamath County, Oregon.

That a true copy of the Trustee's Notice of Sale was served on the following persons on the following dates:

Name

Date of Service

Stephen E. Carpenter

April 25, 1988

That the persons above named were not at the time they were served, nor are they now on active service with any branch of the Armed Services within the provisions of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended, and are not unrepresented minors or incapacitated persons.

*Bruce Kellington*  
Bruce Kellington

1988. Subscribed and sworn to before me this 2nd day of June,

*Kathleen Martin*  
Notary Public for Oregon  
My Commission Expires 1-13-89

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TRUSTEE' AFFIDAVIT AS TO NONOCCUPANCY

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 STEPHEN E. CARPENTER, an unmarried man as grantor to Amfac Mortgage Corporation, as trustee, in which Oregon Housing Agency, who took title as Housing Division, Department of Commerce, State of Oregon is beneficiary, recorded on March 27, 1981, as Document No. 97667, Volume M81, Page 5491, Mortgage Records of Klamath County, Oregon, covering the following described real property situate in said county:

Lot 22, Independence Tracts, less the West 120 feet thereof, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

I hereby certify that on April 26, 1988, 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 2nd day of June, 1988.

  
Kathleen Martin  
Notary Public for Oregon  
My Commission Expires 1-13-89

Return to: Bruce Kellington  
15 Newtown Street  
Medford, Oregon 97501

STATE OF OREGON: COUNTY OF KLAMATH:        ss.

Filed for record at request of Klamath County Title Co. the 7th day of June A.D. 19 88 at 11:19 o'clock A M., and duly recorded in Vol. M88 of Mortgages on Page 8762.

FEE #28.00

Evelyn Stehn County Clerk  
By 