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Vol. m89 Page 12411
TRUSTEE'S NOTICE OF DEFAULT Vol. m89 Page 22627
AND ELECTION TO SELL AND OF SALE

Reference is made to that Trust Deed wherein Jill A. Cullen, Arthur N. Wood and Faye Wood, is Grantor,
William L. Sisemore, is Trustee; and
Klamath First Federal Savings and Loan Association, is Beneficiary,

recorded in Official/Microfilm Records, Vol. M81, Page 10291 Klamath County, Oregon,
covering the following-described real property in Klamath County, Oregon:

The Northerly 40 feet of Lots 394 and 395, Block 113, MILLS ADDITION TO
THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.

No action is pending to recover any part of the debt secured by the trust deed.

The obligation secured by the trust deed is in default because the grantor has failed to pay the following:

Payment due November 25, 1988, in the amount of \$188.00, and each successive
month thereafter

The sum owing on the obligation secured by the trust deed is:
\$10,689.84, plus interest at the rate of 14.50% per annum from October 1,
1988, plus late charges, plus reserve deficit

plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said
trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on November 15, 1989, at 10:30 o'clock A.m.
based on standard of time established by ORS 187.110 at 540 Main St., #301
Klamath Falls Klamath County, Oregon.

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: July 6, 1989.
William L. Sisemore, Trustee

STATE OF OREGON, County of Klamath ss
The foregoing was acknowledged before me on July 6, 1989 by
William L. Sisemore

William L. Sisemore Notary Public for Oregon — My Commission Expires: August 2, 1991

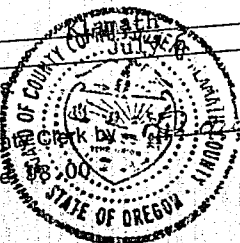
Certified to be a true copy.

Attorney for Trustee

STATE OF OREGON, County of _____ ss
Filed for record on _____, 1989 at 2:03 o'clock P.m.
and recorded in M89 page 12411 of mortgage

Evelyn Biehn County Clerk by William L. Sisemore, Deputy

After recording return to:
William L. Sisemore
540 Main St., 301
Klamath Falls, Or. 97601



INDEXED
D. L. ✓

1989 JUL 6 PM 2 03
1989 NOV 22 PM 2 18

3.00

22628

SHERIFF'S RETURN OF SERVICE

STATE OF OREGON)

County of Klamath)

ss.

Court Case No. _____

Sheriff's Case No. 89-2162

I hereby certify that I received on July 6, 1989 the within:

- Summons & Complaint
- Subpoena
- Small Claim
- Writ of Garnishment
- TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE
- Summons & Petition
- Citation
- Restraining Order
- Order to Show Cause
- Summons
- Order
- Motion
- Order for Appearance of Judgement Debtor
- Order Waiving Fees and Costs
- Complaint
- Petition
- Affidavit

for service on the within named: JILL A. CULLEN

SERVED JILL A. CULLEN personally and in person.
at 625 Martin, Klamath Falls, OR

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
_____ of said corporation.

OTHER METHOD _____

NOT FOUND. After due and diligent search and inquiry, I hereby return that I have been unable to find
the within named: _____ within Klamath County.

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

DATE AND TIME OF SERVICE OR NOT FOUND: July 20, 1989 8:16 a.m.

Carl R. Burkhardt, Sheriff
Klamath County, Oregon

By 

Deputy

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AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

22629

STATE OF OREGON, County of Klamath ss:

I, William L. Slesmore, being first duly sworn, depose, and say and certify that:

At all times hereinafter 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.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

- Arthur N. Wood, Faye Wood, Michael Cullen, City of Klamath Falls, Carter-Jones Collection Service, Inc.
4644 Clinton Avenue, Klamath Falls, Or. 97603
4644 Clinton Avenue, Klamath Falls, Or. 97603
P.O. Box 16016, Colorado Springs, CO 80935
City Hall, 500 Klamath Avenue, Klamath Falls, Or. 97601
1143 Pine St., Klamath Falls, Or. 97601

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by William L. Slesmore, attorney for 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 Klamath Falls, Oregon, on July 6, 1989. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Subscribed and sworn to before me this 6th day of July, 1989.

William L. Slesmore
Notary Public for Oregon. My commission expires 8/2/91

(SEAL)

* More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date.
PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
RE: Trust Deed from
Grantor
TO
Trustee
AFTER RECORDING RETURN TO

DO NOT USE THIS SPACE RESERVED FOR RECORDING LABEL IN CURTAINS WHEN USED

STATE OF OREGON, County of ss.
I certify that the within instrument was received for record on the day of 19 at o'clock M., and recorded in book/reel/volume No. page of us fee/line/instrument/microfilm/teception No. Record of Mortgages of said County. Witness my hand and seal of County attixed.

By Deputy

Affidavit of Publication

22630

STATE OF OREGON,
COUNTY OF KLAMATH ss.

I, Deanna Azevedo, Office Manager:

being first duly sworn, depose and say that
I am the principal clerk of the publisher of
the Herald and News

a newspaper of general circulation, as
defined by Chapter 193 ORS, printed and
published at Klamath Falls in the aforesaid
county and state; that the _____

LEGAL #933

TRUSTEE'S NOTICE OF DEFAULT

AND ELECTION TO SELL AND OF

SALE

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for FOUR

~~insertions~~ (4 insertion s) in the following issue s:

JULY 24, 1989

JULY 31, 1989

AUGUST 7, 1989

AUGUST 14, 1989

Total Cost: \$138.72

Deanna Azevedo

Subscribed and sworn to before me this 14
day of AUGUST 1989

[Signature]
Notary Public of Oregon

My commission expires Jan 15 1990

(COPY OF NOTICE TO BE PASTED HERE)

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to the Trust Deed wherein J. A. Cullen, Arthur N. Wood, and E. W. Wood are Grantor, William L. Sisemore, and Klamath First Federal Savings and Loan Association, is Beneficiary, recorded in Official/Abstract Records, Vol. M89, Page 10291, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

The Northern 41 feet of Lots 574 and 595, Block 113, WILLS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.

No action is pending to recover any part of the debt secured by this trust deed.

The obligation secured by the trust deed is in default because the grantor has failed to pay the following: Payment due November 25, 1988, in the amount of \$183.00; and each successive month thereafter.

The sum owing on the obligation secured by the trust deed is: \$10,687.94, plus interest at the rate of 14.50% per annum from October 1, 1988, plus late charges, plus reserve deficit, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 84.205 to 84.291.

The property will be sold as provided by law on November 15, 1989, at 10:30 o'clock a.m. based on standard time established by ORS 187.110 at 540 Main St., #301, Klamath Falls, Klamath County, Oregon.

Interested persons are notified of the right under ORS 84.753 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 disclosed in this notice, at any time prior to the date of the sale of the property.

WILLIAM L. SISEMORE
Trustee
1989

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

William L. Sisemore
on this 22nd day of Nov. A.D., 1989
at 2:18 o'clock p.M. and duly recorded
in Vol. M89 of Mortgage Page 22627

Evelyn Biehn
By [Signature] Deputy
County Clerk

Fee, \$23.00