

ATI NUMBER: CASE101802F
 LOAN NUMBER: 38883
 INVESTOR NUMBER:

26491

Record and Return to:

K-42706

AMERICAN TRUSTEE, INC.
 6505 218TH S.W., SUITE 6
 MOUNTLAKE TERRACE, WA 98043
 (206)775-9065

AFFIDAVIT OF PUBLICATION

STATE OF WASHINGTON)
 COUNTY OF SNOHOMISH) SS:

The undersigned, being first duly sworn, deposes and says:

That I am a citizen of the United States, over the age of 18 years, a resident of the State of Washington, and not an interested party in the Deed of Trust described herein:

1. Parties in the Trust Deed:

Debtor(s): LOU ANN CASE, A SINGLE PERSON
 Trustee: MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY
 Beneficiary: WESTERN UNITED LIFE ASSURANCE COMPANY
 Successor Beneficiary:
 Assignment Recording No:

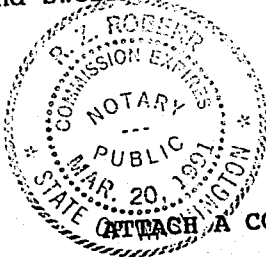
2. Trust Deed Information:

Dated: JULY 1, 1988
 Recording Date: AUGUST 10, 1988
 Recording No: VOLUME M88, PG. 12877
 Recording Location: Official records of the County of KLAMATH, State of Oregon.

That I have caused a Notice of Sale, to be published in THE KLAMATH FALLS HERALD & NEWS, on the following dates: JANUARY 14, 1991, JANUARY 21, 1991, JANUARY 28, 1991, FEBRUARY 4, 1991.
 The original tear sheet of said publication is attached hereto.

Signed: [Signature]
 Trustee Sale Officer

Subscribed and sworn to before me on FEBRUARY 27, 1991.



Notary Public in and for the State of Washington, Residing at REDMOND
 My Commission Expires 3/20/91

ATTACH A COPY OF THE NOTICE OF SALE

TRUSTEE'S NOTICE OF SALE

The Trustee, under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby gives notice of the sale described in said Trust Deed to satisfy the obligations secured hereby.

A. PARTIES IN THE TRUST DEED:
DEBTOR(S): LOU ANN CASE, A SINGLE PERSON

TRUSTEE: MOUNTAIN TITLE COMPANY, OF KLAMATH COUNTY, OREGON
BENEFICIARY: WESTERN UNITED LIFE ASSURANCE COMPANY

B. DESCRIPTION OF THE PROPERTY:
Legally described as set forth in Exhibit A, attached hereto and incorporated herein. Said property commonly known as: 325 MARTIN STREET, KLAMATH FALLS, OREGON 97601, KLAMATH COUNTY, OREGON

C. TRUST DEED INFORMATION:

DATE: JULY 1, 1988

RECORDING DATE: AUGUST 10, 1988

RECORDING NUMBER: VOLUME 12877

PAGE 12877

SUCCESSOR BENEFICIARY: N/A

ASSIGNMENT RECORDING NUMBER: N/A

RECORDING PLACE: Official records of the County of KLAMATH, State of Oregon.

D. DEFAULT: The Debtor(s) are in default and the Beneficiary elects to foreclose the Trust Deed for failure to pay:

1. Monthly payments:

06/15/90 through 10/24/90

5 PAYMENTS of \$40.00 = \$200.00

2. Late Charges:

\$4.00 for each monthly payment not made within 10 days of its due date: (4 PAYMENTS) = \$16.00

3. Other Arrears: N/A

TOTAL AMOUNT CURRENTLY IN ARREARS: \$216.00

E. AMOUNT DUE: The Beneficiary has declared all sums owing on the obligation and the Trust Deed immediately due and payable, said sums being:

Principal balance: \$5,241.54

In addition to said principal, interest as provided in the note or other instrument secured shall be payable from 05/15/90.

F. ELECTION TO SELL: NOTICE HEREBY IS GIVEN that the Beneficiary and Trustee by reason of said default have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 et. seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in the said described property which the Debtor(s) had, or had the power to convey, at the time of the execution of the Trust Deed, together with any interest the Debtor or successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed, together with the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of Trustee's Attorneys.

G. TIME AND PLACE OF SALE:

TIME: 10:00 A.M. ON WEDNESDAY,

MARCH 13, 1991

PLACE: KLAMATH COUNTY COURT HOUSE, 316 MAIN STREET, KLAMATH FALLS, OREGON 97601, KLAMATH COUNTY, OREGON

H. RIGHT TO REINSTATE: NOTICE IS FURTHER GIVEN that, at any time prior to five days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee 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 to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fees and Attorney's fees.

DATED: OCTOBER 24, 1990

Sherrie Kaiser Goff

P.O. Box 667

Oregon City, Oregon 97045

(206) 775-9065

EXHIBIT A

Beginning at the Southwest corner of Lot 12 in Block 21 INDUSTRIAL ADDITION to the City of Klamath Falls, thence Southeastly along Martin Street 37 1/2 feet; thence Northeastly and parallel with Oak Avenue, 50 feet; thence Northwestly parallel with Martin Street, 37 1/2 feet; thence Southwestly parallel to Oak Avenue, 50 feet to the place of beginning, being a part of Lots 17 & 16 of said Block and Addition.

SITUATE IN THE COUNTY OF KLAMATH, STATE OF OREGON

W319 Jan. 14, 21, 28, Feb. 4, 1991

TRUSTEE'S NOTICE OF SALE

IN THE _____ COURT OF THE STATE OF _____
COUNTY OF CLACKAMAS COURT CASE NO. 101802F

3837

54254

AFFIDAVIT/PROOF OF SERVICE

RECEIVED NOV 16 1990

STATE OF OREGON)
) SS.
County of KLAMATH

I hereby certify that on the _____ day of NOVEMBER, 19 90, at the hour of 16:45
I served OCCUPANTS by:

- _____ Personal Service (personally and in person)
- _____ Substitute Service (by serving a person over the age of 14 years, who resides at the usual place of abode of the within named)
- _____ Office Service (by serving the person apparently in charge)
- XX By posting (said residence)

A certified/true copy of:

- _____ Summons
- _____ Motion
- _____ Complaint
- _____ Petition
- XX Other: TRUSTEE'S NOTICE OF SALE
- _____ Writ of Garnishment
- _____ Order
- _____ Citation
- _____ Notice
- _____ Small Claims
- _____ Affidavit
- _____ Subpoena
- _____ Decree

Together with a copy of _____

To POSTING TO BACK FENCE ON VACANT LOT At 325 MARTIN STREET, KLAMATH FALLS, OR

NOT FOUND: I certify that I received the within document for service on the _____ day of _____, 19 _____
and after due and diligent search and inquiry, I have been unable to locate _____
within the county of _____ Dated this _____ day of _____, 19 _____

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF KLAMATH

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm or corporation served is the identical one named in the action.

Subscribed to and sworn to before me this _____
06 day of NOVEMBER, 1990

Lenora L. Mueller
LENORA L. MUELLER
Cleveland Investigation Company
(503) 535-6005

Jackie L. Hayden

Papers Received From AMERICAN TRUSTEE, INC.
6505 218TH ST. SW STE 6
MOUNTLAKE TERRACE, WA. 98043

Remit to: CIC	Service Fee	\$ 30.00
P.O. Box 230	Mileage	\$
Talent, OR 97540	Rush/Emergency	\$
Date: 11-12-90	Incorrect Add.	\$
CIC File No. 20672	FAX FEES	\$ 500
Client No. 101802F	Amount Paid	\$
	TOTAL DUE	\$ 30.00

Record and return to:
 AMERICAN TRUSTEE, INC.
 6505 218th STREET, S.W., SUITE 6.
 MOUNTLAKE TERRACE, WA 98043
 (206) 775-9065

ATI Number: CASE101802F
 Loan Number: 38883
 Investor Number: --

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)
 COUNTY OF SNOHOMISH)ss

I, the undersigned, being first duly sworn, on oath depose, and say and certify that:

I

At all times hereinafter mentioned I was and now am a resident of the State of Washington, a competent person of legal age and not the Beneficiary or his/her successor in interest named in the attached original Notice of Sale given under the terms of that certain Trust Deed described in said notice.

II

I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by certified or registered mail with return receipt requested to each of the persons named in Exhibit A attached hereto (or their legal representatives, where so indicated) at their respective last known addresses.

III

Said persons include (a) the Debtor in the Trust Deed, (b) any successor in interest to the Debtor 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 lien or interest subsequent to the Trust Deed if the lien or interest appears of record and the Trustee or the Beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

IV

Each of the notices so mailed was a true copy of the original Notice of Sale. Each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me with the United States Postal Service in Mountlake Terrace, Washington. With respect to each person listed above, one such notice was mailed by certified mail or registered mail 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 said Notice of Default and Election to Sell, described in said Notice of Sale, was recorded and was mailed on or before NOVEMBER 13, 1990.

V

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

DATED NOVEMBER 13, 1990

Subscribed and sworn to before me this 13TH day of NOVEMBER, 19 90.



Jennifer M. Freese
 Notary Public in and for the State of
 WASHINGTON, Residing at LYNNWOOD
 My Commission Expires 03/05/94

(ATTACH SIGNED COPY OF NOTICE OF SALE)

Record and Return to:
AMERICAN TRUSTEE, INC.
6505 218th STREET, S.W., SUITE 6
MOUNTLAKE TERRACE, WA 98043
(206) 775-9065

CASE
ATI Number: CASE101802F
Loan Number: 38883
Investor Number: --

3839

TRUSTEE'S NOTICE OF SALE

The Trustee, under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in said Trust Deed to satisfy the obligations secured thereby.

A. PARTIES IN THE TRUST DEED

DEBTOR(S): LOU ANN CASE, A SINGLE PERSON
TRUSTEE: MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY
BENEFICIARY: WESTERN UNITED LIFE ASSURANCE COMPANY

B. DESCRIPTION OF THE PROPERTY:

Legally described as set forth in Exhibit A, attached hereto and incorporated herein. Said property commonly known as:
325 MARTIN STREET, KLAMATH FALLS, OREGON 97601, KLAMATH COUNTY

C. TRUST DEED INFORMATION:

DATE: JULY 1, 1988
RECORDING DATE: AUGUST 10, 1988
RECORDING NUMBER: VOLUME M88, PAGE 12877
SUCCESSOR BENEFICIARY: N/A
ASSIGNMENT RECORDING NUMBER: N/A
RECORDING PLACE: Official records of the County of KLAMATH,
State of Oregon

D. DEFAULT: The Debtor(s) are in default and the Beneficiary elects to foreclose the Trust Deed for failure to pay:

1. Monthly payments:

06/15/90 through 10/24/90
5 PAYMENTS at \$ 60.00
at \$ _____

\$ 300.00

2. Late Charges:

\$ 6.00 for each monthly payment not made
within 10 days of its due date:(4 PAYMENTS) \$ 24.00

3. Other Arrears

\$ N/A

TOTAL AMOUNT CURRENTLY IN ARREARS:

\$ 324.00

E. AMOUNT DUE: The Beneficiary has declared all sums owing on the obligation and the Trust Deed immediately due and payable, said sums being:

Principal balance: \$ 5,241.54

In addition to said principal, interest as provided in the note or other instrument secured, shall be payable from 05/15/90.

IMPORTANT: READ SECOND PAGE OF THIS DOCUMENT

3840

F. ELECTION TO SELL: NOTICE HEREBY IS GIVEN that the Beneficiary and Trustee, by reason of said default have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 et. seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in the said described property which the Debtor(s) had, or had the power to convey, at the time of the execution of the Trust Deed together with any interest the Debtor or successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of Trustee's Attorneys.

G. TIME AND PLACE OF SALE:

TIME: 10:00 A.M. on WEDNESDAY, MARCH 13, 1991

PLACE: KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET, KLAMATH FALLS, OREGON 97601
KLAMATH COUNTY, OREGON

H. RIGHT TO REINSTATE: NOTICE IS FURTHER GIVEN that, at any time prior to five days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee 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 to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fees and Attorney's fees.

DATED: OCTOBER 24, 1990

Sherrie Kaiser Goff
P.O. Box 667
Oregon City, Oregon 97045
(206) 775-9065

Sherrie Kaiser Goff
Sherrie Kaiser Goff, Attorney

STATE OF OREGON)
COUNTY OF CLACKAMAS

On this 24 day of October in the year 1990, before me personally appeared Sherrie Kaiser Goff, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledge that she signed the same as her free and voluntary act and deed, for the uses and purposes herein mentioned.



Babette Hall
Notary Public in and for the State of
Oregon, Residing at Campy
My Commission Expires 12/7/93

ATTACHED: EXHIBIT A

CASE101802F (OR)
CASE
(EXHIBIT A)

Beginning at the Southwest corner of Lot 17 in Block 21 INDUSTRIAL ADDITION to the City of Klamath Falls; thence Southeasterly along Martin Street 37½ feet; thence Northeasterly and parallel with Oak Avenue, 50 feet; thence Northwesterly parallel with Martin Street, 37½ feet; thence Southwesterly parallel to Oak Avenue, 50 feet to the place of beginning, being a part of Lots 17 & 16 of said Block and Addition.

SITUATE IN THE COUNTY OF KLAMATH, STATE OF OREGON.

EXHIBIT "A"

OCCUPANT
325 MARTIN STREET
KLAMATH FALLS, OR 97601
CASE101802F

LOU ANN CASE AKA KITTIE
325 MARTIN STREET
KLAMATH FALLS, OR 97601
CASE101802F

JOHN DOE CASE
325 MARTIN STREET
KLAMATH FALLS, OR 97601
CASE101802F

LOU ANN CASE AKA KITTIE
1437 ESPLANADE
KLAMATH FALLS, OR 97601
CASE101802F

JOHN DOE CASE
1437 ESPLANADE
KLAMATH FALLS, OR 97601
CASE101802F

LOU ANN CASE AKA KITTIE
1304 WORDEN
KLAMATH FALLS, OR 97601
CASE101802F

JOHN DOE CASE
1304 WORDEN
KLAMATH FALLS, OR 97601
CASE101802F

CARTER-JONES COLLECTION SERVICE
1143 PINE STREET
KLAMATH FALLS, OR 97601
CASE101802F

FOREST PROD. FED. CR. UNION
P.O. BOX 1179
KLAMATH FALLS, OR 97601
CASE101802F

CITY OF KLAMATH FALLS
500 KLAMATH AVENUE
KLAMATH FALLS, OR 97601
CASE101802F

M. MARSHALL/ZB. JONES ATTY.
921 S.W. WASHINGTON ST.
PORTLAND, OR 97205
CASE101802F

HOUSEHOLD FINANCE CORP.
111 E. MAIN
MEDFORD, OR 97501
CASE101802F

SOUTHERN OREGON CREDIT SVC.
P.O. BOX 4708
MEDFORD, OR 97501
CASE101802F

FROHNMAYER, DEATHERAGE, PRATT,
JAMIESON & TURNER/P.O. BOX 4280
39 S. CENTRAL/MEDFORD, OR 97501
CASE101802F

P 363 778 145
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

SOUTHERN OREGON CREDIT SVC.
P.O. BOX 4708
MEDFORD, OR 97501
CASE101802F

Certified Fee	
Special Delivery Fee	

P 363 778 146
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

SENT TO
FROHNMAYER, DEATHERAGE, PRATT,
JAMIESON & TURNER/P.O. BOX 4280
39 S. CENTRAL/MEDFORD, OR 97501
CASE101802F

Certified Fee	
Special Delivery Fee	

3843 P 363 778 142
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

FOREST PROD. FED. CR. UNION
P.O. BOX 1179
KLAMATH FALLS, OR 97601
CASE101802F

Certified Fee	
Special Delivery Fee	

P 363 778 143
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

CITY OF KLAMATH FALLS
500 KLAMATH AVENUE
KLAMATH FALLS, OR 97601
CASE101802F

Certified Fee	
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P 363 778 144
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

M. MARSHALL/ZB. JONES ATTY.
921 S.W. WASHINGTON ST.
PORTLAND, OR 97205
CASE101802F

Postage

P 363 778 145
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

HOUSEHOLD FINANCE CORP.
111 E. MAIN
MEDFORD, OR 97501
CASE101802F

P 363 778 125
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

OCCUPANT
325 MARTIN STREET
KLAMATH FALLS, OR 97601
CASE101802F

P 363 778 126
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

LOU ANN CASE AKA KITTIE
325 MARTIN STREET
KLAMATH FALLS, OR 97601
CASE101802F

P 363 778 136
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

JOHN DOE CASE
325 MARTIN STREET
KLAMATH FALLS, OR 97601
CASE101802F

P 363 778 137
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

LOU ANN CASE AKA KITTIE
1437 ESPLANADE
KLAMATH FALLS, OR 97601
CASE101802F

P 363 778 138
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

JOHN DOE CASE
1437 ESPLANADE
KLAMATH FALLS, OR 97601
CASE101802F

P 363 778 139
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

LOU ANN CASE AKA KITTIE
1304 WORDEN
KLAMATH FALLS, OR 97601
CASE101802F

Certified Fee	
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Certified Fee
Special Delivery Fee
Restricted Delivery Fee
Return Receipt showing to whom and Date Delivered
Return Receipt showing to whom, Date, and Address of Delivery
TOTAL Postage and Fees
Postmark or Date

P 363 778 141
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

CARTER-JONES COLLECTION SERVICE
1143 PINE STREET
KLAMATH FALLS, OR 97601
CASE101802F

Certified Fee	
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P 363 778 140
RECEIPT FOR CERTIFIED MAIL
NO INSURANCE COVERAGE PROVIDED
NOT FOR INTERNATIONAL MAIL
(See Reverse)

JOHN DOE CASE
1304 WORDEN
KLAMATH FALLS, OR 97601
CASE101802F

Certified Fee	
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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title Co. the 4th day
of March A.D., 19 91 at 10:06 o'clock A M., and duly recorded in Vol. M91
of Mortgages on Page 3835

Evelyn Biehn County Clerk

By Pauline M. Henderson

FEE 43.00