

Reference is made to that certain trust deed made by Brian P. Bicknell and Kristin M. Bicknell, as grantor, to Transamerica Title, as trustee, in favor of State Savings and Loan Association, as beneficiary, dated February 13, 1984, recorded February 17, 1984, in the Mortgage Records of Klamath County, Oregon, in Volume M84, Page 2615, and as to which Michael F. McClain was appointed Successor Trustee by instrument recorded April 2, 1991, in Volume M91, Page 5918, covering the following described real property situated in said county and state, to-wit:

Lot 11, Block 216, Mills Second Addition to the City of Klamath Falls, Oregon, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor-trustee have been made except as recorded in the mortgage records of the county or counties in which the above described real property is situate, further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed, or, if such action has been instituted, such action has been dismissed.

There is a default by the grantor or other person owing an obligation, the performance of which is secured by said trust deed, or by their successor in interest, with respect to provisions therein which authorize sale in the event of default of such provision; the default for which foreclosure is made is grantor's failure to pay when due the following sums:

Monthly Principal, Interest, and
Reserve Payment Due October 1, 1990,
and All Such Payments Following:

\$ 305.00

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit:

Principal Balance:
Total Late Charge:

\$ 23,788.74
71.26
\$ 23,860.00

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 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the grantor had, or

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had the power to convey, at the time of the execution by him of the trust deed, together with any interest the grantor or his successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by said trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

Said sale will be held at the hour of 9:00 o'clock A.M., Standard Time as established by Section 187.110 of Oregon Revised Statutes on August 22, 1991, at the following place: Klamath County Courthouse, front entrance, 316 Main St. in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place fixed by the trustee for said sale.

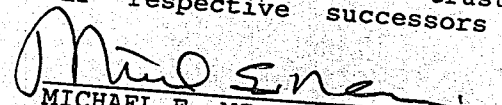
Other than as shown of record, neither the said beneficiary nor the said trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to the grantor or of any lessee or other person in possession of or occupying the property, except:

NAME AND LAST KNOWN ADDRESS	NATURE OF RIGHT, LIEN OR INTEREST
None	

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right, at any time prior to five days before the trustee conducts the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary 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 actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said Section 86.753 of Oregon Revised Statutes.

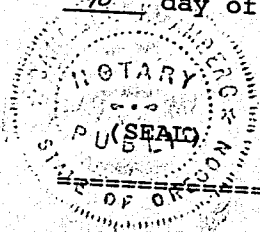
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: April 10, 1991


MICHAEL F. MC CLAIN - TRUSTEE

STATE OF OREGON)
) ss.
 County of Linn)

The foregoing instrument was acknowledged before me this
10 day of April, 1991, by Michael F. McClain.



Michael F. McClain
 NOTARY PUBLIC FOR OREGON

My Commission Expires: 8-11-93

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AFTER RECORDING RETURN TO

Freedom Federal Savings and Loan Association
 Attn: Janelle K. Amberg
 P. O. Box 1179
 Albany, Oregon 97321

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title Co. the 15th day
 of April A.D., 19 91 at 10:58 o'clock A M., and duly recorded in Vol. M91
 of Mortgages on Page 6715

FEE \$18.00

Evelyn Biehn County Clerk

By Paula Mulendore