

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, DEANNA AZEVEDO

being first duly sworn, depose and say

that I am the principal clerk of the

publisher of the HERALD & 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 #2649KLAMATH COUNTY TRUST V. CARTWRIGHT

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

FOUR(4 insertions) in the following issues:MAY 12, 1991MAY 19, 1991MAY 26, 1991JUNE 2, 1991Total Cost: \$231.20

Deanna L. Azevedo

Notary Public of Oregon

Subscribed and sworn to before me this 2NDday of JUNE 19 91My commission expires June 15 1994

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed, made by JAMES L. CARTWRIGHT and CAROLYN S. NELSON, as tenants in common, as grantors, to Glenn H. Munsell, as trustee, in favor of Thomas C. Howrey, Trustee under Trust dated 12-31-88, as beneficiary, dated October 17, 1988, recorded May 27, 1989, in the mortgage records of Klamath County, Oregon, in Book 20, Volume 18, 1987, at page 516, covering the following described real property situated in said county and state, to-wit:

Lot 6, Block 5, Klamath Country, in the County of Klamath, State of Oregon, as shown on Map filed in Book 20, Page 6, of Maps in the office of the County Recorder of said County.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: The monthly payments in the amount of \$22.69, due on July 22, 1990, and on the 22nd day of each month thereafter; and the real property taxes due for the year 1990-91 in the amount of \$92.35, plus interest to February 14, 1991, in the amount of \$1.22.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable. The sums being the following, to-wit: Unpaid principal balance of \$3,064.45, PLUS interest thereon at the rate of 10% per annum from June 24, 1990, until paid; PLUS the costs, expenses, trustee's fees and attorney fees incurred by the beneficiary in enforcing the terms of the obligation.

WHEREFORE, notice hereby is given that the undersigned trustee will on July 18, 1991, at the hour of 11:00 o'clock A.M., in accord with the standard of time established by ORS 86.710, at From steps of the Klamath County Courthouse, 316 Main Street in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution of the said trust deed, and the proceeds of the sale shall be applied to the payment of the obligations thereby secured, and the balance of the proceeds, if any, including a reasonable charge by the trustee.

Notice is further given that any person named in ORS 86.731 has the right, at any time prior to five days before the date last set for 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 it capable of being cured by tendering the performance required under the obligation of trust deed; and in addition to paying said sums of 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 ORS 86.731.

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 being an obligation; the performance of which is secured by said trust deed; and the words "trustee" and "beneficiary" include their respective successors in interest; and

DATED February 19, 1991

Glenn H. Munsell, Trustee

State of Oregon, County of Klamath

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Glenn H. Munsell
on this 28th day of June A.D., 19 91
at 3:02 o'clock P. M. and duly recorded
in Vol. M91 of Mortgages Page 12480
Evelyn Biehn County Clerk
By Deanna L. Azevedo
Deputy.

Fee, \$8.00

Return: Glenn H. Munsell
P.O. Box 640, Ashland, Or. 97520

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