

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 #2492

NOTICE OF DEFAULT/HERRICK

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:

MARCH 24, 1991

MARCH 31, 1991

APRIL 7, 1991

APRIL 14, 1991

Total Cost: \$217.60

Subscribed and sworn to before me this 14TH

day of APRIL, 1991

Notary Public of Oregon

My commission expires 1994

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by SANDRA M. HERRICK, as grantor, to ASPEN TITLE AND ESCROW, INC., as trustee, in favor of EVELYN J. SHUNN, as beneficiary, dated May 23, 1988, recorded May 26, 1988, in the mortgage records of Klamath County, Oregon, in volume No. M88 at page 8232, covering the following described real property situated in said county and state, to-wit:

The East 1/2 of Lot 4, Block 2, FIRST ADDITION TO ALTAMONT ACRES, in the County of Klamath, State of Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligation secured by said trust deed and a notice of default has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes; the default for which the foreclosure is made is grantor's failure to pay when due the following sum:

August 24, 1990 payment of \$117.65 and each month thereafter, as well as failure to pay real property taxes and maintain insurance.

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: \$12,625.78 plus interest from November 5, 1990 plus fees and costs as allowed by law.

WHEREFORE, notice hereby is given that the undersigned successor trustee will on July 29, 1991, at the hour of 10:00 o'clock, A.M., Standard Time, as established by Section 187.110, Oregon Revised Statutes, at 123 N. 4th Street in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for case the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. 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 complaint 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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED March 19, 1991.

#2492 March 24, 31, April 7, 14, 1991

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

Kosta & Spencer

on this 19th day of July, A.D. 1991

at 2:46 o'clock P.M. and duly recorded

in Vol. M91 of Mortgages Page 14161

Evelyn Biehn County Clerk

By Deanna Azevedo

Deputy.

Fee. \$8.00

Return: Kosta & Spencer
123 N. 4th St.
Klamath Falls, Or. 97601