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TRUSTEE'S AFFIDAVIT OF MAILING OF
TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Klamath) ss:

I, William M. Ganong, Attorney at Law, 635 Main Street, Klamath Falls, Oregon 97601, being first duly sworn, depose and say:

I am the Trustee or Successor Trustee for the Trust Deed more particularly described in the Trustee's Notice of Sale attached hereto.

On May 21st, 1991, I deposited with the United States Postal Service at Klamath Falls, Oregon, sealed envelopes each containing a Trustee's Notice of Sale executed by me and containing the information shown on the Trustee's Notice of Sale attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, to each of the following named parties at the following addresses:

David Bowen
21418 Tumbleweed Way
Saugus, CA 91350

Oregon Shores Recreational Club, Inc.
c/o Joyce Combs, Business Manager
HC 30, Box 1301
Chiloquin, OR 97624

The above named parties 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 or agency having a lien or interest subsequent to the Trust Deed, which lien or interest appears of record or which the beneficiary has actual notice; and (d) Any person requesting notice as provided in ORS 86.785.

The addresses shown above are the last known addresses of said parties.

William M. Ganong
William M. Ganong

Subscribed and sworn to before me this 21st day of May, 1991.

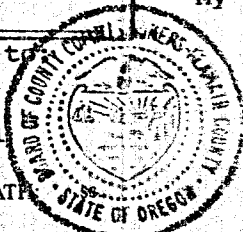
(SEAL)

PEGGY R. REYNOLDS
NOTARY PUBLIC - OREGON

My Commission Expires _____

Peggy R. Reynolds
Notary Public for Oregon
My commission expires: 12-5-92

After recording return to
William M. Ganong
635 Main Street
Klamath Falls, OR 97601



STATE OF OREGON: COUNTY OF KLAMATH

Filed for record at request of Wm. M. Ganong the 21st day
of May A.D., 19 91 at 4:28 o'clock PM., and duly recorded in Vol. M91
of Mortgages on Page 9650

FEE \$8.00

INDEXED

Evelyn Biehn County Clerk
By Pauline Mullenders

TRUSTEE'S NOTICE OF SALE

YOU ARE GIVEN NOTICE: THAT THE BENEFICIARY AND TRUSTEE HAVE ELECTED TO SELL THE PROPERTY DESCRIBED BELOW TO SATISFY THE FOLLOWING DESCRIBED OBLIGATION:

1. The names of the Grantor, Trustee and Beneficiary named in the subject Trust Deed are:

- A. Grantor: David A. Bowen
- B. Trustee: Mountain Title Company of Klamath County
- C. Beneficiary: A. J. Harwell and Kaye Harwell

2. The legal description of the property covered by the subject Trust Deed is:

Lot 40 in Block 41 of Tract 1184 - Oregon Shores Unit #2, First Addition, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

3. The Book, page number and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:
Book: M-88 Page: 15701 Date Recorded: Sept. 22, 1988.

4. The default for which the foreclosure is made is the Grantor's failure to pay monthly installments of \$188.35 from June 4, 1990.

5. The sum owing on the obligation secured by the subject Trust Deed is the principal amount of \$13,070.17 plus interest thereon at the rate of 9.5% per annum from June 4, 1990 until paid.

6. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

7. The Trustee will conduct a sale of the above described property at 10:05 a.m. on the 28th day of September, 1991 at the front steps of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon.

8. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees specified in the said statute.

In construing this instrument, 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 persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated this 21 day of May, 1991 .

William M. Ganong
 William M. Ganong
 Successor Trustee
 635 Main Street
 Klamath Falls, OR 97601
 Tel: (503) 884-1721

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 24th day
 of September A.D., 19 91 at 3:15 o'clock P.M., and duly recorded in Vol. M91,
 of Mortgages on Page 19310

FEE \$ 15.00

Evelyn Biehn County Clerk

By Dorothy M. Mendenhall