

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, SARAH PARSONS

being first duly sworn, depose and say
that I am the principal clerk of the
publisher of the Herald and 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 #2994

TRUSTEE'S NOTICE OF SALE

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

THREE

(3 insertions) in the following issues:

SEPTEMBER 11, 18, 25 - 1991

Total Cost: \$214.20Subscribed and sworn to before me this 25THday of SEPTEMBER 1991

[Signature]
Notary Public of Oregon
My commission expires Jan 15 1994

TRUSTEE'S NOTICE OF SALE
Reference is made to that certain trust deed made by **RICHARD TOWERS and VALERIE TOWERS, husband and wife**, as grantor, to **SANTIAM ESCROW, INC.**, an Oregon corporation, as trustee, in favor of **HAROLD RELF and GRACE RELF**, or his survivor, as beneficiary, dated **OCTOBER 13, 1983**, recorded November 23, 1983, in the mortgage records of Klamath County, Oregon, in book **M-23** at page **20137**, covering the following described real property situated in said county and state, to-wit:
The East one-half of Lot 5, Block 3, FIRST ADDITION TO ANTELOPE MEADOWS, 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 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:

monthly installments of \$279.49 each due January 15, 1990, and the 15th of each month thereafter together with real property taxes for 1989-90 and 1990-91.

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:

\$9,372.37 plus interest at the rate of 14% per annum from February 17, 1990 until paid.

WHEREFORE, notice hereby is given that the undersigned trustee will on November 1st, 1991, at the hour of 10:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at Front Steps of the County Courthouse, 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 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 ORS 86.753 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 is capable of being cured by rendering 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 ORS 86.753. 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 June 15, 1991
#2994 Sept. 11, 18, 25, 1991

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Steven R. Summers the 21st day
of Oct. A.D., 19 91 at 9:49 o'clock A M., and duly recorded in Vol. M91
of Mortgages on Page 21918

FEE \$8.00

Return: Steven R. Summers

P.O. Box 474, Stayton, Or. 97383

Evelyn Biehn County Clerk

By [Signature]