

Single-Family Mortgage Program
Oregon Housing Agency
State of Oregon

BANK OF AMERICA OREGON,

FOR VALUE RECEIVED, A STATE CHARTERED BANK, Assignor, assigns to the OREGON HOUSING AGENCY, STATE OF OREGON, all its beneficial interest in the property described in that Deed of Trust dated 10-17-91, executed by Sandra S. Mullica, Grantor, to Klamath County Title Company, Trustee, recorded October 21st, 1991 in book/reel Vol. M91, page 21895, or as fee no. -- of the Mortgage Records of Klamath County, Oregon, including the promissory note described in the Deed of Trust.

Date: 10/22/91

Bank of America Oregon

Approved Lender Name

By: * Gordon L. Crisman

Authorized Signature

Name: Gordon L. CrismanTitle: Vice President

STATE OF OREGON

County of Multnomah) ss

On October 22, 1991, before me, the undersigned, a Notary Public in and for said County and State, personally appeared Gordon L. Crisman, who being sworn stated that he/she is the Vice President of assignor corporation and that he/she certifies that this assignment was voluntarily signed on behalf of the assignor corporation by authority of its Board of Directors.

WITNESS MY HAND AND OFFICIAL SEAL.



J. M. Starfield
Notary Public in and for said County
and State
My Commission expires: 1/12/92

After recording return to:

BANK OF AMERICA OREGON2525 SW 1st Avenue, Suite 275Portland, OR 97201ATTN: FHA/VA SHIPPING DEPT.SFNP 9B
0034a (Rev. 4/88)

070047-6

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title Co. the 24th day of Oct. A.D., 19 91 at 2:16 o'clock P M., and duly recorded in Vol. M91 of Mortgages on Page 22251.

Evelyn Biehn, County Clerk

FEE \$8.00

By Daniel G. Mullica

OS

TRUSTEE'S NOTICE OF SALE

22250

Reference is made to that certain trust deed made by PAUL GARCIA

Klamath County Title Company, as grantor, to
Lloyd D. Cogley and Suzanne M. Cogley, as trustee,
 in favor of Lloyd D. Cogley and Suzanne M. Cogley, as beneficiary,
 dated September 5, 1986, recorded September 5, 1986, in the mortgage records of
Klamath County, Oregon, in book/reel/volume No. M86 at page 16045, as
 fee/file/instrument/microfilm/reception No. _____ (indicate which), covering the following described real
 property situated in said county and state, to-wit:

Parcel 1: N 1/2 NW 1/4 of Section 8, Township 40 South, Range 12
 East of the Willamette Meridian, Klamath County, Oregon.

Parcel 2: W 1/2 NE 1/4 of Section 36, Township 35 South, Range 11
 East of the Willamette Meridian, Klamath County, 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:

\$243.00 per month from March 1991 - September 1991
 Seven months total equalling: \$1,701.00 past due

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:

\$26,241.66 (includes principal and interest of 9/10/91)

WHEREFORE, notice hereby is given that the undersigned trustee will on January 31, 1992, at the hour of 10:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at the front 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 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 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 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 September 13, 1991

Gary L. Hedlund

Trustee

State of Oregon, County of Klamath ss:

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Attorney for said Trustee

If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

SERVE:

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Gary L. Hedlund the 24th day of Oct. A.D., 19 91 at 2:09 o'clock P.M., and duly recorded in Vol. M91 of Mortgages on Page 22249.

FEF \$13.00

Evelyn Biehn County Clerk

By Quinn M. Henderson