

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 #3011

TRUSTEES NOTICE OF SALE

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:

SEPTEMBER 18, 25, 1991

OCTOBER 2, 19, 1991

Total Cost: \$326.40

Sarah L. Parsons

Subscribed and sworn to before me this 19THday of OCTOBER 19 91My commission expires 1991

Notary Public of Oregon

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by JOSE ARDEN M. MANALO AND GISELA TAY, not as tenants in common, but with rights of survivorship, as grantor, to ASPEN TITLE & ESCROW, INC., An Oregon Corporation, as trustee, in favor of F.N. REALTY SERVICES, INC., A California Corporation, Trustee, as beneficiary, dated May 14, 1990, recorded July 18, 1990, in the mortgage records of Klamath County, Oregon, in book No. M-90 at page 1423, covering the following described real property situated in said county and state, to-wit:

Lot 40, Block 32, Tract 1184, OREGON SHORES UNIT #2, FIRST ADDITION, in the County of Klamath, State of Oregon.

CODE 118 MAP 3507-17CA TL 4800

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 principal and interest due for the months of August, September, October, November, and December of 1990 and January, February, March, April, May and June of 1991, in the amounts of \$107.14 each; and subsequent installments of like amounts; subsequent amounts for assessments due under the terms and provisions of the Note and Trust Deed.

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:

\$8,348.44 plus interest and late charges, thereon from July 20, 1990, at the rate of NINE AND ONE-HALF (9.5%) PER CENT PER ANNUM until paid and all sums expended by the Beneficiary pursuant to the terms and provisions of the Note and Trust Deed.

WHEREFORE, notice hereby is given that the undersigned trustee will on November 8, 1991, at the hour of 10:05 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at ASPEN TITLE & ESCROW, INC., 525 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 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 28, 1991

ASPEN TITLE & ESCROW, INC.
#3011 Sept. 18, 25, Oct. 2, 9, 1991

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 7th day
of Nov. A.D., 19 91 at 9:57 o'clock A.M. and duly recorded in Vol. M91
of Mortgages on Page 23384

FEE \$8.00

Evelyn Biehn, County Clerk

By Dawn M. Mendenhall

Return: ATC