

AFFIDAVIT OF MAILING, NOTICE OF DEFAULT AND
FORFEITURE OF CONTRACT

STATE OF OREGON)
) ss.
County of Deschutes)

I, C. E. Francis, being first duly sworn, depose and say:

1. I am the attorney for Thomas E. Copeland and Marilyn Copeland, as tenants by the entirety.
2. The Copelands are sellers under a Contract of Sale to Michael J. Santos and Joanne Santos, husband and wife. The Memorandum of the Contract of Sale was recorded on November 27, 1991 in Volume M91, page 24931, Microfilm Records of Klamath County, Oregon.
3. The property described in the Contract of Sale and in the Notice of Default and Forfeiture of Contract, which is attached to this affidavit, are the same.
4. Notice of Default and Forfeiture of Contract was mailed First Class and Certified mail with return receipt requested to the last know address of the following persons or their legal representatives on the following date:

NAME AND ADDRESS

DATE

Michael J. and Joanne Santos
HC76 Box 1000
LaPine, OR 97739-9206

April 17, 1992

Dated this 17th day of April, 1992.

Seller's Attorney

C. E. Francis

C. E. Francis

Francis & Martin
1199 N.W. Wall Street • Bend, Oregon 97701-1934
(503) 389-5010

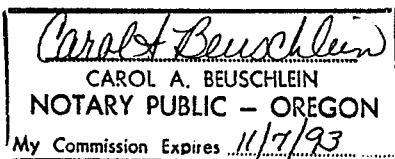
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STATE OF OREGON)
) ss.
County of Deschutes)

On this 17th day of April, 1992, personally appeared the
above-named C. E. Francis and acknowledged the foregoing instrument
to be his voluntary act. Before me:

Notary Public for Oregon
My commission expires: _____



Francis & Martin
1199 N.W. Wall Street • Bend, Oregon 97701-1934
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NOTICE OF DEFAULT AND FORFEITURE OF CONTRACT

1. Seller under the following described contract declares Buyer in default as described in this Notice.

2. Description of the contract:

2.1 Buyer: Michael J. and Joanne Santos, husband and wife

2.2 Seller: Thomas E. Copeland and Marilyn Copeland, as tenants by the entirety

2.3 Memorandum of Contract Recorded: November 27, 1991

2.4 Legal Description of the real property conveyed by Contract:

Lot 10 in Block 9, WAGON TRAIL ACREAGES NO. 1, SECOND ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

3. Nature of Default:

3.1 Failure to pay the regular monthly installments in the amount of Nine Hundred Ninety-seven and 75/100 Dollars (\$997.75) due on February 5, 1992 and all subsequent monthly installments since that date.

4. The Amount of The Default On Payment Terms: The Amount of the Debt is \$2,993.25.

5. The Date After Which The Contract Will Be Forfeited: Unless the default is cured by Buyer as set forth in paragraph 6 of this notice, after June 19, 1992, Buyer and all persons claiming through Buyer shall forfeit all of Buyer's rights under the contract, the debt will be extinguished, Seller will retain all sums previously paid under the Contract by Buyer, no person shall have the right to redeem the property and the Buyer all persons claimed through the Buyer shall have no further rights in the Contract or the property.

6. Cure Of Default To Avoid Forfeiture. Forfeiture may be avoided by Buyer curing the defaults described in this Notice and tendering performance of the other obligations described in this Notice together with the costs and expenses actually incurred in enforcing the contract on or before June 19, 1992.

Francis & Martin
1199 N.W. Wall Street • Bend, Oregon 97701-1934
(503) 389-5010

7. The Name and Address of Seller's Attorney:

Rel:
 C. E. Francis
 Francis & Martin
 1199 NW Wall Street
 Bend, OR 97701

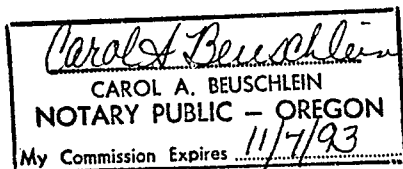
Dated this 17th day of April, 1992.

Seller's Attorney

C. E. Francis
 C. E. Francis

STATE OF OREGON)
 County of Deschutes) ss.

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Notary Public for Oregon
 My commission expires: _____

Francis & Martin
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 (503) 389-5010

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 23rd day
 of April A.D., 1992 at 2:04 o'clock P. M., and duly recorded in Vol. M92,
 of Deeds on Page 8742.

FEE \$45.00

Evelyn Biehn • County Clerk

By Pauline Miller