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Vol. m92 Page 20835

Vol. m92 Page 9751

44484

**TRUSTEE'S NOTICE OF DEFAULT
AND ELECTION TO SELL AND OF SALE**

Reference is made to that Trust Deed wherein Ronald G. Ratcliff and Kimberlee G. Ratcliff, husband and wife, is Grantor;
William L. Sisemore, is Trustee; and
Klamath First Federal Savings and Loan Association, is Beneficiary,
recorded in Official/Microfilm Records, Vol. M88, Page 6973, Klamath County, Oregon,
covering the following-described real property in Klamath County, Oregon:

Lot 8 in Block 106 of Buena Vista Addition to the City of Klamath Falls, Oregon,
according to the official plat thereof on file in the office of the County Clerk
of Klamath County, Oregon, EXCLUDING THEREFROM that portion conveyed to State
Highway Department by instrument recorded November 5, 1956, in Deed Volume 287
Page 152, records of Klamath County, Oregon.

No action is pending to recover any part of the debt secured by the trust deed.

The obligation secured by the trust deed is in default because the grantor has failed to pay the following:
failure to make the payment due 9/25/91 in the amount of \$311.60 and a like payment on
the 25th day of each month thereafter.

The sum owing on the obligation secured by the trust deed is: \$25,105.05 plus interest from
August 1, 1991, plus late charges.

plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said
trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on September 14, 19 92, at 10:00 o'clock A.m.
based on standard of time established by ORS 187.110 at 540 Main St., #301,
Klamath Falls, Klamath County, Oregon.

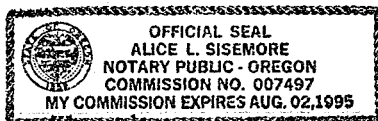
Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the trust deed reinstated
by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together
with costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to
five days before the date last set for sale.

Dated: May 5, 19 92. William L. Sisemore, Trustee

STATE OF OREGON, County of Klamath ss
The foregoing was acknowledged before me on May 5, 19 92 by
William L. Sisemore,

Alice L. Sisemore Notary Public for Oregon — My Commission Expires: August 2, 19 95

Certified to be a true copy:



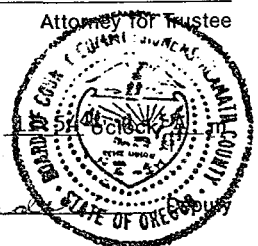
STATE OF OREGON, County of Klamath ss
Filed for record on May 5, 19 92 at 5:04 o'clock P.m.
and recorded in M92 page 9751 of mortgages.

Evelyn Biehn, Klamath County Clerk by Dorene Nielsen

After recording return to: Fee \$10.00

WILLIAM L. SISEMORE
Attorney at Law
540 Main Street
Klamath Falls, OR 97601

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AFFIDAVIT

I, William L. Sisemore, being first duly sworn, depose and say that I am the attorney for Klamath First Federal Savings and Loan Association. On July 17, 1991, a Motion for Relief from Automatic Stay was filed with the United States Bankruptcy Court for the District of Eugene in case no. 691-60040-R13. Copies of the Motion and Notice of Filing Motion were served on Ronald G. Ratcliff, 820 California Avenue, Klamath Falls, OR 97601; Kimberlee G. Ratcliff, 820 California Avenue, Klamath Falls, OR 97601; Fred Long, Bankruptcy Trustee, P.O. Box 467, Eugene, OR 97440-0467; and Paul J. Garrick, U. S. Trustee, Suite 500, 44 W. Broadway, Eugene, OR 97401. No response to the Motion was filed. Therefore, the Automatic Stay expired under the terms of 11 U. S. C. 362 (e) 30 days after the Motion was filed with the Bankruptcy Court.

William L. Sisemore
William L. Sisemore

Subscribed and Sworn to before me this 11 day of ^{SEPT.} ~~MAY~~, 1992.

Clara M. Falry
Notary Public for Oregon
My Commission Expires: 2593



NE

20837

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Klamath, ss:I, William L. Sisemore

, being first duly sworn, depose, and say and certify that:
 At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME

ADDRESS

Fred Long, Trustee

P.O. Box 467
 Eugene, OR 97440-0467

Paul J. Garrick, U. S. Trustee

Suite 500
 44 West Broadway
 Eugene, OR 97401

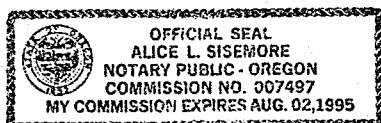
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by.....
William L. Sisemore

....., attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on May 5, 1992. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Subscribed and sworn to before me on May 5, 1992.



Alice L. Sisemore
 Notary Public for Oregon. My commission expires 8/2/95

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

TO

Trustee

~~WILLIAM L. SISEMORE~~
 Attorney at Law
 540 Main Street
 Klamath Falls, OR 97601

RETURN TO

(DON'T USE THIS
 SPACE: RESERVED
 FOR RECORDING
 LABEL IN COUN-
 TIES WHERE
 USED.)

STATE OF OREGON,

County of } ss.

I certify that the within instrument was received for record on the day of, 19....., at o'clock M., and recorded in book/reel/volume No. on page or as fee/file/instrument/microfilm/reception No., Record of Mortgages of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By Deputy

NOTICE OF SUBSTITUTE SERVICE

TO: Ronald Glen Ratcliff

You are hereby notified that you have been served with:

Summons and Complaint in Case entitled:

XX Trustee's Notice of Default and Election to Sell and of Sale of that Trust deed wherein Ronald G. Ratcliff and Kimberlee G. Ratcliff, husband and wife is grantor, to William L. Sisemore, Trustee, and Klamath First Federal Savings and Loan Association is beneficiary, recorded in the Mortgage Records of Klamath County, Oregon, Vol. M-88, page or document no. 6973, certified copy of which is attached hereto.

By Substitute Service on Kimberlee Genette Ratcliff, a person over the age of 14 years of age who resides at your place of abode on May 6, 1992, at 9:33 o'clock, .m. at 820 California Avenue, Klamath Falls, OR 97601.

William L. Sisemore
Attorney for Plaintiff(s)/Trustee

STATE OF OREGON)
) SS
County of Klamath)

I, William L. Sisemore, certify that I am attorney for Plaintiff(s)/Trustee; I served a copy of Complaint and Summons/Trustee's Notice of Default and Election to Sell and of Sale, together with the above notice of substitute service in a sealed envelope, plainly addressed to: Ronald Glen Ratcliff, 820 California Avenue, Klamath Falls, OR 97601

with postage fully prepaid, and deposited the same in the U. S. Mail at Klamath Falls, Oregon, on May 12, 1992.

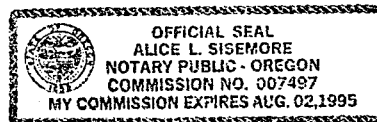
William L. Sisemore
Attorney for

Subscribed and Sworn to before me this 12 day of May, 1992.

Alice L. Sisemore
Notary Public for Oregon
My Commission Expires: 8/2/95

WILLIAM L. SISEMORE
Attorney at Law
540 Main Street
KLAMATH FALLS, ORE.
97601

503/882-7229
O.S.B. #70133



KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

20839

State of Oregon)
County of Klamath)

Court Case No.
Sheriff's Case No. 92-01614

Received for Service 05/05/92

I hereby certify that I received for service on
RATCLIFF, RONALD GLEN
the within:

TRUSTEE'S NOTICE OF DEFAULT-SALE/ELECTION TO SELL

RATCLIFF, RONALD GLEN
was served by leaving a true copy with
RATCLIFF, KIMBERLEE GENETTE
a person over the age of fourteen years who resides
at the place of abode of the within named located at
820 CALIFORNIA AVE
KLAMATH FALLS
at 09:33 hours. , OR, on 05/06/92,

All search and service was made within Klamath County, State of
Oregon.

Carl R. Burkhart, Sheriff
Klamath County, Oregon

By Rebecca Dailey
DAILEY, REBECCA

Copy to:

SISEMORE, WILLIAM L
540 MAIN
KLAMATH FALLS

#301
OR 97601

KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

20840

State of Oregon)
County of Klamath)

Court Case No.
Sheriff's Case No. 92-01614

Received for Service 05/05/92

I hereby certify that I received for service on
RATCLIFF, KIMBERLEE GENETTE
the within:

TRUSTEE'S NOTICE OF DEFAULT-SALE/ELECTION TO SELL

RATCLIFF, KIMBERLEE GENETTE
was served personally, and in person, at
820 CALIFORNIA AVE
KLAMATH FALLS , OR, on 05/06/92,
at 09:33 hours.

All search and service was made within Klamath County, State of
Oregon.

Carl R. Burkhardt, Sheriff
Klamath County, Oregon

By Rebecca Dailey
DAILEY, REBECCA

Copy to:

SISEMORE, WILLIAM L
540 MAIN
KLAMATH FALLS

#301
OR 97601

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Sarah Parsons, Office Manager,
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 #4420

TRUSTEE'S NOTICE OF DEFAULT

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:

MAY 12, 19, 26, & JUNE 2, 1992

Total Cost: \$215.60

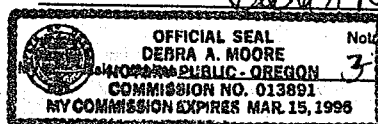
Sarah L. Parsons

Subscribed and sworn to before me this 2ND

day of JUNE

19 1992

Debra A. Moore



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Wm. L. Sisemore the 11th day
of Sept. A.D., 19 92 at 3:04 o'clock P M., and duly recorded in Vol. M92
of Mortgages on Page 20835.

FEE \$40.00

Evelyn Biehn County Clerk

By *Rosemary Mullenbach*

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to that Trust Deed
wherein Ronald G. Ratcliff and
Kimberlee G. Ratcliff, husband and wife,
is Grantor; William L. Sisemore, is
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real property in Klamath County,
Oregon:

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cording to the official plat thereof on file
in the office of the County Clerk of
Klamath County, Oregon, EXCLUDING
THEREFROM that portion conveyed to
State Highway Department by instru-
ment recorded November 5, 1956, in Deed
Volume 287 Page 152, records of Klamath
County, Oregon.

No action is pending to recover any part
of the debt secured by the trust deed.

The obligation secured by the trust deed
is in default because the grantor has fail-
ed to pay the following: failure to make
the payment due 9/25/91 in the amount of
\$311.60 and a like payment on the 25th day
of each month thereafter.

The sum owing on the obligation secured
by the trust deed is: \$25,105.05 plus inter-
est from August 1, 1991, plus late charges,
plus trustee's fees, attorney's fees,
foreclosure costs and any sums advanced
by beneficiary pursuant to the terms of
said trust deed.

Beneficiary has and does elect to sell the
property to satisfy the obligation pur-
suant to ORS 86.705 to 86.795.

The property will be sold as provided by
law on September 14, 1992, at 10:00 o'clock
a.m. based on standard of time estab-
lished by ORS 187.110 at 540 Main St., #301,
Klamath Falls, Klamath County, Oregon.

Interested persons are notified of the
right under ORS 86.753 to have this pro-
ceeding dismissed and the trust deed
reinstated by payment of the entire
amount then due, other than such portion
as would not then be due had no default
occurred, together with costs, trustee's
and attorney's fees, and by curing any
other default complained of in this Notice,
at any time prior to five days before the
date last set for sale.

Dated: May 5, 1992

/s/ William L. Sisemore, Trustee

#4420 May 12, 19, 26, June 2, 1992