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

Vol 1793 Page 3680

Reference is made to that Trust Deed wherein DAVID WILLIAM LODER

WILLIAM SISEMORE, is Grantor;
KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, is Trustee; and
 recorded in Official/Microfilm Records, Vol. M78, Page 11431, is Beneficiary,
Klamath County, Oregon,
 covering the following-described real property in Klamath County, Oregon:

The North 65 feet of Tract 12 of Bailey Tracts, according to the
 official plat thereof on file in the office of the County Clerk
 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:

\$274.00 due October 10, 1992, and a like payment due on the 10th day
 of every month thereafter.

The sum owing on the obligation secured by the trust deed is:

\$21,341.49, plus interest and 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 July 2, 19 93, at 10:00 o'clock a.m.
 based on standard of time established by ORS 187.110 at Room 301, 540 Main St., 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: February 22, 19 93.

William L. Sisemore, Trustee

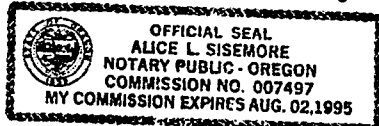
STATE OF OREGON, County of Klamath

The foregoing was acknowledged before me on February 22, 19 93 by William L. Sisemore

Alice L. Sisemore

Notary Public for Oregon — My Commission Expires: Aug 2, 19 95

Certified to be a true copy:



William L. Sisemore
 Attorney for Trustee

STATE OF OREGON, County of Klamath

Filed for record on February 22, 19 93 at 1:09 o'clock P.m.
 and recorded in M93 page 3680 of mortgages.

Evelyn Biehn Klamath County Clerk by Pauline M. Miller, Deputy

After recording return to:

Fee \$10.00

William L. Sisemore

540 Main

Klamath Falls

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