

## NOTICE OF DEFAULT AND ELECTION TO SELL

Vol. M95 Page 8550

Reference is made to that certain trust deed made by ROSEANNA C. WILLIAMS as Grantor, to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, as Trustee, in favor of ORON McCARTY and DOLORES M. McCARTY, husband and wife or the survivor thereof, as Beneficiary, dated May 19, 1994, recorded May 19, 1994, in the Mortgage Records of Klamath County, Oregon in Vol. M94 page 15861, covering the following described real property situated in said county and state, to-wit:

Lots 4, 5 and 6 in Block 66 of KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 3, according to the official plat thereof on file in the office of the County Clerk of 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 of which the foreclosure is made is grantor's failure to pay when due the following sums:

Payments in the amount of \$480 due on August 1, 1994, and payments in the amount of \$584.97 due each and every month thereafter, plus real estate taxes listed on Exhibit A" attached hereto:

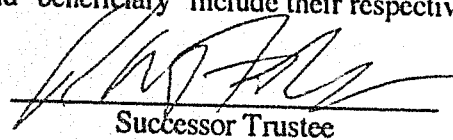
By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit:

\$54,448.53 plus interest in the amount of \$3,292.20 plus interest accruing at the rate of \$14.1715 per diem from March 24, 1995, plus the real estate taxes listed above.

WHEREFORE, notice hereby is given that the undersigned trustee will on August 16, 1995, at the hour of 10:00 o'clock, A.M., in accordance with the standard of time established by ORS 187.110, at Klamath County Courthouse Annex front steps, 305 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 to be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums of 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 which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: April 6, 1995



Successor Trustee

RICHARD FAIRCLO  
ATTORNEY AT LAW  
280 MAIN STREET  
KLAMATH FALLS, OREGON 97601



EXHIBIT "A"  
EXCEPTIONS

8551

1. Taxes for the fiscal year 1992-1993, delinquent.

Account No: 3811-003B0-02200  
Amount: \$2,418.32 plus interest

Key No: 459426  
Code No: 114

Account No: 3811-003B0-02300  
Amount: \$346.16 plus interest

Key No: 459435  
Code No: 114

Account No: 3811-003B0-02400  
Amount: \$136.83 plus interest

Key No: 459444  
Code No: 036

2. Taxes for the fiscal year 1993-1994, delinquent.

Account No: 3811-003B0-02200  
Amount: \$2,123.87 plus interest

Key No: 459426  
Code No: 114

Account No: 3811-003B0-02300  
Amount: \$335.57 plus interest

Key No: 459435  
Code No: 114

Account No: 3811-003B0-02400  
Amount: \$132.31 plus interest

Key No: 459444  
Code No: 036

3. Taxes for the fiscal year 1994-1995, delinquent.

Account No: 3811-003B0-02200  
Amount: \$1,735.35 plus interest

Key No: 459426  
Code No: 114

Account No: 3811-003B0-02300  
Amount: \$260.98 plus interest

Key No: 459435  
Code No: 114

Account No: 3811-003B0-02400  
Amount: \$102.18 plus interest

Key No: 459444  
Code No: 036



## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON            ] ss.  
County of Klamath        ]

that: I, RICHARD FAIRCLO, being duly sworn, depose and say and certify

At all times hereinafter mentioned I was and am now a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or his successor of interest named in the attached original notice of sale given under the terms of that certain trust 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 at their respective last known addresses, to-wit:

Roseanna Williams  
Route 1 Box 197  
Bonanza OR 97623

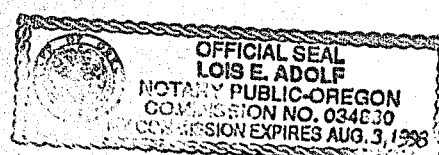
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice (c) any person, including the Department of Revenue or any other state agency, having a lien or interest,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

Each of the notices so mailed was certified to be true copy of the original notice of sale by RICHARD FAIRCLO, 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 April 6, 1995, as 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 this 6th day of April, 1995.

Lois E. Adolf  
Notary Public of Oregon  
My Commission expires:



RICHARD FAIRCLO  
ATTORNEY AT LAW  
280 MAIN STREET  
KLAMATH FALLS, OREGON 97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Richard Fairclo the 6th day  
of April A.D., 19 95 at 2:57 o'clock P M., and duly recorded in Vol. M95  
of Mortgages on Page 8550

FEE \$20.00

By Bernetha G. Leisoh County Clerk