

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON

] ss.

County of Klamath

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

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:

General Motors Acceptance Corporation
c/o Douglas L. McCool, P.C.
Attorney at Law
400 Country Club Road, Suite 210
Eugene, OR 97401

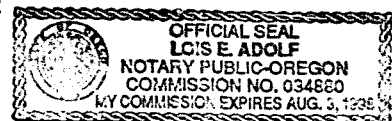
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice (c) any person, including the Department of Revenue or any other state agency, having a lien or interest, subsequent to the trust deed if the lien or interest appears of record 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 July 18, 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 18th day of July, 1995

[Signature]
Notary Public of Oregon
My Commission expires:



NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by ESTHER ELLEN HYDE as Grantor, to C.E. FRANCIS, as Trustee, in favor of CHARLES H. PANKLEY as Beneficiary, dated _____, 1992, recorded June 18, 1992, in the Mortgage Records of Klamath County, Oregon in Vol. M92, page 13480, to secure payment of \$65,000, covering the following described real property situated in said county and state, to-wit:

See Attached Exhibit "A."

Appointment of Successor Trustee, dated August 18, 1993, recorded August 26, 1993 in Volume M93 page 21561, Mortgage Records of Klamath County, Oregon, wherein Richard Fairclo was appointed Successor Trustee.

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: \$500 per month beginning February 1, 1995, and each and every month thereafter, real property taxes due and owing on such obligation as follows: 1990-91 \$846.44, 1991-92 \$1,057.89, 1992-93 \$921.85, 1993-94 \$797.65, 1994-95 \$651.28 (Account No. 2808-20B-3100. Key No. 88531); 1990-91 \$132.21, 1991-92 \$162.81, 1992-93 \$142.27, 1993-94 \$123.35, 1994-95 \$142.11 (Account No. 2808-20B-3200. Key No. 88513); 1990-91 \$177.69, 1991-92 \$216.20, 1992-93 \$204.26, 1993-94 \$183.94, 1994-95 \$148.95 (Account No. 2808-20B-4300. Key No. 87122); plus interest accruing on said taxes.

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:

\$47,685.92 plus interest in the amount of \$79.50 through March 15, 1995, plus interest at the rate of \$13.065 per day from March 16, 1995 until paid, plus the following real estate taxes: 1990-91 \$846.44, 1991-92 \$1,057.89, 1992-93 \$921.85, 1993-94 \$797.65, 1994-95 \$651.28 (Account No. 2808-20B-3100. Key No. 88531); 1990-91 \$132.21, 1991-92 \$162.81, 1992-93 \$142.27, 1993-94 \$123.35, 1994-95 \$142.11 (Account No. 2808-20B-3200. Key No. 88513); 1990-91 \$177.69, 1991-92 \$216.20, 1992-93 \$204.26, 1993-94 \$183.94, 1994-95 \$148.95 (Account No. 2808-20B-4300. Key No. 87122); plus interest accruing on said taxes.

WHEREFORE, notice hereby is given that the undersigned trustee will on November 22, 1995 at the hour of 10:00 o'clock, A.M., in accord 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 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: JULY 10, 1995


Trustee

NOTICE OF DEFAULT
AND ELECTION TO SELL

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

Exhibit A

DESCRIPTION

The following described real property situate in Klamath County, Oregon:

Parcel 1:

A parcel of land situate in the NW $\frac{1}{4}$ SW $\frac{1}{4}$ of Section 20, Township 28 South, Range 8 East of the Willamette Meridian, more particularly described as follows:

Beginning at the quarter section corner common to Sections 19 and 20, Township 28 South, Range 8 E.W.M., thence North 89°46' East, along the North line of the NW $\frac{1}{4}$ of the SW $\frac{1}{4}$ of said Section 20, a distance of 316 feet to the true point of beginning of this description, said point being located on the Southeasterly line of the right of way of U. S. Highway 97; thence, from said true point of beginning North 89°46' East, continuing along the North line of the NW $\frac{1}{4}$ of the SW $\frac{1}{4}$ of said Section 20, a distance of 223 feet; thence South 16°53' West 300 feet; thence South 89°46' West 223 feet to a point on the Southeasterly line of said Highway 97; thence North 16°53' East, along said Southeasterly right of way line a distance of 300 feet to the true point of beginning. Tax Lot 4300

Parcel 2:

Beginning at a point on the Easterly right of way line of the Dalles-California Highway, which point is South along the Section line, 1667.8 feet and East 491.6 feet from the Section corner common to Sections 17, 18, 19 and 20 Township 28 South, Range 8 East of the Willamette Meridian; thence North 16°53'30" East along the Easterly right of way line of said highway 100 feet; thence South 76°6'30" East 150 feet; thence South 16°53'30" West, parallel to said right of way line 100 feet; thence North 73°6'30" West 150 feet, more or less to point of beginning, being a portion of the W $\frac{1}{2}$ NW $\frac{1}{4}$ of Section 20, Township 28 South, Range 8 East of the Willamette Meridian. Tax Lot 3200

SAVE AND EXCEPTING that part conveyed to the State of Oregon by deed recorded June 25, 1954, in Volume 267 page 484, Deed records of Klamath County, Oregon.

Parcel 3:

Beginning at a point on the Easterly right of way line of the Dalles-California Highway, which point bears South along the Section line, 1667.8 feet and East 491.6 feet from the Section corner common to Sections 17, 18, 19 and 20, Township 28 South, Range 8 East of the Willamette Meridian, Klamath County, Oregon; thence South 16°53'30" West along the Easterly right of way line of said highway, 100 feet; thence South 73°06'30" East 150 feet; thence North 16°53'30" East, parallel to the highway 100 feet; thence North 73°06'30" West, 150 feet to the point of beginning; being a portion of the W $\frac{1}{2}$ NW $\frac{1}{4}$ of Section 20, Township 28 South, Range 8 East of the Willamette Meridian, Klamath County, Oregon. Tax Lot 3100

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Richard Fairclo the 19th day
of July A.D., 19 95 at 10:07 o'clock A. M., and duly recorded in Vol. M95
of Mortgages on Page 18654

Bernetha G. Fetsch, County Clerk

FEE \$20.00

By [Signature]