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08-31-95A0

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

Vol. 195 Page 23543

STATE OF OREGON,

County of Klamath

} ss.

I, Michael Ratliff

being first duly sworn, depose, say and certify that:

I am the successor

trustee in that certain trust deed executed and delivered by
 Douglas Acol, an unmarried man, and Bonita A. Ecklund, an unmarried woman as grantor
 to Transamerica Title Insurance as trustee,
 in which Frederick J. Ruggeri and Andree M. Ruggeri, aka Andree M. Ruggeri, Husband and Wife,
 is beneficiary, recorded on December 7, 19 82, in the mortgage records of Klamath
 County, Oregon, in book/reel/volume No. M82, at page 17261 or as fee/file/instrument/microfilm/recep-
 tion No. (indicate which), covering the following described real property situated in said county:

Lot 58, Block 28, Tract 1113, OREGON SHORES UNIT 2, according to the official
 plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

I hereby certify that on May 12

19 95, the above described real property was not occupied.
 The word "trustee" as used in this affidavit means any successor-trustee to the trustee named in the trust deed
 first mentioned above.

Michael Ratliff

Trustee

Subscribed, sworn to and acknowledged before me this 12 day of May, 19 95



OFFICIAL SEAL
 KAY HEATH
 NOTARY PUBLIC - OREGON
 COMMISSION NO. 033692
 MY COMMISSION EXPIRES MAY 20, 1998

(SEAL)

Kay Heath

Notary Public for Oregon

My Commission expires: 5-20-98

TRUSTEE'S AFFIDAVIT
AS TO NON-OCCUPANCY

RE: Trust Deed from
 Douglas Acol, an Unmarried Man and
 Bonita A. Ecklund, an Unmarried Woman
 Grantor

to
 Transamerica Title Insurance, Trustee;
 Michael Ratliff
 Successor Trustee

AFTER RECORDING RETURN TO

Parks & Ratliff
 228 N. 7th Street
 Klamath Falls OR 97601

(DON'T USE THIS
 SPACE; RESERVED
 FOR RECORDING
 LABEL IN COUNTIES
 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/instru-
 ment/microfilm/reception No.
 Record of Mortgages of said County.
 Witness my hand and seal of
 County affixed.

TITLE

Deputy

Affidavit of Publication

RECEIVED AUG 1 1995 23544

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 # 7563

TRUSTEE'S NOTICE

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:

JULY 11, 18, 25, 1995

AUGUST 1, 1995

Total Cost: \$530.88

Sarah L Parsons

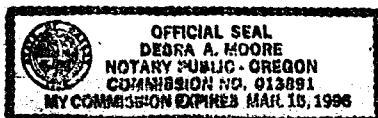
Subscribed and sworn to before me this 1st.

day of AUGUST 19 95

Debra A Moore

Notary Public of Oregon

My commission expires 3-15-96



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Parks & Ratliff the 31st day of Aug A.D., 19 95 at 10:59 o'clock A M., and duly recorded in Vol. M95 of Mortgages on Page 23543

FEE \$35.00

Bernetha G. Letsch, County Clerk

WHEREFORE notice hereby is given that the undersigned trustee will on September 22, 1995, at the hour of 10:00 o'clock, A.M. in accordance with the standard form established by ORS 187.110, at the front steps of the United States Post Office, 317 South 7th 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 grantor of the said trust deed, together with any interest which the grantor or grantor's 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 notice and the proceedings thereunder and any trust deed attached by payment to the office amount then due (other than the portion of the proceeds which would be necessary to had the sale had occurred and by clearing any other amount claimed of funds that is claimed to be paid by the performance required under the obligation or trust deed, and in addition to paying said sums of funds for 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 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 MAY 15, 1995
Michael Ratliff
Successor Trustee
State of Oregon, County of Klamath ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.
Michael Ratliff
Attorney for said Trustee
#7563 July 11, 18, 25, 1995
August 1, 1995