

Loan No.: 925925-2  
T.S. No.: 310052

96-01-22P03:56 RCVD

Reference is made to that certain deed made by JULIE ANN PUTMAN, AN UNMARRIED WOMAN  
as Grantor to MOUNTAIN TITLE COMPANY, OF KLAMATH  
COUNTY, as Trustee, in favor of JACKSON COUNTY FEDERAL BANK, A F.S.B.,  
as Beneficiary, dated OCTOBER 16, 1991, recorded OCTOBER 21, 1991, in the official records of  
KLAMATH County, Oregon in book/reel/volume No. M91 at page No. 21971,  
fee/file/instrument/microfilm/reception No. 36337 (indicates which), covering the following described  
real property situated in said County and State, to wit:

COMPLETELY DESCRIBED IN EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to: Make the monthly payments of \$ 390.95 each, commencing with the payment due on JANUARY 1, 1995 and continuing each month until this trust deed is reinstated or goes to trustee's sale; plus a late charge of \$ 11.85 on each installment not paid within fifteen days following the payment due date; trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By the reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$ 39,610.40 together with interest thereon at the rate of 7.875 % per annum from DECEMBER 1, 1994 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms of said deed of trust.

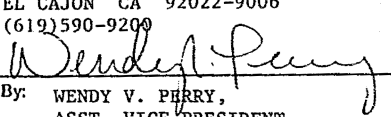
Whereof, notice hereby is given that the undersigned trustee will on FEBRUARY 20, 1996 at the hour of 1 O'clock, P.M., Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at THE FRONT DOOR TO THE KLAMATH COUNTY COURTHOUSE, MAIN STREET, KLAMATH FALLS

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 Section 86.753 of Oregon Revised Statutes; has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation of trust deed, at any time prior to five days before the date last set for the sale.

In construing this, the masculine gender includes the feminine and the successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed; the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: SEPTEMBER 27, 1995

CAL-WESTERN RECONVEYANCE CORPORATION, Trustee  
525 EAST MAIN STREET  
P.O. BOX 22004  
EL CAJON CA 92022-9006  
(619) 590-9200

  
By: WENDY V. PERRY,  
ASST. VICE PRESIDENT

STATE OF CALIFORNIA }  
COUNTY OF SAN DIEGO } SS

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

LN # 925925-2  
CWR # 310052

EXHIBIT "A"

PARCEL 1

A PORTION OF LOT 8, BLOCK 89, 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, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 8 AND RUNNING THENCE NORTHEASTERLY ALONG THE SOUTHERLY LINE OF DELTA (FORMERLY YOLO) STREET TO THE CORNER COMMON TO LOTS 8 AND 9 OF SAID BLOCK 89; THENCE SOUTHEASTERLY ALONG THE LINE COMMON TO SAID LOTS 8 AND 9, 104.4 FEET TO A POINT; THENCE AT RIGHT ANGLES TO SAID LINE SOUTHWESTERLY 50 FEET TO A POINT ON THE WESTERLY LINE OF SAID LOT 8; THENCE NORTHWESTERLY ALONG SAID WESTERLY LINE OF SAID LOT 8 A DISTANCE OF 98 FEET TO THE POINT OF BEGINNING.

PARCEL 2

THE SOUTHERLY 50 FEET OF LOT 8 IN BLOCK 89 OF BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALL, OREGON, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 22nd day  
of Jan A.D., 19 96 at 3:56 o'clock P M., and duly recorded in Vol. M96  
of Mortgages on Page 1898

FEE \$15.00

RETURN:MTC

*Bernetha G. Letsch*  
Bernetha G. Letsch, County Clerk