

Reference is made to that Trust Deed wherein CARL A. HOLMAN and WANDA L. HOLMAN, husband and wife, Is Grantor;
William L. Sisemore, Is Trustee; and
Klamath First Federal Savings and Loan Association, Is Beneficiary,
 recorded in Official/Microfilm Records, Vol. M83, Page 5079, Klamath County, Oregon,
 covering the following-described real property in Klamath County, Oregon:

Lot 10, Block 12, CHILOQUIN DRIVE ADDITION to the City of Chiloquin,
 according to the official plat thereof on file in the office of the
 County Clerk of Klamath County, Oregon.

TOGETHER WITH:

1977 Fleetwood Festival Mobile Home, Serial No.
 CAFL2710680207AB; 3 bedroom, 60 x 24

* * THIS LOAN WAS ASSUMED BY RANDALL ALAN ELLS and BRENDA MILLER-ELLS * *

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: failure to make the payment of \$320.00 due on July 28, 1995, and a like sum on the 28th day of each month thereafter, together with applicable late charges.

The sum owing on the obligation secured by the trust deed is: full balance due and payable \$9,571.51

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 June 3rd, 19 96, at 10:00 o'clock a m.
 based on standard of time established by ORS 187.110 at 540 Main Street, Room #301,
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.

This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

Dated: January 26, 19 96. William L. Sisemore, Trustee
William L. Sisemore

STATE OF OREGON, County of Klamath, ss
 The foregoing was acknowledged before me on January 26th, 19 96 by
William L. Sisemore

Michelle M. Pridemore, Notary Public for Oregon — My Commission Expires: December 23, 1998

Certified to be a true copy:



Attorney for Trustee

STATE OF OREGON, County of Klamath, ss
 Filed for record on January 26th, 19 96 at 10:24 o'clock A m.
 and recorded in M96 page 2269 of mortgages.

Bernetha G. Letsch County Clerk by Lynette Freitag, Deputy

After recording return to:

FEE\$10.00

WILLIAM L. SISEMORE
 Attorney at Law
 540 Main Street
 Klamath Falls, OR 97601