

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to that Trust Deed wherein Philip K. Andersch and Tracy L. Andersch, 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 14479 Klamath County, Oregon,
 covering the following-described real property in Klamath County, Oregon:

Lot 6, Block 1, FIRST ADDITION TO LOMA LINDA HEIGHTS in the City of Klamath Falls,
 according to the official plat thereof on file in the office of the County Clerk
 of Klamath County, Oregon.

MAR 14 AM 11:44

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 pay \$1,328.91 on May 15, 1995; \$1,437.64 on June 15, 1995, and each month thereafter; failure to pay real property taxes in the amount of \$25,542.70 together with applicable late charges.

The sum owing on the obligation secured by the trust deed is: \$146,478.25 plus interest at the rate of 12 1/2% per annum from April 15, 1995.

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 March 14, 19 96, at 10:00 o'clock A.m.
 based on standard of time established by ORS 187.110 at 540 Main St., #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: November 13, 19 95.

William L. Sisemore, Trustee

STATE OF OREGON, County of Klamath ss

The foregoing was acknowledged before me on November 13, 19 95 by William L. Sisemore

William L. Sisemore

Alice L. Sisemore Notary Public for Oregon — My Commission Expires: Aug 2, 19 99

Certified to be a true copy:



Attorney for Trustee

STATE OF OREGON, County of Klamath ss

Filed for record on November, 19 95 at 1:48 o'clock P.m.
 and recorded in M95 page 30910 of mortgages.

Bernetha G. Letsch Klamath County Clerk by Ennette Mueller Deputy

Fees: \$10.00

After recording return to:

INDEXED

D. L.

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

JEFFERSON STATE ADJUSTERS
PROOF OF SERVICE

STATE OF OREGON
COUNTY OF Klamath

TRUSTEE'S NOTICE OF DEFAULT

I hereby certify that I made service of the forgoing AND ELECTION TO SELL AND OF SALE
upon the within named respondent, by delivering or leaving a true copy of the said
TRUSTEE'S NOTICE OF DEFAULT
AND ELECTION TO SELL AND OF SALE as follows:

PERSONAL SERVICE

On Nov 15, 1995 at 6:20 o'clock, P M., I delivered an original or
true copy of the Trustee's Notice of Default
AND ELECTION TO SELL AND OF SALE to Dennis & Marlene Lawitz
in person, at 2330 Linda Vista Dr Klamath Falls OR.

SUBSTITUTE SERVICE*

On _____, 19__ at ___ o'clock, ___ M., I served _____
on Defendant _____ by delivering an original or true copy to
_____ a person over the age of 14 years residing
in said party's house or usual place of abode at _____.

OFFICE SERVICE*

On _____, 19__ at ___ o'clock., ___ M., I left an original or
true copy of the _____ with _____
the person apparently in charge of the business office maintained by _____
at _____.

NON FOUND

I certify that I received the within document for service on _____,
and after due and diligent search and inquiry I have been unable to locate the within
named _____ in Klamath County.

I further certify that I am a competent person 18 years of age or older and a
resident of the state of service or State of Oregon, and that I am not a party to
nor an employee of, nor attorney for any party; that the person served by me is
the identical person named in the cause.

David M. Mowell
Signature

Court Case Number

Nov 15 1995
Date

*Where substituted or office service is used, the petitioner as soon as
reasonably possible, shall cause to be mailed a true copy of the _____
to the respondent at the respondent's dwelling house or usual place of abode,
together with a statement of the time and date at which such service was made.

JEFFERSON STATE ADJUSTERS
PROOF OF SERVICE

STATE OF OREGON
COUNTY OF Klamath

I hereby certify that I made service of the forgoing TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE upon the within named respondent, by delivering or leaving a true copy of the said TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE as follows:

PERSONAL SERVICE

On Nov 15, 1995 at 11:30 o'clock, AM., I delivered an original or true copy of the Trustee's Notice of Default and Election to Sell and of Sale to Terry Wright in person, at 2332 Line Vista Dr. Klamath Falls OR.

SUBSTITUTE SERVICE*

On _____, 19__ at ___ o'clock, ___ M., I served _____ on Defendant _____ by delivering an original or true copy to _____ a person over the age of 14 years residing in said party's house or usual place of abode at _____.

OFFICE SERVICE*

On _____, 19__ at ___ o'clock., ___ M., I left an original or true copy of the _____ with _____ the person apparently in charge of the business office maintained by _____ at _____.

NON FOUND

I certify that I received the within document for service on _____, and after due and diligent search and inquiry I have been unable to locate the within named _____ in Klamath County.

I further certify that I am a competent person 18 years of age or older and a resident of the state of service or State of Oregon, and that I am not a party to nor an employee of, nor attorney for any party; that the person served by me is the identical person named in the cause.

[Signature]
Signature

Court Case Number

Nov 15 1995
Date

*Where substituted or office service is used, the petitioner as soon as reasonably possible, shall cause to be mailed a true copy of the _____ to the respondent at the respondent's dwelling house or usual place of abode, together with a statement of the time and date at which such service was made.

JEFFERSON STATE ADJUSTERS
PROOF OF SERVICE

STATE OF OREGON
COUNTY OF Klamath

I hereby certify that I made service of the forgoing TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE upon the within named respondent, by delivering or leaving a true copy of the said TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE as follows:

PERSONAL SERVICE

On Nov 16, 1975 at 8:30 o'clock, A.M., I delivered an original or true copy of the Trustee's Notice of Default and Election to Sell and of Sale to MR Winger in person, at 2334 Linda Vista Dr. Klamath Falls OR.

SUBSTITUTE SERVICE*

On _____, 19__ at __ o'clock, __ M., I served _____ on Defendant _____ by delivering an original or true copy to _____ a person over the age of 14 years residing in said party's house or usual place of abode at _____.

OFFICE SERVICE*

On _____, 19__ at __ o'clock., __ M., I left an original or true copy of the _____ with _____ the person apparently in charge of the business office maintained by _____ at _____.

NON FOUND

I certify that I received the within document for service on _____, and after due and diligent search and inquiry I have been unable to locate the within named _____ in Klamath County.

I further certify that I am a competent person 18 years of age or older and a resident of the state of service or State of Oregon, and that I am not a party to nor an employee of, nor attorney for any party; that the person served by me is the identical person named in the cause.

David M. Powell
Signature

Court Case Number

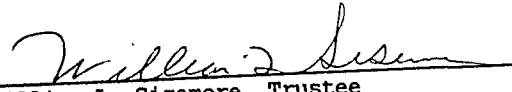
Nov 16 1975
Date

*Where substituted or office service is used, the petitioner as soon as reasonably possible, shall cause to be mailed a true copy of the _____ to the respondent at the respondent's dwelling house or usual place of abode, together with a statement of the time and date at which such service was made.

1 NOTICE TO: Dennis Lautz and Maureen Lautz, Occupants of 2330 Linda Vista, Klamath
 2 Falls, OR; Occupants of 2332 Linda Vista, Klamath Falls, OR and Occupants of
 3 2334 Linda Vista, Klamath Falls, OR, Tenants.

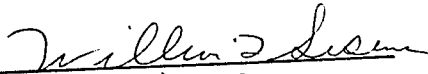
4 You are hereby notified that the property located at 2330, 2332 and 2334
 5 Linda Vista, Klamath Falls, Oregon, is subject to a foreclosure of trust deed
 6 proceeding by Klamath First Federal Savings and Loan Association, holder of the
 7 trust deed. The property will be sold by the Trustee on March 14, 1996, unless
 8 the trust deed is brought current before March 9, 1996. If Klamath First Federal
 9 Savings and Loan Association is the successful purchaser of the property at the
 10 Trustee's Sale, your tenancy will terminate on March 24, 1996. The purchaser
 11 will be entitled to possession of the premises on March 24, 1996, and if Klamath
 12 First Federal Savings and Loan Association is the successful purchaser, it will
 13 bring legal action to recover possession of the premises, if necessary.

14 Dated: February 12, 1996.

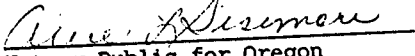
15 
 16 William L. Sisemore, Trustee

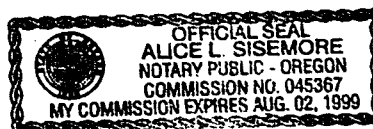
17 STATE OF OREGON)
 18) SS
 19 County of Klamath)

20 I, William L. Sisemore, certify that I am the attorney for Klamath First
 21 Federal Savings and Loan Association; I served a copy of the above Notice to
 22 Dennis Lautz and Morine Lautz and the Occupants in a sealed envelope, plainly
 23 addressed to: Dennis Lautz and Morine Lautz, 2330 Linda Vista, Klamath Falls,
 24 Oregon 97601 and Occupant of 2332 Linda Vista, Klamath Falls, Oregon 97601 and
 25 Occupant of 2334 Linda Vista, Klamath Falls, Oregon 97601, with postage fully
 26 prepaid, and deposited the same in the U.S. Mail at Klamath Falls, Oregon on
 February 13, 1996.

27 
 28 William L. Sisemore

29 Subscribed and Sworn to before me this 12 day of February, 1996.

30 
 31 Notary Public for Oregon
 32 My Commission Expires: 8/2/99



Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Julie Hughes, 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 in general circulation, as
defined by Chapter 193 ORS, printed and
published at Klamath Falls in the
aforesaid county and state; that the
LEGAL #7899

TRUSTEES NOTICE OF DEFAULT..

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for THREE

(3 insertions) in the following issues:
NOVEMBER 17/24,
DECEMBER 1/8, 1995

Total Cost: \$328.64

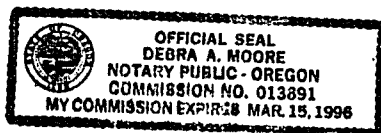
Subscribed and sworn before me this 8TH
day of DECEMBER 1995

Debra A Moore

Notary Public of Oregon

My commission expires 3-15 1996

TRUSTEES NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE
Reference is made to that most Duly Sworn, Philip K. Andersen and Tracy L. Andersen, 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 14479, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:
Lot 6, Block 1, FIRST ADDITION TO LOMA LINDA HEIGHTS in the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.
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 pay \$1,328.91 on May 15, 1995; \$1,437.64 on June 15, 1995, and each month thereafter; failure to pay real property taxes in the amount of \$25,542.70 together with applicable late charges.
The sum owing on the obligation secured by the trust deed is: \$146,478.25 plus interest at the rate of 12-1/2% per annum from April 15, 1995 plus trustee's fees, attorneys' 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 March 14, 1996, at 10:00 a.m. based on standard of time established by ORS 167.110 at 240 Main St., #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: November 13, 1995
/s/ William L. Sisemore, Trustee
#7899 November 17, 24, 1995 December 1, 8, 1995



AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
) SS
County of Klamath)

I, William L. Sisemore, being first duly sworn, depose and say and certify that:

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

NAME AND ADDRESS

Philip K. Andersch
20659 Pine Vista
Bend, Oregon 97702-9775

Tracy L. Andersch
20659 Pine Vista
Bend, Oregon 97702-9775

Edmond W. Andersch
2301 Linda Vista Drive
Klamath Falls, OR 97601

Barbara A. Andersch
2301 Linda Vista Drive
Klamath Falls, OR 97601

U. S. Department of Housing & Urban Development
Attn: Title I Claims
P.O. Box 23999, L'Enfant Plaza Station
Washington, D. C. 20026

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 or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by William L. Sisemore, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon full prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on November 13, 1995. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a property 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.

William L. Sisemore
William L. Sisemore

Subscribed and sworn to before me on November 13, 1995.

Allice L. Sisemore
Notary Public for Oregon
My Commission Expires: 8/2/99



STATE OF OREGON)
) SS
County of Klamath)

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock ____ M., and recorded in book/real/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

After recording, return to:

BY _____ Deputy

WILLIAM L. SISEMORE

Attorney at Law

540 Main Street
Klamath Falls, OR 97601

TN

NOTICE OF NONJUDICIAL SALE

RE Philip K. Andersch & Tracy L. Andersch, husband & wife

TAXPAYER(S)

To the Secretary of the Treasury of the United States:

You are hereby notified of the proposed sale of the following described property:* Lot 6, Block 1, First Addition to Loma Linda Heights in the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

belonging to the above named taxpayer(s), and the following information is given with respect thereto:

1. The proposed sale will be held at 540 Main St., #301, Klamath Falls, OR on March 14, 1996, at 10:00 o'clock A.M., on the following terms cash at time of sale

2. The approximate amount of the principal obligation, including interest, secured by the lien sought to be enforced and a description of the other expenses which may be charged against the sale proceeds, are as follows:

Principal amount	\$ 146,806.89
Interest to date of sale	\$ 16,821.64
Legal fees	\$ 700.00
Selling costs	\$ 463.00
Other:	\$

3. (A) A copy of each Notice of Federal Tax Lien (Form 668) affecting the property to be sold is attached hereto, OR

(B) The following information is given with respect to each Notice of Federal Tax Lien:

(i) The Internal Revenue District named thereon:

(ii) Taxpayers Name(s):

Address

(iii) Date of filing lien: ; Place of filing:

☐ Check if Section (B) is used to supply information AND more than one lien is submitted. Provide above information with respect to each lien on an attached sheet or on the reverse hereof.

4. The name and address of the person submitting this Notice of Sale is:

William L. Sisemore, Attorney at Law

540 Main St., #301

Klamath Falls, OR 97601

CITY, STATE, ZIP

DATED: December 26, 1995

*Provide a detailed description, including location, of the property affected by the notice (in case of real property, the street address, city and State and the legal description contained in the title or deed to the property and, if available, a copy of the abstract of title). In case of the sale of perishable property, include a statement of the reasons the property is believed to be perishable.

AFFIDAVIT OF MAILING

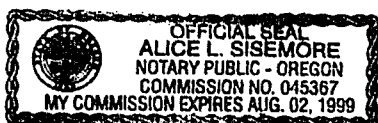
STATE OF OREGON, County of Klamath } ss.

I, William L. Sisemore, being first duly sworn, depose and say: That on December 26, 1995, I notified the Secretary of the Treasury of the United States of the proposed sale described in the foregoing Notice, by mailing a copy of said Notice together with any attachments described therein, to the delegate of the said Secretary of the Treasury, to-wit: Chief, Special Procedures Section, District Director of Internal Revenue, 1220 SW 3rd St., Portland, OR 97204, all in conformity with Reg. § 301.7425-3(d)(1),

Income Tax Regulations promulgated by the Secretary of the Treasury; that said Notice and attachments were contained in a sealed envelope, addressed as aforesaid, and deposited by me with postage thereon fully prepaid, in the United States Registered or Certified Mail at Klamath Falls, Oregon, on December 26, 1995, which was not less than twenty-five (25) days prior to the sale.

Subscribed and sworn to before me this 26 day of December, 1995.

(SEAL)



Notary Public for Oregon

My commission expires: 8/2/99

Receipt and adequacy of the foregoing Notice is acknowledged by the Internal Revenue Service.

Dated , 19

By

Title:

NOTE—If signed acknowledgement is requested, submit in duplicate.

10707

Volume 5 Page 34381

Form **668(Y)** 12-28 DEC 18 AIT 4 Department of Treasury - Internal Revenue Service
(Rev. October 1993)

Notice of Federal Tax Lien

District **Portland, OR** Serial Number **939514406** For Optional Use by Recording Office

As provided by sections 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer **PHILIP K ANDERSCH**

Residence **21055 WILDERNESS WAY
BEND, OR 97702**

IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of lien is refilled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ended (b)	Identifying Number (c)	Date of Assessment (d)	Last Day of Refiling (e)	Unpaid Balance of Assessment (f)
6672	06/30/94	540-70-1276	04/14/95	05/14/05	96800.68
Place of Filing OFFICE OF COUNTY CLERK KLAMATH COUNTY KLAMATH FALLS, OR 97601					Total \$ 96800.68

This notice was prepared and signed at Portland, OR, on this,

the 11th day of December, 19 95

This document to be returned to: Carole F. Green, P.O. Box 2751, Portland, OR 97208

Signature for M. Beebe Title **Revenue Officer
93-01-1181**

(NOTE: Certificate of officer authorized by law to take acknowledgements is not essential to the validity of
Notice of Federal Tax Lien Rev. Rul. 71-466, 1971-2 C.B. 409)

Part 1 - Kept By Recording Office

Form **668(Y)** (Rev 10 93)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of IRS the 18th day
of Dec A.D., 19 95 at 11:40 o'clock A M., and duly recorded in Vol. M95
of US Tax Liens on Page 34384

FEE \$5.00

Bernetha G. Letsch, County Clerk

Bernetha G. Letsch

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of William Sisemore the 14th day
of March A.D., 19 96 at 11:44 o'clock A M., and duly recorded in Vol. M96
of Mortgages on Page 6885

FEE \$50.00

Bernetha G. Letsch, County Clerk

By Cathy Russell