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Vol. m97 Page 1650
Vol. m96 Page 2269
**TRUSTEE'S NOTICE OF DEFAULT
AND ELECTION TO SELL AND OF SALE**

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 86.710 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

STATE OF OREGON, County of Klamath
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, 19 98

Certified to be a true copy:



Attorney for Trustee

STATE OF OREGON, County of Klamath, 19 96 at 10:24 o'clock A.m.
Filed for record on January 26th
and recorded in 196 page 2269 of mortgages.

Bernetha G. Letsch

County Clerk by Lynette Heitz, Deputy

After recording return to:

FEES \$10.00

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

97 JAN 21 AM 3:38

1000
CK 40

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

Carl A. Holman
 15327 Werling
 El Paso, Texas 79927

Wanda L. Holman
 15327 Werling
 El Paso, Texas 79927

Randall Alan Ellis
 P.O. Box 412
 Chiloquin, Oregon 97624

Brenda Ann Miller-Ellis
 P.O. Box 412
 Chiloquin, Oregon 97624

State of Oregon
 Department of Human Resources
 Support Enforcement Division
 32 West 6th Street
 Medford, Oregon 97501

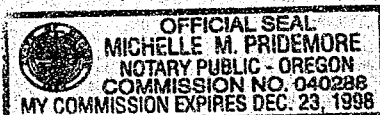
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or 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 January 26th, 1996. 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 January 26th, 1996.



Michelle M. Pridemore
 Notary Public for Oregon
 My Commission Expires: 12-23-98

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

AMENDED TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL

1652

AND

AMENDED TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by 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, to-wit:

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, 60x24, which loan was assumed by Randall Alan Ellis and Brenda Ann Miller-Ellis.

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 Section 86.735(3) of Oregon Revised Statutes; the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Installment due of \$320.00 due on 7/28/95 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 was: \$9,571.51 together with interest at the rate of 10.25% from June 28, 1995 plus late charges.

The Trustee's Notice of Default and Election to Sell and Trustee's Notice of Sale given pursuant thereto stated that the property would be sold on June 3, 1996 at the hour of 10:00 o'clock A.M., Standard Time, as established by Section 187.110 Oregon Revised Statutes, at 540 Main St., #301, Klamath Falls, County of Klamath, State of Oregon; however, subsequent to the recording of said Notice of Default and Election to Sell and Trustee's Notice of Sale the original sale proceedings were stayed by order of the court or by proceedings under the National Bankruptcy Act or for other lawful reason. The beneficiary did not participate in obtaining such stay. Said stay was terminated on December 24, 1996. After payments made through the bankruptcy, the current principal balance is \$9,229.07 together with interest from August 1, 1996 at the rate of 10.25% per annum plus late charges.

WHEREFORE, notice is hereby given that the undersigned trustee will on January 21, 1997, at the hour of 10:00 o'clock, A.M., Standard Time, as established by Section 187.110, Oregon Revised Statutes, at 540 Main St., #301, in the City of Klamath Falls, County of Klamath, State of Oregon, (which is the new date, time and place set for said sale) sell at public auction to the highest bidder for cash the interest in 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, at any time prior to five days before the trustee conducts 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 or 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 Section 86.753 of Oregon Revised Statutes.

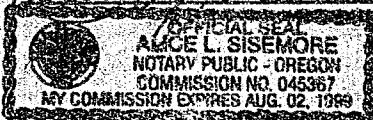
This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

Dated: December 27, 1996.

William L. Sisemore
Trustee

STATE OF OREGON, County of Klamath) ss
The foregoing was acknowledged before me on December 27, 1996, by William L. Sisemore.

William L. Sisemore, Notary Public for Oregon-My Commission Expires 08/02/99



Certified to be a true copy:

Attorney for Trustee

Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's Notice of Sale - Page 1

11/18/96 to 11/18/97
Notary Public for Oregon-My Commission Expires 08/02/99

AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF DEFAULT
AND
AMENDED 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 Amended Trustee's Notice of Default and Amended Trustee's 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:

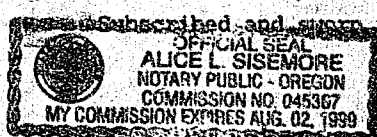
State of Oregon
Dept. of Human Resources
Support Enforcement Div.
39 North Central Ave
Medford, OR 97501

Said Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's Notice of Sale was given in compliance with ORS 86.755(6), within 30 days after release from a stay of a foreclosure proceedings, and the above named persons include all of those persons listed in ORS 86.740 and ORS 86.750(1).


Each of the notices so mailed was certified to be a true copy of the original Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's 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 January 3, 1997, which was within 30 days after release from a stay of the foreclosure proceeding set forth therein.

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



Subscribed and sworn to before me on January 3, 1997.


Notary Public for Oregon
My Commission Expires: 08/02/99

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:
William L. Sisemore
Attorney at Law
540 Main St., #301
Klamath Falls, OR 97601

BY _____
Deputy

AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF DEFAULT
AND
AMENDED 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 Amended Trustee's Notice of Default and Amended Trustee's 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:

Randall Alan Ells
P.O. Box 412
Chiloquin, OR 97624

Fred Long
U.S. Bankruptcy Trustee
P.O. Box 467
Eugene, OR 97440

Carter-Jones Collection Service
1143 Pine Street
Klamath Falls, OR 97601

Brenda Ann Miller-Ells
P.O. Box 412
Chiloquin, OR 97624

Penny Lee Austin
Attorney at Law
1237 N. Riverside, Suite 27
Medford, OR 97501

Brenda Ann Miller
Brenda Ann Miller-Ells
P.O. Box 144
Klamath Falls, OR 97601

State of Oregon
Dept. of Human Resources
Support Enforcement Div.
32 W. 6th Street
Medford, OR 97501

Carl L. Holman
Wanda L. Holman
15327 Werling
El Paso, TX 79927

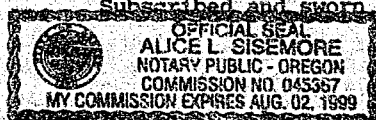
Said Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's Notice of Sale was given in compliance with ORS 86.755(6), within 30 days after release from a stay of a foreclosure proceedings, and the above named persons include all of those persons listed in ORS 86.740 and ORS 86.750(1).

Each of the notices so mailed was certified to be a true copy of the original Amended Trustee's Notice of Default and Election to Sell and Amended Trustee's 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 December 27, 1996, which was within 30 days after release from a stay of the foreclosure proceeding set forth therein.

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 December 27, 1996.



Alice L. Sisemore
Notary Public for Oregon
My Commission Expires: 08/02/99

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:
William L. Sisemore
Attorney at Law
540 Main St., #301
Klamath Falls, OR 97601

BY _____
Deputy

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 JANUARY 29, 1996 at 3:30 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 JOHN IVIE AND MAYORA IVIE
in person, at 425 WALNUT ST., EMILQUIN, 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

JANUARY 29, 1996
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.

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 #8052

TRUSTEE'S NOTICE OF.....

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:

FEBRUARY 5/12/19/26, 1996

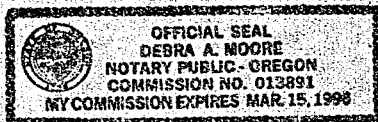
Total Cost: \$328.64

Subscribed and sworn before me this 26TH
day of FEBRUARY 19 96

Debra A. Moore

Notary Public of Oregon

My commission expires 3-15 1996



STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of William L. Sisemore the 21st day
of January A.D. 19 97 at 9:38 o'clock A. M. and duly recorded in Vol. M97
of Mortgages on Page 1650

FEE \$40.00

Bernetha G. Letsch, County Clerk
by *Kathleen Ross*

