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26STATE OF OREGON)
COUNTY OF JACKSON)

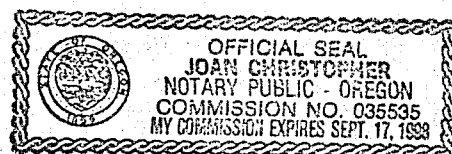
§

I, JACK DAVIS, a lawyer in the firm of DAVIS, GILSTRAP, HARRIS, HEARN & WELTY, P.C. of Ashland, Oregon, hereby certify that I mailed a copy of the Trustee's Notice of Sale which is attached hereto unto the following persons pursuant to the provisions of ORS 86.740(1). The Notice was sent by Certified and First Class Mail on October 8, 1996, in letters addressed to:

LONA K. ADKINS
1211 SUMMERS LANE
KLAMATH FALLS OR 97603

JOE KOLLMAN
1360 S SIXTH STREET
KLAMATH FALLS OR 97601

JACK DAVIS

SUBSCRIBED AND SWORN to before me this 6th day of February1997Joan Christopher
Notary Public for OregonMy Commission Expires: 9/17/98LAW OFFICES OF
DAVIS, GILSTRAP, HARRIS, HEARN & WELTYA Professional Corporation
515 EAST MAIN STREET
ASHLAND, OREGON 97520
(541) 482-3111 FAX (541) 488-4455

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made, executed and delivered by DALE L. ADKINS and LONA K. ADKINS, as grantor, to Mountain Title Company, as trustee, to secure certain obligations in favor of BENEFICIAL OREGON, INC., dba Beneficial Mortgage Co., as beneficiary, dated August 16, 1995, and recorded in Volume M95, Page 22400, of the Official Records of Klamath County, Oregon, on August 21, 1995, covering the following described real property, to wit:

Parcels 1 and 2 of Land Partition #28-94 located in the NE 1/4 of Section 21, Township 39 South, Range 8 East of the Willamette Meridian, Klamath County, Oregon.

TOGETHER WITH a 1977 Shelb HT; X-144750;
VIN 7014NS7279

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and to foreclose said trust deed by advertisement and sale. The default for which the foreclosure is made is grantor's failure to pay when due the following sums owing on said obligations, which sums are now past due, owing and delinquent:

Monthly installments of \$948.48 per month, beginning with the installment due May 16, 1996, and monthly installments in the same amount due the 16th day of each month thereafter.

By reason of said default, the beneficiary has declared the entire unpaid balance of all obligations secured by said trust deed together with the interest thereon, immediately due, owing and payable, said sums being the following to wit:

\$73,915.71, together with interest thereon at the rate of 12.750% per annum from April 17, 1996, until paid, plus a late fee of 5% of any payment not received within 15 days of its due date, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

A notice of default and election to sell and to foreclose was duly recorded and assigned No. M96, Page 31360 of the Official Records of Klamath County, State of Oregon. Said Notice of Default and Election to Sell was recorded October 2, 1996.

TRUSTEE'S NOTICE
OF SALE - 1

LAW OFFICES OF
DAVIS, GILSTRAP, HARRIS, HEARN & WELTY
A Professional Corporation
515 EAST MAIN STREET
ASHLAND, OREGON 97520

WHEREFORE, NOTICE HEREBY IS GIVEN that the undersigned trustee will on the 26th day of February, 1997, at the hour of 2:00 o'clock p.m., Pacific Time as established by Section 187.110, Oregon Revised Statutes, at Amerititle, 222 S. Sixth Street, Klamath Falls, Oregon, 97601, 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 of the said trust deed, together with any interest which the grantor or 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 certain persons referred to in the Oregon Revised Statutes have the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment of the entire amount due (other than such portion of said principal as would not then be due had no default occurred) together with costs, trustee's and attorney's fees at any time prior to five days before the date of said sale, provided that all other defaults referred to above are cured by then.

DATED this 8th day of October, 1996.

DAVIS, GILSTRAP, HARRIS, HEARN & WELTY
A Professional Corporation

JACK DAVIS, Successor Trustee

TRUSTEE'S NOTICE
OF SALE - 2

LAW OFFICES OF
DAVIS, GILSTRAP, HARRIS, HEARN & WELTY
A Professional Corporation
515 EAST MAIN STREET
ASHLAND, OREGON 97520
(541) 482-3111 FAX (541) 488-4455

STATE OF OREGON : COUNTY OF KLAMATH: SS.

Filed for record at request of _____ Amerititle
of February A.D., 19 97 at 11:08 o'clock A. M., and duly recorded in Vol. M97
of Mortgages on Page 4061

FEE \$20.00

Bernetha G. Letsch, County Clerk
by Kathleen Ross