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AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Josephine ss:

I, Sharon Deardorff, 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

ADDRESS

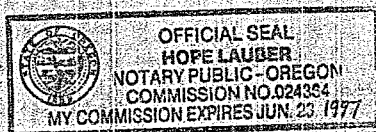
Elmer Pecka 309 Martin Street, Klamath Falls, OR 97601

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 Patrick J. Kelly

Kelly, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Grants Pass, Oregon, on October 14, 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 proper 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.



SHARON DEARDORFF

Subscribed and sworn to before me on February 7, 1997

Notary Public for Oregon. My commission expires 6-28-97

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Pecka

Grantor

TO Klamath County Title Company

Trustee

AFTER RECORDING RETURN TO
PATRICK J. KELLY
ATTORNEY AT LAW
717 N.W. 5th ST.
GRANTS PASS, OR 97528

(DON'T USE THIS SPACE, RESERVED FOR RECORDING LABEL IN COUNTIES WHERE USED.)

STATE OF OREGON,

County of } ss.

I certify that the within instrument was received for record on the day of 19 at o'clock M., and recorded in book/reel/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.

NAME

TITLE

By Deputy

* More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date.

PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

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TRUSTEE'S NOTICE OF SALE

4377

Reference is made to that certain trust deed made by Elmer A. Pecka

Klamath County Title Company, as grantor, to
Charlene A. Skellham, as trustee,
 in favor of Charlene A. Skellham, as beneficiary,
 dated August 16, 1995, recorded August 30, 1995, in the mortgage records of
Klamath County, Oregon, in Book 111, volume No. M95, at page 23371, or
 as file/instrument/abstract/record No. 5346 (indicate which), covering the following described real
 property situated in said county and state, to-wit:

SEE EXHIBIT "A"

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 Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

The February 1, 1996 monthly installment of \$281.10 and each month thereafter plus, buyer's fees of \$20.30.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit:

The unpaid principal balance of \$34,877.82 with interest thereon at 9% per annum from January 12, 1996 until paid.

WHEREFORE, notice hereby is given that the undersigned trustee will on January 21, 1997, at the hour of 10:30 o'clock, A M., in accord with the standard of time established by ORS 187.110, at Front entrance of Klamath County Sheriff's Office, 316 Main

in the City of 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 grantor of the said trust deed, together with any interest which the grantor or grantor's 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 ORS 86.753 has the right, at any time prior to five days before the date last set for 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 ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any 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, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED September 27, 1996

PATRICK J. KELLY

Trustee

State of Oregon, County of Josephine, ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

PATRICK J. KELLY Attorney for said Trustee

SERVE:

If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

EXHIBIT "A"

All of Lots 24, 25 and the Southeast one-half of Lot 26 in Block 21 of INDUSTRIAL ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. Together with an interest in a certain community driveway and garage as shown in Book 104 page 190, records of Klamath County, Oregon.

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CHARLENE SKELLHAM
6528 Valhalla Avenue
Klamath Falls, OR 97603

SKELLHAM/PECKA FORECLOSURE BID
February 7, 1997

Principal balance	\$34,877.82
Interest @ 9% (1-12-96 thru 2-12-97)	\$ 3,414.20
Foreclosure fees and costs	\$ 1,923.72

TOTAL	\$40,215.74

STATE OF OREGON, COUNTY OF KLAMATH, as

Filed for record at request of Patrick J. Kelly the 12th day
of February A.D. 1997 at 9:31 o'clock A. M. and duly recorded in Vol. M97
of Mortgages on Page 4376

FEE \$25.00

by Bernetha G. Letsch County Clerk
Kathleen Ross