

**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 #9936

NOTICE OF DEFAULT.....

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

(4) insertion(s) in the following issues:

NOVEMBER 19/26

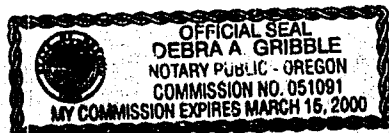
DECEMBER 3/10, 1997

Total Cost: \$480.32

Subscribed and sworn before me this 10TH
day of DECEMBER 19 97

Debra A. Subbe
Notary Public of Oregon

My commission expires 3-15 20 00



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Spencer et al the 16th day
of December A.D., 19 97 at 2:42 o'clock P. M., and duly recorded in Vol. M97
of Mortgages on Page 40862

FEE \$10.00

Return: Spencer et al
419 Main St.
KFO 97601

By Bernetha G. Leisch, County Clerk

[illegible]