

**NOTICE OF DEFAULT  
AND ELECTION TO SELL****Grantor: J.D. MILLER**

to

**Trustee: HOME ADVANTAGE SERVICES, LLC.**

Reference is made to that certain trust deed made by J.D. Miller, as grantor, to Western Title & Escrow, as trustee, in favor of Steven Trono, as beneficiary, (assigned to Home Advantage Services, LLC.) dated April 4, 1996, recorded April 24, 1996, in the Records of Klamath County, Oregon, in book No. M96 at page 15251, covering the following described real property situated in the above-mentioned county and state, to-wit:

Lots 62 and 63 in Block 1, TRACT 1098-SPLIT RAIL RANCHOS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The default for which the foreclosure is made is failure to pay monthly payments of \$374.85 from October 24, 1997, and the 1996-97 and 1997-98 real property taxes.

The sum owing on the obligation secured by the trust deed is \$39,332.11, plus interest at the rate of 9.9% per annum from July 17, 1997 until paid, plus accrued late charges, title expenses, costs, trustee's and attorney's fees incurred herein by reason of said default, and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

Notice is hereby given that by reason of the default, beneficiary and trustee hereby elect to foreclosure the trust deed by advertisement and sale pursuant to ORS 86.705 to ORS 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including trustee's and attorney's fees.

The sale will be held at the hour of 10:00 o'clock A. M. on July 7, 1998, in accord with the standard of time established by ORS 187.110, at the following place: on the front steps of the Klamath County Library, 126 S. 3rd Street, in the City of Klamath Falls, County of Klamath, State of Oregon.

Notice is further given that Grantor and 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

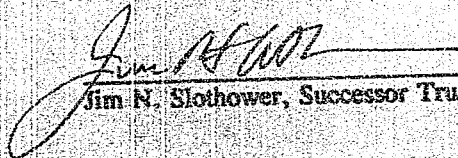
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AFTER RECORDING RETURN TO: Jim N. Slothower, Attorney at Law  
P.O. Box 351  
Bend, OR 97709

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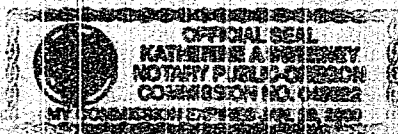
proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default described in this Notice of Default.


DATED: February 9, 1998

  
Jim N. Slothower, Successor Trustee

STATE OF OREGON       )  
                                  ) ss.  
County of Deschutes    )

This instrument was acknowledged before me on February 9, 1998, by Jim N. Slothower.



  
Katherine A. Sweeney  
Notary Public for Oregon

After recording, return to:

Jim N. Slothower  
Attorney at Law  
P.O. Box 351  
Bend, OR 97709  
(541) 389-7001

filephoto (file not signed in ad)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of First American Title the 12th day  
of February A.D., 19 98 at 3:33 o'clock P. M., and duly recorded in Vol. M98  
of Mortgages on Page 4648  
FEE \$15.00 By Bernetha G. Letsch, County Clerk  
