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Vol. M98 Page 12004

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Michael Allen and Yvonne M. Alired

TO

Grantor

Valerie T. Auerbach

Successor

Trustee

After recording, return to (Name, Address, Zip):

Valerie T. Auerbach (OLB)

121 S.W. Morrison, Suite 600

Portland, OR 97204

SPACE RESERVED
FOR
RECORDER'S USE

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
_____ and/or as fee/file/instru-
ment/microfilm/reception No. _____,
Records of said County.

Witness my hand and seal of County
affixed.

NAME

TITLE

By _____, Deputy

MTC 43166

STATE OF OREGON, County of Multnomah) ss:I, Olga L. Buchanan

_____ , being first duly sworn, depose, and say 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 the beneficiary's successor in interest named in the attached original notice of sale given
under the terms of that certain deed described in the notice of sale.

I gave notice of the sale of the real property described in the attached trustee's Notice of Sale by mailing copies 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

See Exhibit 1 attached hereto and incorporated herein.

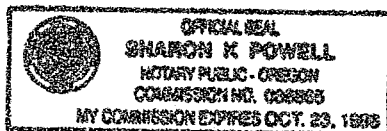
These persons include (a) the grantor in the trust deed; (b) any successor in interest to the grantor whose interest appears of
record or of whose interest the trustee or the beneficiary has actual notice; (c) any person, including the Department of Revenue or
any other state agency, having a lien or interest subsequent to the trust deed, if the lien or interest appears of record or the benefi-
ciary has actual notice of the lien or interest; and (d) any person requesting notice as set forth in ORS 86.785.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by _____

Olga L. Buchanan, Paralegal to the

_____, attorney for the trustee named in the notice. Each such
copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office
at Portland, Oregon, on December 15, 1997. 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, with postage thereon in an amount sufficient to accomplish the same.
Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

As used herein, the singular includes the plural, "trustee" includes a successor trustee, and "person" includes a corporation
and any other legal or commercial entity.



Subscribed and sworn to before me on December 17, 1997

Sharon K. Powell
Notary Public for Oregon

My commission expires

10-23-98

* 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.

12005

Michael Allen Allred
4863 Wocus Rd.
Klamath Falls, OR 97601

Yvonne M. Allred
4863 Wocus Rd.
Klamath Falls, OR 97601

Klamath County
c/o Rod Davis
County Attorney
403 Pine Street
Klamath Falls, OR 97601

TRUSTEE'S NOTICE OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Trust Deed dated July 16, 1991, by Michael Allen Allred and Yvonne M. Allred, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Denene Marie Irion, as beneficiary, recorded on July 25, 1991, in Volume M91, Page 14556, in the mortgage records of Klamath County, Oregon. The beneficial interest under said Deed of Trust was assigned to The Bank of New York by assignment recorded on May 27, 1997 in Volume M97, Page 16041, microfilm records of Klamath County, Oregon.

The Trust Deed covers the following described real property ("Property") situated in said county and state, to-wit:

See Exhibit A attached hereto and incorporated herein by this reference.

The real property is commonly known as: 4863 Wocus Rd., Klamath Falls, OR 97601.

There are defaults by the grantor or other person owing an obligation, the performance of which is secured by the Trust Deed, with respect to provisions therein which authorize sale in the event of default of such provision; the defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Arrearage in the sum of \$6,324.13 as of December 5, 1997, plus additional payments, property expenditures, taxes, liens, assessments, insurance, attorney's and trustee's fees and costs, and interest due at the time of reinstatement or sale.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:


Payoff in the sum of \$58,378.24 as of December 5, 1997, plus taxes, liens, assessments, property expenditures, insurance, accruing interest, attorney's and trustee's fees and costs incurred by beneficiary or its assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on April 21, 1998, at the hour of 10:00 o'clock, a.m., in accord with the standard of time established by ORS 187.110, at the following place: main entrance of the Klamath County Courthouse, 317 South 7th Street, 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 above-described 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 the Trust Deed, to satisfy the 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 sum 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 Deed of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

DATED: December 11, 1997.


Valerie T. Auerbach, Successor Trustee

State of Oregon, County of Multnomah ss.

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.


Olga L. Buchanan, Paralegal

For further information, contact:
Olga L. Buchanan, Paralegal
Farleigh, Wada & Witt, P.C.
121 SW Morrison, Suite 600
Portland, OR 97204
(503) 228-6044; fax (503) 228-1741
ENCLOSURE METAS 32958/TNCS

LEGAL DESCRIPTION

A tract of land described as follows: Beginning at a point which lies South 1 degree 21' West along the quarter line a distance of 605.5 feet and North 89 degrees 09' West a distance of 20 feet from the iron axle which marks the quarter corner common to Sections 7 and 18, Township 38 South, Range 9 East of the Willamette Meridian, and running thence: Continuing North 89 degrees 09' West a distance of 738.84 feet to a point on the Easterly right of way line of the Dalles-California Highway; thence following the Easterly right of way line of the Dalles-California Highway South 6 degrees 02' West a distance of 110 feet to a point; thence South 88 degrees 25' East a distance of 327.7 feet to a point; thence South 6 degrees 02' West parallel to the Easterly right of way line of the Dalles-California Highway distance of 585.55 feet to a point on the forty line; thence North 89 degrees 41' East along the forty line a distance of 468 feet to a point; thence North 1 degrees 21' East a distance of 687.5 feet, more or less, to the point of beginning, said tract, in the NE1/4 NW1/4 of Section 18, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Ameri title the 13th day
of April A.D., 19 98 at 11:48 o'clock A.M., and duly recorded in Vol. M98
of Mortgages on Page 12004
FEE \$25.00 By Bernetha G. Letsch, County Clerk
Kathleen Ross

EXHIBIT A
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