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AFTER RECORDING RETURN TO:

'98 APR 13 AM 11:48

Vol. M98 Page 12008

Valerie T. Auerbach (OLB)
Farleigh, Wada & Witt, P.C.
121 SW Morrison, Suite 600
Portland, OR 97204

MTC 43166

RECORDING COVER PAGE

Document Being Recorded: **PROOF OF SERVICE/CERTIFICATE OF MAILING**

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

Trust Deed dated July 15, 1991, by Michael Allen Allred and Yvonne M. Allred, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Denise 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.

The attached document is being recorded in connection with a pending foreclosure.

EXCIDENTAL M27M29290AF71-2ER CVK

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PROOF OF SERVICE

STATE OF OREGON

County of Klamath

ss.

12009

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale, upon the OCCUPANTS at the following address:

4863 WOCUS ROAD, KLAMATH FALLS, OREGON 97601, as follows:

Personal service upon Yvonne M. Allred by delivering said true copy, personally and in person, at above address on December 17, 1997 at the hour of 6:58 p.m.

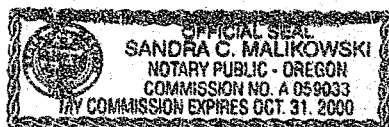
Substitute service upon Michael Allen Allred by delivering said true copy, at his/her usual place of abode as indicated above, to Yvonne M. Allred, who is a person over the age of 14 years and a member of the household on December 17, 1997 at the hour of 6:58 p.m.

I declare under the penalty of perjury that the above statement is true and correct.

[Signature]

159290

SUBSCRIBED AND SWORN to before me this 29 day of December, 1997.



Sandra C. Malikowski
Notary Public for Oregon

Metms/29980/ALLRED

CERTIFICATE OF MAILING

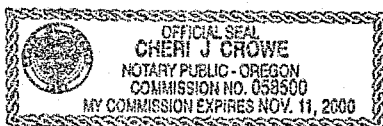
STATE OF OREGON)
) ss.
County of Multnomah)

I, Sophie Butler, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On December 18, 1997, I mailed a true copy of the Trustee's Notice of Sale, by First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to Michael Allen Allred at 4863 Wocus Road, Klamath Falls, Oregon 97601

Sophie Butler
Sophie Butler

159290

SUBSCRIBED AND SWORN TO BEFORE ME this 3rd day of January, 1998.



Cheri J. Crowe
Notary Public for Oregon

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 Amerititle 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 12008.

FEE \$25.00

By Bernetha G. Letzch, County Clerk
Kattlin Ross

EXHIBIT APAGE 1OF 1