

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA

COUNTY OF SAN DIEGO

} SS

I, NENNETTE Pacheco being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original or copy of notice of sale given under the terms of that certain trust 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 registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

NAME & ADDRESS

SEE ATTACHED

CERTIFIED NO.

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by GAIL A MCALLISTER, 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 mail in EL CAJON, CALIFORNIA, on 02/13/1998. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

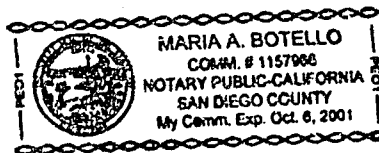
} SS

On 2-13-98 before me, the undersigned,
a Notary Public in and for said State, personally appeared

Nennette Pacheco

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

(notary seal)



WITNESS my hand and official seal.

Signature Maria A BotelloT.S. NO. : 1006783-11
LOAN NO. : 428367

SPACE FOR RECORDER'S USE ONLY

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

TRUSTEE'S NOTICE OF SALE

17646

Loan No: 428367
T.S. No: 1006783-11

Reference is made to that certain deed made by ,

JOHN T BOWERS AND DARLENE M BOWERS,
as Grantor to
MOUNTAIN TITLE COMPANY, as Trustee, in favor of

FIRST INTERSTATE BANK OF OREGON, N.A., as Beneficiary,

dated August 7, 1981, recorded August 13, 1981, in official records of KLAMATH County,
Oregon in book/~~REKX~~ No. 14351 at page No. XX, fee/file/
instrument/microfile/reception No. M81 (indicated which), covering the
following described real property situated in said County and State, to-wit:

PARCEL 1 A TRACT OF LAND SITUATED , MORE COMPLETELY DESCRIBED IN ATTACHED 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 notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes: the default for which the foreclosure is made is the grantor's failure to : Make the monthly payments
of \$1,817.22 each, commencing with the payment due on 11/01/1997 and continuing each
month until this trust deed is reinstated or goes to trustee's sale; plus a late charge of \$57.36 on
each installment not paid within fifteen days following the payment due date; trustee's fees and other
costs and expenses associated with this foreclosure and any further breach of any term or condition in subject
note and deed of trust.

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust
immediately due and payable, said sums being the following, to-wit; The sum of \$32,734.07 together with
interest thereon at the rate of 11.500 % per annum from 10/01/1997 until paid; plus all accrued late
charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant
to the terms of said deed of trust.

Whereof, notice hereby is given that the undersigned trustee will on June 15, 1998 at the hour of
1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at
AT THE FRONT DOOR TO THE KLAMATH COUNTY COURTHOUSE,
MAIN STREET
City of KLAMATH FALLS , State of Oregon,
County of KLAMATH, 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 him of the said trust deed, together with any interest which the grantor or his 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 Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure
proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then
due (other than such portion of said principal as would not then be due had no default occurred), together
with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of
Default by tendering the performance required under the obligation or trust deed, at any time prior to five
days before the date last set for sale.

Loan No: 428367
T.S. No: 1006783-11

TRUSTEE'S NOTICE OF SALE

In construing this, the masculine gender includes the feminine and neuter and the successor in interest to the grantor as well as any other person owing obligation, the performance of which is secured by said trust deed; the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: January 29, 1998

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION
(619)590-9200 ext 3020

Signature/By: Wendy V. Perry
WENDY V. PERRY, ASST. VICE PRESIDENT

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO } SS

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

Gail McAllister
GAIL A MCALLISTER
TRUSTEE SALE OFFICER

17648

EXHIBIT "A"

PARCEL 1:

A tract of land situated in the SW1/4 SE1/4 of Section 6, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the Southeast corner of the SW1/4 SE1/4 of said Section 6, said point being the Northeast corner of JUNCTION ACRES SUBDIVISION; thence South 89 degrees 07' 30" West along the South line of said Section 6, which is also the North line of said subdivision, a distance of 30 feet; thence Northerly, parallel with the East line of the SW1/4 SE1/4 of said Section 6 a distance of 175 feet to the true point of beginning of this description; thence Northerly parallel with the East line of the SW1/4 SE1/4 of said Section 6 a distance of 175 feet, more or less to the intersection with the centerline of the Enterprise Irrigation District canal as it is presently located and constructed; thence Northwesterly and Southwesterly along the centerline of said canal to a point that is Northerly, measured on a line parallel with the East line of the SW1/4 SE1/4 of said Section 6, a distance of 350 feet from the South line of said Section 6; thence South 89 degrees 07' 30" West parallel with the South line of said Section 6, which is the North line of said subdivision, to the intersection with the East line of that tract of land deeded to Heaton, as described in Deed Volume 359 at page 448; thence South 28 degrees 23' 30" East and South 00 degrees 21' 45" East along the East line of said Heaton Tract to a point that is Northerly, measured on a line parallel with the East line of the SW1/4 SE1/4 of said Section 6, a distance of 175 feet from the South line of said Section 6; thence North 89 degrees 07' 30" East parallel with the South line of said Section 6; which is the North line of said subdivision, to the true point of beginning of this description.

EXCEPT that portion lying within the boundaries of the Enterprise Irrigation District Canal.

PARCEL 2:

A tract of land situated in the SW1/4 SE1/4 of Section 6, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a point on the South line of said Section 6, said point being on the North line of JUNCTION ACRES SUBDIVISION and being South 89 degrees 07' 30" West a distance of 30 feet from the Northeast corner of said subdivision which is also the Southeast corner of the SW1/4 SE1/4 of said Section 6; thence Northerly parallel with the East line of the SW1/4 SE1/4 of said Section 6 a distance of 175 feet; thence South 89 degrees 07' 30" West parallel with the South line of said Section 6, which is the North line of said subdivision to the intersection with the East line of the tract of land deeded to Heaton as described in Deed Volume 359 at page 448; thence South 00 degrees 21' 45" East along the East line of Heaton tract a distance of 175 feet, more or less, to the South line of said Section 6, which is the North line of said subdivision; thence North 89 degrees 07' 30" East along the South line of said Section 6, and along the North line of said Subdivision to the point of beginning.

DC0028R1 REMAD
14:46:28 02/12/98

Sender: Cal-Western Reconveyance Corporation Page: 1
P.O. Box 22004
525 East Main Street
El Cajon CA 92022-9004

OR - NOS HLG
Postage: 67.04

Affidavit Attachment

Article # Name & Address

Z870513279 T.S. No.: 1006783-11 # 005
HMR, INC.
2316 SOUTH 6TH STREET
SUITE A
KLAMATH FALLS OR 97603
Z870513281 T.S. No.: 1006783-11 # 007
LEROY TOTTON C/O ROBERT D. LOWRY
975 OAK STREET
SUITE 700
EUGENE OR 97440
Z870513283 T.S. No.: 1006783-11 # 009
STATE OF OREGON DEPARTMENT OF REVENUE
P.O. BOX 14725
SALEM OR 97309
Z870513285 T.S. No.: 1006783-11 # 011
KLAMATH COUNTY TAX COLLECTOR
403 PINE STREET
KLAMATH FALLS OR 97601
Z870513287 T.S. No.: 1006783-11 # 013
MILDRED CUNNINGHAM-BERGEN
7014 KELLER CT.
KLAMATH FALLS OR 97601
Z870513289 T.S. No.: 1006783-11 # 015
MILDRED D. CUNNINGHAM-BERGEN
7014 KELLER COURT
KLAMATH FALLS OR 97603
Z870513291 T.S. No.: 1006783-11 # 001
JOHN T BOWERS
2742 VALE ROAD
KLAMATH FALLS OR 97601
Z870513293 T.S. No.: 1006783-11 # 003
JOHN T BOWERS
4020 B CLINTON AVE
KLAMATH FALLS OR 97603

Article # Name & Address

Z870513280 T.S. No.: 1006783-11 # 006
KBID
6640 KBID LANE
KLAMATH FALLS OR 97603
Z870513282 T.S. No.: 1006783-11 # 008
DELTA TOTTON C/O ROBERT D. LOWRY
975 OAK STREET
SUITE 700
EUGENE OR 97440
Z870513284 T.S. No.: 1006783-11 # 010
ISAKSON AND CONE
4036 SOUTH 6TH STREET
KLAMATH FALLS OR 97603
Z870513286 T.S. No.: 1006783-11 # 012
ENTERPRISE IRRIGATION DISTRICT
4806 HIGHWAY 39
KLAMATH FALLS OR 97603
Z870513288 T.S. No.: 1006783-11 # 014
ISAKSON AND CONE
4036 SOUTH 6TH STREET
KLAMATH FALLS OR 97601
Z870513290 T.S. No.: 1006783-11 # 016
KLAMATH BASIN IMPROVEMENT DISTRICT
6640 KBID LANE
KLAMATH FALLS OR 97603
Z870513292 T.S. No.: 1006783-11 # 002
DARLENE M BOWERS
2742 VALE ROAD
KLAMATH FALLS OR 97601
Z870513294 T.S. No.: 1006783-11 # 004
DARLENE M BOWERS
4020 B CLINTON AVE
KLAMATH FALLS OR 97603

17649

TRUSTEE'S NOTICE OF SALE

Loan No: 428367
T.S. No: 1006783-11

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as Grantor to
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By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit; The sum of \$32,734.07 together with interest thereon at the rate of 11.500 % per annum from 10/01/1997 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that the undersigned trustee will on June 15, 1998 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at AT THE FRONT DOOR TO THE KLAMATH COUNTY COURTHOUSE, MAIN STREET

City of KLAMATH FALLS , State of Oregon, County of KLAMATH, 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 him of the said trust deed, together with any interest which the grantor or his 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 Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

17651

Loan No: 428367
T.S. No: 1006783-11

TRUSTEE'S NOTICE OF SALE

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(619)590-9200 ext 3020

Signature/By: Wendy V. Perry
WENDY V. PERRY, ASST. VICE PRESIDENT

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO } SS

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

GAIL A MCALLISTER
TRUSTEE SALE OFFICER

NOSOR

Page 2 of 2

Rev. 06/19/97

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 26th day
of May A.D., 19 98 at 11:53 o'clock A. M., and duly recorded in Vol. M98,
of Mortgages on Page 17645.

FEE \$35.00

By Bernetha G. Letsch Bernetha G. Letsch, County Clerk