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04047214/F

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TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

STATE OF OREGON,

County of Klamath

ss.

I, Andrew A. Patterson

being first duly sworn, depose, say and certify that:

I am the

trustee in that certain trust deed executed and delivered by

Aubry Dale Harris & Ginger Lee Harris

as grantor

to Aspen Title & Escrow, INC.

as trustee,

in which Aspen Title & Escrow, INC. Retirement Trust Account 401K

is beneficiary, recorded on July 23

1996, in the mortgage records of Klamath

County, Oregon, in book/KEYSTONE No. M96, at page 22116 or as fee/KEYSTONE No. 21848

(indicate which), covering the following described real property situated in said county:

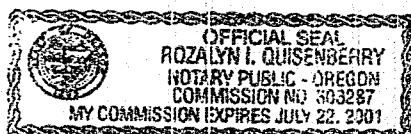
See Exhibit "A" attached hereto and by this reference made a part hereof as though fully set forth herein...

I hereby certify that on February 15, 1998, the above described real property was not occupied.

The word "trustee" as used in this affidavit means any successor-trustee to the trustee named in the trust deed first mentioned above.

Andrew A. Patterson

Trustee



Subscribed and sworn to before me February 15, 1998

Rozalyn I. Quisenberry

Notary Public for Oregon

My commission expires 7-22-2001

TRUSTEE'S AFFIDAVIT
AS TO NON-OCCUPANCY

RE: Trust Deed from

Grantor

to

Trustee

AFTER RECORDING RETURN TO

ASPEN TITLE & ESCROW, INC
ATTN: FORECLOSURE DEPARTMENT

(DON'T USE THIS
SPACE; RESERVED
FOR RECORDING
LABEL IN COUNTIES
WHERE USED.)

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 or as fee/file/instrument/microfilm/reception No. Record of Mortgages of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By Deputy

Aspen 04047214/F
TRUSTEE'S NOTICE OF SALE

20341

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Reference is made to that certain trust deed made by Aubrey Dale Harris & Ginger Lee Harris, husband and wife, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Aspen Title & Escrow, Inc. Retirement Trust Account 401K, as beneficiary, dated February 23, 1996, recorded July 23, 1996, in the mortgage records of Klamath County, Oregon, in book ASST. CLERK No. M96 at page 22115, or as fee 21848 (indicate which), covering the following described real property situated in said county and state, to-wit:

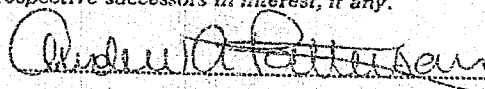
See Exhibit "A" attached hereto and by this reference made a part hereof as though fully set forth herein....

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Balance of monthly installments not less than \$91.67 due for October, November and December of 1997 and January of 1998, and subsequent installments of like amounts; subsequent amounts for assessments due under the terms and provisions of the Note and Trust Deed. An Additional amount of \$902.12 plus interest and subsequent installments of like amounts beginning January 29, 1998; subsequent amounts for assessments due under the terms and provisions of the Note and Trust Deed.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: \$11,000.00 plus interest and late charges, thereon from October 26, 1997 at the rate of TEN (10.0%) PERCENT PER ANNUM until paid and all sums expended by the Beneficiary pursuant to the terms and provisions of the Note and Trust Deed; plus any and all property taxes owing.

WHEREFORE, notice hereby is given that the undersigned trustee will on June 22, 1998, at the hour of 11:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at Front entry to Aspen Title & Escrow, Inc. located at 525 Main 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 said described real 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 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 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 sums 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.

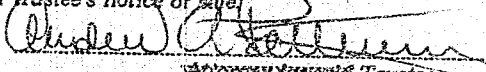
In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED February 3, 1998.


Trustee

State of Oregon, County of Klamath ss:

I, the undersigned, certify that I am the attorney in fact of the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.



Audrey A. Patterson, Trustee

If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

SERVE:

EXHIBIT "A"

Lots 3 and 4, Block 28, HILLSIDE ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon. TOGETHER WITH that portion of vacated Lexington Street adjoining that would attach thereto by Ordinance #2148, recorded February 25, 1958 in Book 297 at Page 577, Deed Records of Klamath County, Oregon.

EXCEPTING THEREFROM the North one-half of Lot 3, Block 28, HILLSIDE ADDITION TO THE CITY OF KLAMATH FALLS. Together with the portion of vacated Lexington Street which inurred thereto, in the County of Klamath, State of Oregon.

CODE 1 MAP 3809-29DA TL 7600

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 15th day
of June A.D., 19 68 at 11:41 o'clock A M., and duly recorded in Vol. M98
of Mortgages on Page 20340

FEE \$20.00

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