

After recording return to:
Melissa G. Tervet
PRESTON GATES & ELLIS, LLP
5000 Columbia Center, 701 Fifth Avenue
Seattle, WA 98104

Client Matter Number 17183-40336

PTC 04047178
TRUSTEE'S NOTICE OF SALE

The Fair Debt Collection Practices Act requires that we state the following: This is an attempt to collect a debt and any information obtained will be used for that purpose.

Reference is made to that certain trust deed made by Micheal P. Anderson and Robbin E. Anderson, as grantor(s), to Aspen Title & Escrow, Inc., as trustee, in favor of Countrywide Home Loans, Inc., as beneficiary, dated 07/22/97, recorded 07/30/97, in the mortgage records of Klamath County, Oregon, in Book M-97, Page 24368, covering the following described real property situated in said county and state, to wit:

A portion of the W 1/2 SE 1/4 of Section 36, Township 36 South, Range 11 East of the Willamette Meridian, in the County of Klamath, State of Oregon (COMPLETE LEGAL DESCRIPTION ATTACHED)

PROPERTY ADDRESS: 36160 Highway 140 East, Beatty, OR 97621

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: monthly payments of \$1,427.54 beginning 09/01/97; plus late charges of \$57.10 each month beginning 09/16/97; together with title expense, costs, trustee's fees 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.

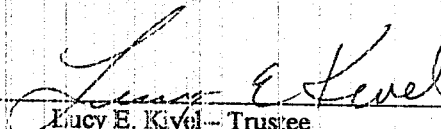
By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to wit: \$168,938.00 with interest thereon at the rate of 7.875 percent per annum beginning 03/01/97; plus late charges of \$57.10 each month beginning 09/16/97 until paid; together with title expense, costs, trustee's fees and attorneys 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.

WHEREFORE, notice hereby is given that the undersigned trustee will on Friday, 06/12/98, at the hour of 10:00 A.M., in accord with the standard of time established by ORS 187.110, at the following place: at the office of Brandsness Brandsness & Rudd, 411 Pine 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.

30321

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 5, 1998.



Lucy E. Kivel -- Trustee

For further information, please contact:
Melissa G. Tervet
Preston Gates & Ellis LLP
5000 Columbia Center, 701 Fifth Avenue
Seattle, WA 98104
(206) 623-7580 ext. 5511

State of Oregon, County of Multnomah ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

Lucy E. Kivel -- Trustee

A portion of the W 1/2 SE 1/4 of Section 36, Township 36 South, Range 11 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

PARCEL 1:

Commencing at the Southeast corner of the W 1/2 of the SE 1/4 of Section 36, Township 36 South, Range 11 East of the Willamette Meridian; thence along the East boundary of the W 1/2 of the SE 1/4 of said Section, North 0 degrees 25' 34" East, 446.48 feet to the true point of beginning; thence continuing along said East boundary North 0 degrees 25' 34" East, 368.60 feet to the South boundary of State Highway #140; thence along said highway boundary, South 48 degrees 52' 30" West, 523.57 feet; thence South 86 degrees 27' 30" East, 392.40 feet to the true point of beginning.

PARCEL 2:

Beginning at the Southeast corner of the W 1/2 of the SE 1/4 of Section 36, Township 36 South, Range 11 East of the Willamette Meridian, in the County of Klamath, State of Oregon; thence along the East boundary of the W 1/2 of the SE 1/4 of said Section, North 0 degrees 25' 34" East, 446.48 feet; thence North 86 degrees 27' 30" West, 392.40 feet to the South boundary of State Highway #140; thence along said highway boundary, South 48 degrees 52' 30" West, 711.39 feet to the South boundary of Section 36; thence along the South boundary of said Section South 89 degrees 49' 30" East, 924.21 feet to the point of beginning.

CODE 8 MAP 3611-3600 TL 1100

After recording return to:
Melissa G. Tervet
PRESTON GATES & ELLIS, LLP
5000 Columbia Center, 701 Fifth Avenue
Seattle, WA 98104

ATC 04047178
AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

17183-40335/Micheal P. & Robbin E. Anderson

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain 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 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 address, to-wit:

NAME	ADDRESS
Micheal P. Anderson	36160 Highway 140 East, Bently, OR 97621
Robbin E. Anderson	36160 Highway 140 East, Bently, OR 97621
Current Resident/Occupants	36160 Highway 140 East, Bently, OR 97621

Said 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 beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

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Each of the notices so mailed was certified to be a true copy of the original notice of sale by Lucy E. Kivel, attorney 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 post office at Seattle, Washington, on 1-10-98. 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 and postage thereon in the amount sufficient to accomplish the same. Each of said notices were mailed after the notice of default and election to sell described in said notice of sale was recorded.

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

Christopher T. Hasandras
Christopher T. Hasandras

Subscribed and sworn to before me KID 10 1998



Melina Tervet
Notary Public for Washington
My commission expires: 1-27-02

**AFFIDAVIT OF MAILING TRUSTEE
NOTICE OF SALE**

Michael P. Anderson and Robbin E. Anderson, Grantor
CFC Loan No. 9130827

TO
Lucy E. Kivel, Trustee
Client-Matter No. 17183-40336

After recording return to
Melissa G. Tervet
PRESTON GATES & ELLIS LLP
5000 COLUMBIA CENTER, 701 FIFTH AVENUE
SEATTLE, WA 98104-7078

STATE OF OREGON: COUNTY OF KLAMATH: ss

Filed for record at request of Aspen Title & Escrow the 17th day
of August A.D., 19 98 at 3:46 o'clock P. M., and duly recorded in Vol. 1198
of Mortgages on Page 30319

FEE \$35.00

By Bernetha G. Leisch County Clerk
Kristen Brown