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MTC 44003

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Vol. M98 Page 32380

Affidavit of Publication

STATE OF OREGON,
COUNTY OF KLAMATH

I, Julie Hughes, Office Manager,
being first duly sworn, depose and say
that I am the principal clerk of the
publisher of the Herald and News
a newspaper in general circulation, as
defined by Chapter 193 ORS, printed and
published at Klamath Falls in the
aforesaid county and state; that the

LEGAL #1535

TRUSTEE'S NOTICE.....

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for FOUR

4) insertion(s) in the following issues:

JULY 16/23/30

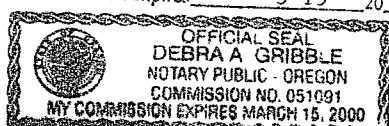
AUGUST 6, 1998

Total Cost: \$598.00

Subscribed and sworn before me this 6TH
day of AUGUST 1998

Debra A. Grubble
Notary Public of Oregon

My commission expires 3-15 2000



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Ameri Title
of September A.D., 19 98 at 11:35 o'clock AM. and duly recorded in Vol. M98
of Mortgages on Page 32380

FEE \$10.00

By Kathleen Ross Bernetha G. Letsch, County Clerk

TRUSTEE'S NOTICE OF SALE. Reference is made to that certain deed of trust made by and for the benefit of the lender, Bay Wallace and Ruth E. Wallace, as grantors, to Aspen Fine Corporation, as trustee, in favor of the County of Klamath, Oregon, in Vol. M97, Page 2996, covering the following described real property situated in said county and state, to wit:

Lot 3, Block 3, Kelene Gardens, in the County of Klamath, State of Oregon, and PROPERTY AD-DRESS: 4430 Summers Lane, Klamath Falls, OR 97603-8364.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 \$413.00 beginning 11/1/97, plus late charges of \$15.32 each month beginning 11/16/97, plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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 the trust deed immediately due and payable, said sums being the following: \$33,354.88 with interest at the rate of 9.5 percent per annum beginning 10/1/97, plus late charges of \$15.32 each month beginning 11/16/97, until or tendering the performance necessary to cure the default; by \$0.00, together with title expenses, 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.

Notice hereby is given that the undersigned, as trustee, will on September 4, 1998 at the hour on owing an obligation of 10:00 o'clock A.M. in the County of Klamath, Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which is secured by said trust deed, and at the following place: inside the 2nd floor lobby of the Klamath County Courthouse, 317 South 7th Street, in the City of Klamath Falls, Oregon.

For further information, please contact: the interest in the described real property FENNEL which the grantor had PO Box 4143 Bellevue, WA 98009-4143 (425) 453-5055 at the time of the execution of the 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 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 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 on the obligation secured by the 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 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 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 on the obligation secured by the 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 foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

RECEIVED
AUG 10 1998