trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described real property is situated, further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by law. There is a default by the grantor or other person owing an obligation, the performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions in such trust deed which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums: The sum of \$1.575.00 representing the following monthly installments: \$525.00 due on \$/13/98, \$525.00 due on 9/13/98, \$525.00 due on 10/13/98; together with a late charge of \$52.50 per month beginning with the month of 8/23/98 and alike amount each month there after until paid. and, in addition thereto, any and all sums, costs and fees paid or incurred by the beneficiary for the protection of the property and, in addition thereto, any and all sums owing on the obligation secured by the trust deed immediately due and payable. The total sums owing on the obligation are: The sum of \$42,000.00 together with interest thereon at the rate of 15% per annum from 7/13/98 until paid, ard, in addition thereto, any and all sums, costs and fees paid or incurred by the beneficiary for the protection of the property and, in addition thereto, any and all sums, costs and fees paid or incurred by the trust deed immediately due and payable. The total sums owing on the obligation are: The sum of \$42,000.00 together with interest thereon at the rate of 15% per annum from 7/13/98 until paid, ard, in addition thereto, any and all sums, costs and fees paid or incurred by the beneficiary for the protection of the property and, in addition thereto, any and all sums, costs and fees paid or incurred by the benef	PACIFIC EQUITIES GROUP	NOT	ICE OF DE	FAULT ANI	) ELECTIO	N TO SELL
Gramor         Edward Tamen, an unmarried man           Original Beacticary:         Merton J. Murphy and Moron James Nurphy, JR., Co-Trustees FBOTrust B-Murphy Family Trust dated 7/15/80           Truste:         Klameth County Tile Company           Successor Toruste:         Pacific Equities Group, Inc.           Recorded on:         5/14/97           Property Covered:         See Exhibit 1/a" attached hereto           The Trustee cartifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described real property is situated, farther, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or. If situated, farther, that no action has been instituted, useh action has been distinused cocycle as emitted by law.           There is a default by the grantor or other person owing an obligation, the performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions in such trust deed which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's fillure to pay when due the following sums:           The sum of \$1.575.00 representing the following monthly installments:         \$525.00 due on \$/13/98, 525.00 due on \$/13/98, 525.00 due on \$/13/98, 525.00 due on 10/13/98, together with a late clarge of \$52.50 per month beginning with the month of 8/23/98 and alike amount each month there after until paid.           and, in addition thereto, any and alisums, costs and fees paid or	With Refer	ence to the following des	cribed deed of trust:			
Original Boeeficiary:       Morton J. Murphy and Morton James Murphy, JR., Co-Trustees FBOTrust B-Murphy Family Trust dated 7/1580         Trustee:       Klamath County Tile Company         Successor Trustee:       Pacific Equities Group, Inc.         Recorded on:       5/1497         Recorded on:       Sylings         Trustee:       Yol, 1997 Page 14702         Property Covered:       See Exhibit "A" attached hereto         The Trustee certifies that no assignments of the trust deed by the trust eer by the beneficiary and no appointments of a successor trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described real property is situated, further, that no action has been instituted to recover the debt, or any part thereof, now termaining secured by the trust deed, or if such action has been instituted or exocet the debt, or any part thereof, now babove-described real property is situated, further pacet to provisions in such trust deed which above-described the cust provision. The default for which foreclosure is made is grantor's failure to pay when due the following nums:         The sum of \$1.575.00 representing the following monthly installments:       \$325.00 due on 8/13/98, \$525.00 due on at/13/98, \$			•••••			
Successor Trustee:         Pacific Equities Group, Inc.           Recording Data:         Vol. 1997 Page 14702           Property Covered:         See Exhibit *A" attached hereto           The Trustee certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described real property is situated, further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or if such action has been instituted to provisions in such trust deed which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:           There is a default by the grantor or other person owing an obligation, the performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions in such trust deed which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following soms:           The sum of \$1.575.00 of representing the following monthly installments:         \$252.00 due on 8/13/98, \$525.00 due on 9/13/98, together with a late charge of \$52.50 per month beginning with the month of 8/23/98 and alike amount each month there after until paid.           and, in addition thereto, any and all sums, costs and fees paid or incurred by the beneficiary for the protection of the property and, in addition there in any and all sums, costs and fees paid or incurred by the trust deed immediately due and payable. The total sums owing on the obligation are:           The s			Morton J. Murphy		phy, JR., Co-Trustees F	BOTrust B-Murphy Family Trust
Recording Data:       Vol. 1997 Page 14702         Property Covered:       See Exhibit "A" attached hereto         The Trustee certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described real property is situated, further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if situated, further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or by the successor in interest, with respect to provisions in such trust deed which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following monthly installments: \$252.00 due on 8/13/98, 5525.00 due on 9/13/98, 5525.00 due on 10/13/98, together with a late charge of \$52.50 per month beginning with the month of 8/23/98 and alike amount cach month there after until paid.         and, in addition thereto, any and all suns, costs and fees paid or incurred by the beneficiary for the protection of the property and, in addition thereto, any and all suns, costs and fees paid or incurred by the trust deed immediately due and payable. The total sums only on the obligation are:         The sum of \$12,000.00 together with interest thereon at the rate of 15% per annum from 7/13/98 until paid, and, in addition there incurred in the foreclosure proceeding including, without limitation, title expenses, recording fees, service fees, truste fees, legal fees, and costs associated therewith.         Notice hereby is given that the beneficiary and trustee, by reasoron of the default, have elected and do hereby	S	uccessor Trustee:	Pacific Equities Gr			
The Trustee certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made except as recorded in the mortgage records of the county or counties in which the above-described real property is situated, further, that no action has been instituted to recover the deb, or any part thereof, now remaining secured by the trust deed, or. if such action has been instituted to recover the deb, or any part thereof, now remaining secured by the trust deed, or by the successor in interest, with respect to provisions in such trust deed which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums: The sum of \$1.575.00 representing the following monthly installments: \$525.00 due on 8/13/98, \$525.00 due on 8/13/98, \$525.00 due on 10/13/98; together with a late charge of \$22.50 per month beginning with the month of 8/23/98 and alike amount each month three after until paid, and, in addition thereto, any and all sums, costs and fees paid or incurred by the beneficiary for the protection of the property and, in addition theore, incurred in the forelowing preceding including, without limitation, tild expenses, recording fees, service fees, legal fees, and costs associated therewith. By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payabls. The total sums owing on the obligation are: The sum of \$12.000.00 together with interest thereon at the rate of 15% per annum from 7/13/98 until paid, and, in addition three incurred proceeding including, which thintiation, tild expenses, recording fees, service fees, legal fees, and costs associated therewith. Notice hereby is given that the beneficiary and trustee, by reason of the default, have elected and do hereby velect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, not incurred by the benef	R	ecording Data:	Vol. 1997 Page 14			
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is the Beneficiary. AFTER RECORDING, RETURN TO: Pacific Equities Group, Inc. 16016 S. W. Boones Ferry Road	•	•	1	Re	served For County Record	ling Label
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	Pacific Equ	ities Group, Inc.	):			

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## NOTICE OF DEFAULT AND ELECTION TO SELL Fage 2

cash the interest in the described preperty which the grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest the grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trust deed as provided by law, and the reasonable fees of trustee's attorneys.

The date, time (based on the standard of time established by ORS 187.110) and place of sale, which is the time, date and place last set for the sale, are as follows:

Date:	3/24/99
Time:	10:00 AM
Address:	Main entrance of the Klamath County Courthouse, 316 Main Street
City:	Klamath Falls
County:	Klamath
State:	Oregon

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to the grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address:

Linda J. Erickson as Personal Representative for the Estate of Edward Tanem PO Box 196 Keno, OR. 97624

Notice is hereby given that any person or entity named in ORS 86.735 has the right, at any time prior to five days before the date last set for 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 the 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 ORS 86.753.

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

Dated: 19 11/10/ PACIFIC EQUITIES GROUP, INC. aucu State of Orcgon ) \$5. County of Clackamas ) CFFICIAL SEAL TANYA S EMERSON IOTARY PUBLIC - OREGOI COMMISSION NO. 313813 viedged before me on <u>101.</u> This instrument was acknowled by Frances A. Heg Equities Group, Inc. COMMISSION EXPIRE Notary Phblic for Oregon My Commission Expires: 6/20/2000 PEG 152 96 15016 SW Boones Ferry Rd., Lake Oswego, OR 97035 Tel: (503) 635-9012 Fax: (503) 635-9370

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## EXHBIIT "A" DESCRIPTION OF PROPERTY

AMERITITLE KFALLS

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A portion of Lots 15 and 16 in Block 30 of FIFTH ADDITION TO KLAMATH RIVER ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, as defined by Lot Line Adjustment 2-92, more particularly described as follows:

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Beginning at the Northeast corner of said Lot 15, thence along the Easterly line of Lot 15 South 00°05'24" West 108.00 feet; thence South 75°53'56" West 179.48 feet to a point on the Westerly line of Lot 16; thence North 00°05'24" East 152.00 feet to the Northwest corner of Lot 15; thence South 89°54'36" East 174.00 feet to the point of beginning.

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TE OF OREGON: COUNTY OF KLAMATH : ss. d for record at request of <u>Amerititle</u> the <u>12th</u> November <u>A.D. 1998 at 11:14</u> o'clock <u>A. M., and duly recorded in Vol. <u>M98</u> of <u>Mortgages</u> on Page <u>41230</u> \$20.00 By <u>Katdlura Herror</u> TOTAL P.09</u>	E	\$40.00		.EO	by Kartlus	3	
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