

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL
AND
TRUSTEE'S NOTICE OF SALE

Reference is made to that Trust Deed wherein Ronald R. Apiag, is grantor; Aspen Title & Escrow, Inc., is Trustee; and Lynn G. Westwood & Lisa Rae Westwood, husband & wife, with full rights of survivorship, is/are Beneficiary(ies), recorded in Official/Microfilm Records, Vol. M92, page 18098, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

Lot 66, Block 45, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 2, in the County of Klamath, State of Oregon.

Code 219 Map 3811-21A0 TL 300

No action is pending to recover any part of the debt secured by the trust deed.

The obligation secured by the trust deed is in default because the grantor has failed to pay the following: Failure to make the payments due on 5/1/94 in the amount of \$100.00 & each & every month thereafter; failure to pay the real property taxes for the years 1996-97, 1997-98, 1998-99.

The sum owing on the obligation secured by the trust deed is: \$8,221.33 + interest from 4/1/94 @ 10.% per annum,

plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on March 23, 1999 at 10:00 o'clock a. m. based on standard of time established by ORS 187.110 at 110 N. 6th Street, Klamath Falls, Klamath, County, Oregon.

Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.

This communication is an attempt to collect a debt. Any information obtained will be used for that purpose.

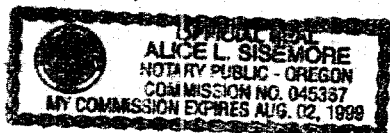
Dated: November 23, 1998.

William L. Sisemore
William L. Sisemore, Successor Trustee

STATE OF OREGON, County of Klamath ss

The foregoing was acknowledged before me on November 23, 1998, by William L. Sisemore,

Alice L. Sisemore, Notary Public for Oregon-My Commission Expires: 08/02/99



Certified to be a true copy:

Attorney for Trustee

STATE OF OREGON, County of Klamath, ss

Filed for record on November 24, 1998, at 9:23 o'clock A. m. and recorded in M98 page 42948 or as file/reel/document/instrument number 70340 of mortgages.

Bernetha G. Letsch, Klamath County Clerk, by Kathleen Broad
Deputy

After recording, return to:

William L. Sisemore

Attorney at Law

110 N. 6th Street

Klamath Falls, OR 97601

Fee: \$10.00