72079 **Affidavit of Publication** Vol. M98 Page 47168

STATE OF OREGON,
COUNTY OF KLAMATH

I, Larry L. Wells, Business Manager,
being first duly sworn, despose 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 #1778
NOTICE OF DEFAULT.....

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:
OCTOBER 28
NOVEMBER 4/11/18, 1998

Total Cost: $507.00
Larry L. Wells

Subscribed and sworn before me this 18TH
day of NOVEMBER 19 98

Debra A. Gribble
Notary Public of Oregon

My commission expires 3-15 20 00

NOTICE OF DEFAULT AND ELECTION TO SELL

KNOW ALL MEN BY THESE PRESENTS that the undersigned ROBERT D. DIXON, as the grantor, MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY is the trustee, and CAROL DIXON, TRUSTEE OF THE DIXON LIVING TRUST as the beneficiary under that certain trust deed dated December 28, 1989, and recorded on January 5, 1990, in book/reel/volume No. M90 at page 309, of the Mortgage Records of Klamath County, Oregon covering Lot 8 in Block 97, BUENA VISTA ADDITION according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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 Section 86.735(3) of Oregon Revised Statues. The Default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Payments in the amount of $207.58 per month from June 1998 through the present.

Taxes for the fiscal year 1995-1996, delinquent in the sum of $386.90, plus interest.

Taxes for the fiscal year 1996-1997, delinquent in the sum of $422.70, plus interest.

Taxes for the fiscal year 1997-1998, delinquent in the sum of $363.85, plus interest.

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 sum being the following, to wit: $1[illegible],085.13 as of April 4, 1998 plus interest.

WHEREFORE, notice hereby is given that the undersigned will on October 28, 1998 at the hour of 10:00 a.m. Standard time as established by section 187.110, Oregon Revised Statutes, at 280 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 said described real property which the grantors had or had power to convey at the time of the execution by them of said trust deed, together with any interest the grantors or their 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 Section 86.753 of Oregon Revised Statues has the right, at any time prior to five days before the trustee conducts 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 Section 86.753 of Oregon Revised Statutes.

In construing this notice, the masculine gender includes the feminine and the neuter, 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: October 21, 1998

Scott D. MacArthur
Successor Trustee
#1778 October 28
November 4, 11, 18, 1998

OFFICIAL SEAL
DEBRA A. GRIBBLE
NOTARY PUBLIC - OREGON
COMMISSION NO. 051091
MY COMMISSION EXPIRES MARCH 15, 2000

Return:
Scott D. MacArthur
280 Main St.
KFO 97601

STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed for record at request of Scott D. MacArthur the 28th day of December A.D., 19 98 at 11:03 o'clock A. M., and duly recorded in Vol. M98, of Mortgages on Page 47168.

FEE $10.00

Bernetha G. Letsch, County Clerk
By Kathleen Rose