AFTER RECORDING RETURN TO

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

Lee A. Mills
Brophy, Mills, Schmor
Gerking & Brophy, LLP
P. O. Box 128
Medford, OR 97501

GRANTOR:

Rodney D. Miller and Kelly A. Miller

BENEFICIARY:

Oral L. Bell and Helen Bell, Trustees of the Bells

Master Collaborative Trust

Trust Deed dated October 3, 1997, and recorded on October 6, 1997, in Volume M97, on Page 32899, Fee No. 46509, Mortgage Records of Klamath County, Oregon

STATE OF OREGON

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County of Jackson

I, DAVID B. PARADIS, 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 Oregon, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

attached 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 addresses, to-wit:

<u>Name</u>	Address	Date of Mailing Notice		
Rodney D. Miller	8212 Teal Drive Bonanza, OR 97623	November 6, 1998		
Kelly A. Miller	8212 Teal Drive Bonanza, OR 97623	November 5, 1998		
Candace Amborn Attorney for Rodney and Kelly Miller	439 Pine Street Klamath Falls, OR 97601	November 6, 1998		
Boyd Yaden, Bankruptcy Trustee for Miller Bankrupty	P. O. Box 606 Klamath Falls, OR 97601	November 6, 1998		

Michael Spencer, Attorney for Boyd Yaden	419 Main Street Klamath Falls, OR 9760	l November 6. 1998
Jackie Hearn, Holder of Second Trust Deed	3701 Bisbee Street Klamath Falls, OR 97603	보기를 하고 있다. 이러스의 제공하고 1 2 2 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Dale Evelyn Hobbs and Argle Lee Hobbs c/o Neal G. Buchanan	435 Oak Klamath Falls, OR 97601	
James H. Patton and Margie G. Patton c/o Neal G. Buchanan	435 Oak Klamath Falls, OR 97601	
Dale Evelyn Hobbs	2455 Redwood Dr. Klamath Falls, OR 97601	
Argle Lee Hobbs	2455 Redwood Dr. Klamath Falls, OR 97601	
	c/o 2445 Lindley Way Klamath Falls, OR 97601	November 18, 1998
James H. Patton	3907 Redondo Way Klamath Falls, OR 97603	November 16, 1998
	3907 Redondo Way Klamath Falls, OR 97603	November 16, 1998
	deSchweinitz & Hamilton 900 W. 8th Medford, OR 97501	November 17, 1998
Gary L. Hedlund Attorney for Dale Evelyn Hobbs	303 Pine Street Klamath Falls, OR 97601	

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.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Lee A. Mills, 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 mail at Medford, Oregon, on the dates specified above. 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

Affidavit of Mailing Trustee's Notice of Sale - 2

amount sufficient to accomplish the same. Each of said notices was 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.

DATED: January 7, 1999

DAVID B. PARADIS, OSB #85301

Successor Trustee

SUBSCRIBED AND SWORN to before me this 7 day of January, 1999.

NOTARY PUBLIC FOR OREGON

OFFICIAL SEAL SANDRA JOHNSON NOTAS: PUBLIC-OREGON COMMESSION NO. 043591 N COMMISSION EXPIRES WAY 07, 1999 Reference is made to that certain Trust Deed made by RODNEY D. MILLER and KELLY A. MILLER, as grantor, and ASPEN TITLE & ESCROW INC., as trustee, in favor of ORAL L. BELL and HELEN BELL, Trustees of the Bells Master Collaborative Trust, as beneficiaries, dated October 3, 1997, and recorded October 6, 1997, in Book M-97, Page 32899, Fee No. 46509, Mortgage Records of Klamath County, Oregon, covering the following described real property situated in Klamath County, Oregon, to-wit:

The North 37 feet of Lot 2, Block 2, WILLIAMS ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon, TOGETHER WITH the vacated alley lying adjacent on the East.

Code 1 Map 3809-28CD TL 12800

The undersigned hereby 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 said trust deed, or, if such action has been instituted, such action has been dismissed.

There is a default by the grantor or other person owing an obligation, the performance of which is secured by said trust deed, or by their successor in interest, with respect to provisions therein 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:

Monthly payments due January 6, 1998, through October 6, 1998, in the amount of \$195.58 each, plus each monthly payment accruing after October 6, 1998, through the date of sale,

Late charges in the amount of \$97.80 plus \$9.78 for each late payment accruing after October 6, 1998, through the date of sale,

Delinquent real property taxes in the amount of \$407.70 plus interest, as provided by law,

and to provide fire insurance.

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:

- 1) Principal amount \$19,558.00
- Interest on principal amount at the rate of 12% per annum from December 7, 1997, until paid
- 3) Late charges in the amount of \$97.80 plus \$9.78 for each late payment accruing after October 6, 1998, through the date of sale.
- 4) Plus \$195.00 for the cost of a trustee's foreclosure guarantee
- All other costs and expenses actually incurred in enforcing the obligation and the trust deed, together with the trustees and attorneys fees not exceeding the amount provided by Oregon Revised Statues (ORS) 86.753 associated with this foreclosure and any sums expended by the beneficiary to protect the property, or its interests therein during the pendency of this proceeding

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose said trust deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the grantor had, or had the power to convey, at the time of the execution by him of the trust deed, together with any interest the grantor or his successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by said trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

Said sale will be held at the hour of 11:00 a.m., standard time, as established by Section 187.110 of Oregon Revised Statutes on March 19, 1999, at the following place: Law Offices of Brandsness, Brandsness and Rudd, 411 Pine Street, in the City of Klamath Falls, County of Klamath Falls, State of Oregon, which is the hour, date and place fixed by the trustee for said sale.

Other than as shown of record, neither the said beneficiary nor the said 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 interests 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 Jackie L. Hearn, who holds a second trust deed.

Notice is further given that any person named in ORS 86.753 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 due at the time of cure under the terms of the obligation (other than such portion 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.

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 cwing 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.

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DATED:	IXIIV GAPRI	343.7		and the	~~ ~
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David B. Paradis, Attorney at Law, Successor Trustee

STATE OF OREGON

County of Jackson

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The foregoing instrument was acknowledged before me this November 6, 1998, by David B. Paradis.

OFFICIAL SEAL
SANDRA JOHNSON
MOTARY PUBLIC-OREGON
COMMISSION NC. 041991
MY COMMISSION EXPIRES MAY 07, 1999

NOTARY PUBLIC FOR OREGON

STATE OF OREGON : CO	UNTY OF KLAMATH: s			-
Filed for record at request o	The second secon	y, Mills etal		12th
of <u>January</u>	A.D., 99 ji 	10:32 o'clock	A. M., and duly recorded in Vol.	
			on Page <u>885</u> Linda Smith, Coun	tv Clark
PEE \$35.00			by Kuttlem Ress	iy Cicik