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TRUSTEE'S NOTICE OF SALE

Vol. 199 Page 5327



Reference is made to that certain trust deed made by JERRY D. RICHARDS and EVELYN J. RICHARDS, as grantor, to Husband and Wife, as trustee, MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY (now known as AMERITITLE), as beneficiary, in favor of MARVIN G. KUHLMAN and BEATRICE M. KUHLMAN, or the survivor thereof, dated MARCH 1, 1996, recorded MARCH 4, 1996, in the mortgage records of KLAMATH County, Oregon, in book/reel/volume No. M96 at page 5956, or as fee/title/instrument/microfilm/reception No. 14245 (indicate which), covering the following described real property situated in said county and state, to-wit:

LOT 660, BLOCK 116 OF MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

**By Appointment of Successor Trustee dated September 21, 1998, Neal G. Buchanan, Attorney at Law, was appointed as successor trustee.

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 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: 1) portion of the payment falling due May 28, 1998 and the entirety of the payment falling due the 28th day of each and every month thereafter in the sum of \$291.93 per month; 2) failure to provide proof of the maintenance of insurance; 3) failure to pay real property taxes before the same became past due or delinquent (paragraph 5 of the Trust Deed); 4) In allowing additional judgment liens to attach to the premises in violation of paragraph 5 of the Trust Deed, including judgment liens of the State of Oregon, Dept. of Human Resources and Carter-Jones Collections, LLC.

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: \$33,588.65 plus 8% interest from June 19, 1998 until paid, together with reimbursement to the beneficiary of any sums expended to maintain insurance on the premises, pay real property taxes, and further reimbursement to the beneficiary of all costs and expenses actually incurred in enforcing the obligation of the Trust Deed together with trustee's and attorney's fees as provided for by paragraph 13 of the Trust Deed.

WHEREFORE, notice hereby is given that the undersigned trustee will on FEBRUARY 16, 1999, at the hour of 1:00 o'clock, P.M., in accord with the standard of time established by ORS 187.110, at Law Office of Neal G. Buchanan, 435 Oak Avenue, 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 the said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's 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 ORS 86.753 has the right, at any time prior to five days before the date last 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 (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 ORS 86.753.

In construing this notice, 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 SEPTEMBER 28, 1998

NEAL G. BUCHANAN

Successor Trustee

State of Oregon, County of Klamath ss:

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Attorney for said Trustee

SERVE:

If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in opposite the name and address of party to be served.

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5328

NT

AFFIDAVIT OF MAILING TRUSTEE'S
NOTICE OF SALE

RE: Trust Deed from

Jerry D. Richards and Evelyn I.
Richards, Husband and Wife

To

Grantor

Mountain Title Company of
Klamath County

Trustee

After recording, return to (Name, Address, Zip):

Neal G. Buchanan
435 Oak Avenue
Klamath Falls, OR 97601SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON,

County of _____

} ss.

I certify that the within instrument
was received for record on the _____ day
of _____, 19____, at
_____ o'clock _____ M., and recorded in
book/reel/volume No. _____ on page
_____ and/or as fee/fic/instru-
ment/microfilm/reception No. _____,
Records of said County.

Witness my hand and seal of County
affixed.

NAME

TITLE

By _____ Deputy

STATE OF OREGON, County of _____ Klamath _____) ss:

I, NEAL G. BUCHANAN

, being first duly sworn, depose, and say 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 the beneficiary's successor in interest named in the attached original notice of sale given
under the terms of that certain deed described in the notice of sale.

I gave notice of the sale of the real property described in the attached trustee's Notice of Sale by mailing copies 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:

NAME

ADDRESS

JERRY D. RICHARDS and EVELYN I. RICHARDS

2230 Darrow
Klamath Falls, Oregon 97601STATE OF OREGON, DEPARTMENT OF HUMAN RESOURCES
ATTORNEY GENERAL, STATE OF OREGON100 Justice Bldg.
1162 Court St. NE
Salem, Oregon 97310

CARTER-JONES COLLECTIONS, LLC

1143 Pine Street
Klamath Falls, Oregon 97601

These 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 benefi-
ciary has actual notice of the lien or interest; and (d) any person requesting notice as set forth in ORS 86.785.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by _____

NEAL G. BUCHANAN

_____, attorney for the trustee named in the notice. Each such
copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office
at _____ Klamath Falls _____, Oregon, on _____ SEPTEMBER _____ 28 _____, 1998. 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, with postage thereon in an amount sufficient to accomplish the same.
Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

As used herein, the singular includes the plural, "trustee" includes a successor trustee, and "person" includes a corporation
and any other legal or commercial entity.



NEAL G. BUCHANAN

Subscribed and sworn to before me on _____ SEPTEMBER _____ 28 _____, 1998.

Notary Public for Oregon

My commission expires 11-7-99

Affidavit of Publication

STATE OF OREGON,
COUNTY OF KLAMATH

I, Larry L. Wells, Business 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

LEFAM #1889

TRUSTEE'S NOTICE OF SALE

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

1. In the following it is assumed that \mathcal{A} is a \mathcal{C}^* -algebra and \mathcal{B} is a \mathcal{C}^* -subalgebra of \mathcal{A} .

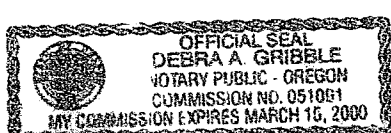
5.8 MINIMUM: 6.0 (2.0/0.1) 1993

For example, $\mathcal{C} = \{C_1, \dots, C_n\}$ is a \mathcal{C} -cover of \mathcal{A} if and only if $\mathcal{C} \in \mathcal{C}(\mathcal{A})$.

Subscribed and sworn before me this 17TH day of SEPTEMBER 1996

Notary Public of Oregon

t4: <i>comparisons aux aux</i>	2-15	20.00
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CHINA'S POLICY ON THE TIBETAN CHURCH

Filed for record at request of Neal G. Buchanan the 16th day
of February A.D., 1999 at 3:31 o'clock P. M., and duly recorded in Vol. M99
of Mortgages on Page 5327
Return: Neal Buchanan Linda Smith, County Clerk
FEE \$20.00 435 Oak
KFO 97601 by Kathleen Brown