

After recording return to: William M. Ganong
 Attorney at Law
 514 Walnut Avenue
 Klamath Falls, OR 97601

**AFFIDAVIT OF SERVICE UPON OCCUPANT
 OF TRUSTEE'S NOTICE OF SALE**

STATE OF OREGON, County of Klamath, ss:

I, William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601, being first duly sworn, depose, say and certify that:

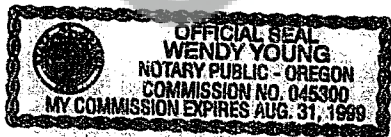
I am the Trustee or Successor Trustee for the Trust Deed more particularly described in the Notice of Default and Election to Sell and Trustee's Notice of Sale recorded in Volume M98 at page 41453 of the records of the Clerk of Klamath County, Oregon.

On November 13, 1998, the occupant of the subject property was personally served with a true copy of the Trustee's Notice of Sale by the Sheriff of Klamath County, Oregon. A copy of said notice is attached hereto. Also attached hereto is the original Return of Service.

William M. Ganong

William M. Ganong, OSB No. 78213
 Successor Trustee

Subscribed and sworn to before me this 10th day of March, 1999.



Wendy Young

Notary Public for Oregon

My commission expires: 8-31-99

99 MAR 16 P 2:48

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YOU ARE GIVEN NOTICE: THAT THE BENEFICIARY AND TRUSTEE HAVE ELECTED TO SELL THE PROPERTY DESCRIBED BELOW TO SATISFY THE FOLLOWING DESCRIBED OBLIGATION:

1. The names of the Grantor, Trustee and Beneficiary named in the subject Trust Deed are:

- A. Grantor: Paul S. Aragon and Laurie Aragon
- B. Trustee: AmeriTitle
- C. Beneficiary: Arthur Crisp and Genevieve Crisp

2. The legal description of the property covered by the subject Trust Deed is:

Lot 18, Block 4, Oregon Shores Subdivision
Tract 1053, according to the official plat
thereof on file in the office of the County
Clerk of Klamath County, Oregon.

Code 138 Map 3507-6DB-4800

The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:

Book: M97 Page: 18399 Date Recorded: June 13, 1997

4. The default for which the foreclosure is made is the Grantor's failure to pay all but one of the monthly payments of \$312, plus interest at the rate of eight percent (8%) per annum from July 18, 1997 until paid, and the failure of Grantors to pay real property taxes before they became delinquent and to keep the property insured as required by the Trust Deed.

5. The sum owing on the obligation secured by the subject Trust Deed is the principal amount of \$19,821.33, plus interest at the rate of eight percent (8%) per annum from July 18, 1997 until paid, plus taxes paid by the beneficiary in the sum of \$125.71, and insurance premiums paid by the beneficiaries in the sum of \$419.

6. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

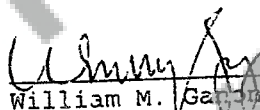
7. The Trustee will conduct a sale of the above described property at 10:00 a.m. on the 22nd day of March, 1999, at the front steps of 514 Walnut Avenue, Klamath Falls, Oregon.

9205

8. Pursuant to ORS 86.753, the Grantors, the Grantors' successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying 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. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees specified in the said statute.

In construing this instrument, 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 persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated this 4th day of November, 1998.


William M. Ganong, Trustee
514 Walnut Avenue
Klamath Falls OR 97601
Telephone: (541) 882-7228

STATE OF OREGON, County of Klamath) ss.

I, the undersigned, certify that I am the attorney for the above named trustee; that I have carefully compared the foregoing copy of Trustee's Notice of Sale with the original thereof and that the foregoing is a true, correct and exact copy of the original Trustee's Notice of Sale and of the whole thereof.

Dated at Klamath Falls, Oregon this _____ day of _____, 1998.

William M. Ganong
Attorney for Trustee

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U. S. C. § 1692

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

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion of it.
4. If the debtor notifies the trustee in writing within 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to: William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601.

[A][B]

KLAMATH COUNTY SHERIFF'S OFFICE - RETURN OF SERVICE

State of Oregon)
 County of Klamath)

Court Case No.
 Sheriff's Case No. 98-03461

Received for Service 11/12/98

I hereby certify that I received for service on
 ARAGON, PAUL STEVEN
 the within:

TRUSTEE'S NOTICE OF SALE

ARAGON, PAUL STEVEN
 was served personally, and in person, at
 3214 SHOREVIEW DR
 CHILOQUIN, OR, on 11/13/98,
 at 18:10 hours.

All search and service was made within Klamath County, State of Oregon.

Carl R. Burkhart, Sheriff
 Klamath County, Oregon

By 
 HAMILTON, RICHARD

Copy to:

WILLIAM M GANONG, ATTORNEY AT LAW
 514 WALNUT AVE
 KLAMATH FALLS

OR 97601

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of William Ganong the 16th day
 of March A.D., 1999 at 2:48 o'clock P. M., and duly recorded in Vol. M99
 of Mortgages on Page 9203
 Linda Smith, County Clerk

FEE

\$30.00

by Kathleen Ross