

Affidavit of Publication

WILLIAM M. GANONG
ATTORNEY AT LAW
514 WALNUT AVENUE
KLAMATH FALLS, OR 97601

After recording, return to:

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

LEGAL #1973
JANUARY 24/31
FEBRUARY 7/14, 1999

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

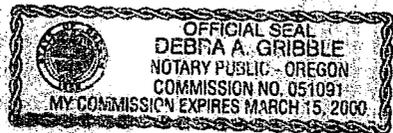
(4) insertion(s) in the following issues:
JANUARY 24/31
FEBRUARY 7/14, 1999

Total Cost: \$507.00

Larry L. Wells
Subscribed and sworn before me this 14TH
day of FEBRUARY 1999

Debra A. Gribble
Notary Public of Oregon

My commission expires 3-15 2000



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 9208

FEE \$10.00

by Kathleen Ross

NOTICE OF SALE
I, the undersigned, being first duly sworn, depose and say that the sum of \$12,221.00 (twelve thousand two hundred twenty one and 00/100 dollars) is due to the Beneficiary named in the subject Trust Deed, dated this 4th day of January, 1973, and amended by Deed No. 1973, January 24, 31, 1999, February 7, 14, 1999, pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

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.

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.

Pursuant to ORS 16.753, 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 and the plural includes the singular. The word "Grantors" includes any

