

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL
AND
TRUSTEE'S NOTICE OF SALE

Reference is made to that Trust Deed wherein Ronald R. Apiag, is grantor; Aspen Title & Escrow, Inc., is Trustee; and Lynn G. Westwood & Lisa Rae Westwood, husband & wife, with full rights of survivorship, is/are Beneficiary(ies), recorded in Official/Microfilm Records, Vol. 1992, page 18399, Klamath County, Oregon, covering the following described real property in Klamath County, Oregon:

Lot 66, Block 45, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 2, in the County of Klamath, State of Oregon.

Code 219 Map 3811-21AO TL 302

No action is pending to recover any part of the debt secured by the trust deed.

The obligation secured by the trust deed is in default because the grantor has failed to pay the following: Failure to make the payments due on 5/1/94 in the amount of \$100.00 & each & every month thereafter; failure to pay the real property taxes for the years 1996-97, 1997-98, 1998-99.

The sum owing on the obligation secured by the trust deed is: \$8,221.33 + interest from 4/1/94 @ 10.1 per annum.

plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

Beneficiary has and does elect to sell the property to satisfy the obligation pursuant to ORS 86.705 to 86.795.

The property will be sold as provided by law on March 23, 1999 at 10:00 o'clock a.m. based on standard of time established by ORS 187.110 at 110 N. 6th Street, Klamath Falls, Klamath, County, Oregon.

Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee's and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.

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

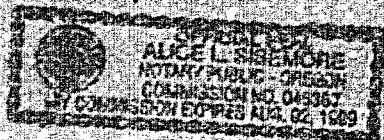
Dated: November 23, 1998.

William L. Sisemore
William L. Sisemore, Successor Trustee

STATE OF OREGON, County of Klamath, ss

The foregoing was acknowledged before me on November 23, 1998, by William L. Sisemore.

Alice L. Sisemore, Notary Public for Oregon-My Commission Expires: 08/02/99



Certified to be a true copy:

Attorney for Trustee

STATE OF OREGON, County of Klamath, ss

Filed for record on November 24, 9:23 o'clock A. m. and recorded in 1998 page 42948 or as file/reel/document 70340 of mortgages.

Bernetha G. Letsch, Klamath County Clerk, by

After recording, return to:
William L. Sisemore
Attorney at Law
110 N. 6th Street
Klamath Falls, OR 97601

INDEXED
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AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
) SS
 County of Klamath)

I, William L. Sisemore, 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 beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

I gave 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:

NAME AND ADDRESS

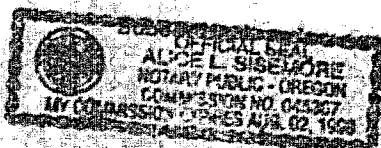
Ronald R. Apiag
 280 Village Dr., Apt. 14
 Brentwood, CA 94513

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 William L. Sisemore, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon full prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on November 24, 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 and postage thereon in the 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.

William L. Sisemore
 William L. Sisemore



to before me on November 24, 1998.

Alce L. Sisemore
 Notary Public for Oregon
 My Commission Expires: 02/02/99

STATE OF OREGON)
) SS
 County of Klamath)

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ H, and recorded in book/real/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

After recording, return to:
William L. Sisemore
Attorney at Law
110 N. 5th Street
Klamath Falls, OR 97601

BY _____ Deputy

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
) SS
 County of Klamath)

I, William L. Sisemore, 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 beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

I gave 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:

NAME AND ADDRESS

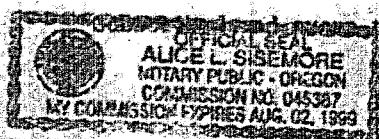
Ronald R. Apiay
 c/o Gail D. Vierra
 Rt 2, Box 597Y
 Chiloquin, OR 97624

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 William L. Sisemore, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon full prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on December 2, 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 and postage thereon in the 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.

William L. Sisemore
 William L. Sisemore



to before me on December 2, 1998.

Alice L. Sisemore
 Notary Public for Oregon
 My Commission Expires: 08/02/99

STATE OF OREGON)
) SS
 County of Klamath)

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/real/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

After recording, return to:
William L. Sisemore
Attorney at Law
118 W. 6th Street
Klamath Falls, OR 97601

BY _____
 Deputy

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

10267

STATE OF OREGON)
County of Klamath) ss

I, William L. Sisamore, being first duly sworn, depose, say and certify that, I am the successor trustee in that certain trust deed executed and delivered by Ronald R. Apiag as grantor(s) to Aspen Title & Escrow, Inc., as trustee, in which Lynn G. Westwood & Lisa Rae Westwood, husband & wife is beneficiary(ies), recorded on August 13, 1992, in the mortgage records of Klamath County, Oregon, in book/reel/volume no. M92, at page 18098, covering the following described real property situated in said county:

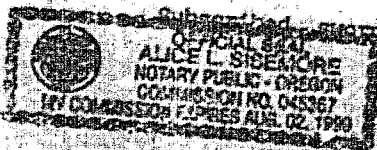
Lot 66, Block 45, Klamath Falls Forest Estates Highway 66 Unit, Plat No. 2, in the County of Klamath, State of Oregon.
CODE 219 MAP 3311-21A0 TL 300

I hereby certify that on November 25, 1998, the above-described real property was not occupied.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deed first mentioned above.

William L. Sisamore
William L. Sisamore, Successor Trustee

to and acknowledged before me this 23 day of March, 1999.



Alice L. Sisamore
Notary Public for Oregon
My Commission Expires: 02/02/99

STATE OF OREGON)
County of Klamath) 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 _____ or as fee/file/instrument/microfilm/reception No. _____
Record of Mortgages of said County.
Witness my hand and seal of County affixed.

Name _____ Title _____
BY _____

After recording, return to:

William L. Sisamore
Attorney at Law
110 N. 6th Street
Klamath Falls, OR 97601

10268

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON)
County of Klamath) SS

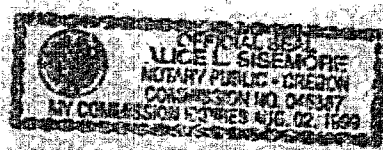
THIS IS TO CERTIFY that I am the Attorney and Trustee for beneficiary in that certain trust deed in which Ronald R. Aplaq, as grantor, conveyed to Aspen Title & Escrow, Inc., as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated August 1, 1992, and recorded August 13, 1992, in the mortgage records of said county, in book/reel/volume M92, page 18098; thereafter a notice of default with respect to said trust deed was recorded November 24, 1998, in book/reel/volume M98, at page 42943, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed was sold at the trustee's sale on March 23, 1999; I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailors' Civil Relief Act of 1940," as amended.

In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

William L. Sisemore
William L. Sisemore, Successor Trustee

STATE OF OREGON)
County of Klamath) SS

This instrument was acknowledged before me on March 23, 1999, by William L. Sisemore.



Alice L. Sisemore
Notary Public for Oregon
My Commission Expires: 08/02/99

After recording, return to:
William L. Sisemore
110 N. 6th Street
Klamath Falls, OR 97601

STATE OF OREGON)
County of Klamath) 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 _____ on page _____, or as fee/file/instrument/microfilm/reception No. _____ of the _____ Mortgage Records of said county.

Name _____ Title _____
BY _____ Deputy _____

Affidavit of Publication ¹⁰²⁶⁹

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 #1873

TRUSTEE'S NOTICE

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:

DECEMBER 2/9/16/23/1998

Total Cost: \$351.00

Subscribed and sworn before me this 23RD
day of DECEMBER 19 98

Debra A. Smith

Notary Public for Oregon

My commission expires 3-15 20 00



STATE OF OREGON - COUNTY OF KLAMATH

Filed for record at request of William L. Sisemore
of March A.D. 1999 at 11:27 o'clock A. M. and duly recorded in Vol. M99
of Mortgages on Page 10264

FEE \$35.00

Linda Smith, County Clerk

by *Kathleen R. Rasmussen*