

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

(Recorder's Use)

K53433

T.S. NO. : 1014531-08
LOAN NO. : 428367

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA }
COUNTY OF SAN DIEGO } SS

I, GINA IARI being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original or copy of notice of sale given under the terms of that certain trust 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 registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

NAME & ADDRESS

SEE ATTACHED

CERTIFIED NO.

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by DELL L CUNAMAY, for CAL-WESTERN RECONVEYANCE CORPORATION, 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 in EL CAJON, CALIFORNIA, on 01/05/1999. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

STATE OF CALIFORNIA }
COUNTY OF SAN DIEGO } SS

Maria M. Botello

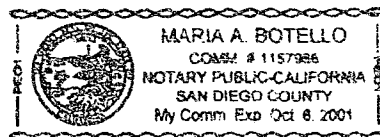
On 12-30-98 before me, the undersigned,
a Notary Public in and for said State, personally appeared

Gina M. Iaria
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

(notary seal)

WITNESS my hand and official seal.

Signature Maria A. Botello



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TRUSTEE'S NOTICE OF SALE

13507

Loan No: 428367
T.S. No: 1014531-08

Reference is made to that certain deed made by

JOHN T. BOWERS AND DARLENE M. BOWERS,
as Grantor to
MOUNTAIN TITLE COMPANY, as Trustee, in favor of

FIRST INTERSTATE BANK OF OREGON, N.A.,
as Beneficiary,

dated August 7, 1981, recorded August 13, 1981, in official records of KLAMATH County, Oregon in book/reel/volume No. M81 at page No. 14351, fee/file/instrument microfile/reception No. 3141(indicated which), covering the following described real property situated in said County and State, to-wit:

PARCEL 1: A TRACT OF LAND SITUATED IN THE SW1/4SE1/4 OF SECTION 6, TOWNSHIP 39 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN; MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's:

Failure to pay the monthly payment due September 1, 1998 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,783.67 Monthly Late Charge \$57.36

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$21,034.36 together with interest thereon at the rate of 11.500 % per annum from 08/01/1998 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on May 6, 1999 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at
AT THE FRONT DOOR TO THE KLAMATH COUNTY COURTHOUSE,
MAIN STREET

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 him of the said trust deed, together with any interest which the grantor or his 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 Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

Loan No: 428367
T.S. No: 1014531-08

13508

TRUSTEE'S NOTICE OF SALE

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes 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: December 15, 1998

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Ext.

Signature/By: Wendy V. Perry
WENDY V. PERRY, ASST. VICE PRESIDENT

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO } SS

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

DELL L CUNAMAY
TRUSTEE SALE OFFICER

NCOSOR

(A) A tract of land situated in the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of Section 6, Township 39 South, Range 10 East of the Willamette Meridian, more particularly described as follows:

Beginning at the Southeast corner of the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of said Section 6, said point being the Northeast corner of "Junction Acres" subdivision, thence South 89°07'30" West along the South line of said Section 6, which is also the North line of said Subdivision, a distance of 30 feet; thence Northerly, parallel with the East line of the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of said Section 6, a distance of 175 feet to the true point of beginning of this description; thence Northerly parallel with the East line of the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of said Section 6, a distance of 175 feet, more or less, to the intersection with the centerline of the Enterprise Irrigation District canal as it is presently located and constructed; thence Northwesterly and Southwesterly along the centerline of said canal to a point that is Northerly, measured on a line parallel with the East line of the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of said Section 6, a distance of 350 feet from the South line of said Section 6; thence South 89°07'30" West parallel with the South line of said Section 6, which is the North line of said Subdivision, to the intersection with the East line of that tract of land decded to Heaton, as described in Deed Volume 359 page 448; thence South 28°21'30" East and South 00°21'45" East along the East line of said Heaton tract to a point that is Northerly, measured on a line parallel with the East line of the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of said Section 6, a distance of 175 feet from the Southline of said Section 6; thence North 89°07'30" East parallel with the Southline of said Section 6, which is the North line of said subdivision, to the true point of beginning of this description, EXCEPT that portion lying within the boundaries of Enterprise Irrigation District Canal.

(B) A tract of land situated in the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of Section 6, Township 39 South, Range 10 E.W.M., more particularly described as follows:

Beginning at a point on the South line of said Section 6, said point being on the North line of "Junction Acres" Subdivision and being South 89°07'30" West a distance of 30 feet from the Northeast corner of said subdivision which is also the Southeast corner of the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of said Section 6; thence Northerly parallel with the East line of the SW $\frac{1}{4}$ SE $\frac{1}{4}$ of said Section 6 a distance of 175 feet; thence South 89°07'30" West parallel with the South line of said Section 6, which is the North line of said subdivision to the intersection with the East line of the tract of land decded to Heaton as described in Deed Volume 359 page 448; thence South 28°21'30" East along the East line of Heaton tract a distance of 175 feet, more or less, to the South line of said Section 6, which is the North line of said subdivision; thence North 89°07'30" East along the South line of said Section 6, and along the North line of said Subdivision to the point of beginning.

DC0020R1 REMAB
17:29:40 12/29/98
OR - NOS MLG
Postage: \$1.59
Affidavit Attachment

Sender: Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon CA 92022-9004

Page: 1

Article #	Name & Address	Article #	Name & Address
Z870688233	T.S. No.: 1014531-08 # 005 KLAMATH COUNTY TAX COLLECTOR 305 MAIN STREET KLAMATH FALLS OR 97601	Z870688234	T.S. No.: 1014531-08 # 006 KLAMATH BASIN IMPROVEMENT DISTRICT C/O RICHARD FAIRCLO, ATTY 280 MAIN STREET KLAMATH FALLS OR 97601
Z870688235	T.S. No.: 1014531-08 # 007 ISAKSON & COHE C/O BRADFORD J. ASPELL, ATTY 122 SOUTH FIFTH STREET KLAMATH FALLS OR 97601	Z870688236	T.S. No.: 1014531-08 # 009 BURGE-MC HUGH SUPPLY CO. P.O. BOX 758 MEDFORD OR 97501
Z870688237	T.S. No.: 1014531-08 # 010 LEROY TOTTEN C/O BLAIR HENDERSON, ATTY 426 MAIN STREET KLAMATH OR 97601	Z870688238	T.S. No.: 1014531-08 # 011 DELTA TOTTEN C/O BLAIR HENDERSON, ATTY 426 MAIN STREET KLAMATH OR 97601
Z870688239	T.S. No.: 1014531-08 # 008 STATE OF OREGON, DEPT OF REVENUE C/O MARY JENKINS, REVENUE AGENT P.O. BOX 14725 SALEM OR 97309-5018	Z870688240	T.S. No.: 1014531-08 # 001 JOHN T BOWERS 2742 VALE ROAD KLAMATH FALLS OR 97601
Z870688241	T.S. No.: 1014531-08 # 002 DARLENE M BOWERS 2742 VALE ROAD KLAMATH FALLS OR 97601	Z870688242	T.S. No.: 1014531-08 # 003 JOHN T BOWERS 1818 DERRY ST KLAMATH FALLS OR 97603
Z870688243	T.S. No.: 1014531-08 # 004 DARLENE M BOWERS 1818 DERRY ST KLAMATH FALLS OR 97603		

R-62687

FIRST INTERSTATE BANK / BOWERS, JOHN T. & DARLENE M.

101453408

AFFIDAVIT OF SERVICE

STATE OF OREGON, County of Washington) ss.

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I made service of the attached original
: TRUSTEE'S NOTICE OF SALE

upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale certified to be such by the attorney for the trustee or successor trustee, as follows:

PERSONAL SERVICE UPON INDIVIDUAL(S)

Upon DELTA TOTTON
by delivering such true copy to him/her, personally and in person, at
2742 VALE RD, KLAMATH FALLS, OR 97601-
on 12/28/98, at 04:42PM.

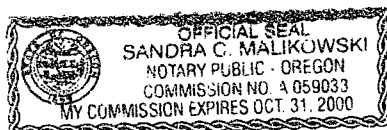
SUBSTITUTE SERVICE UPON INDIVIDUAL(S)

Upon LEROY TOTTON
by delivering such true copy at his/her dwelling house or usual place of abode, to wit:
2742 VALE RD, KLAMATH FALLS, OR 97601-
to DELTA TOTTON, who is a
person over the age of 14 years and a member of the household
on 12/28/98, at 04:42PM.

EACH OF THE PERSONS, FIRMS AND CORPORATIONS SERVED ~~BY ME~~ IS THE IDENTICAL PERSON, FIRM OR CORPORATION NAMED IN THE TRUSTEE'S INSTRUCTIONS TO ME IN CONNECTION HERewith.

Ed Foreman
PRINT NAME Ed Foreman

Subscribed and sworn to before me this 01/04/99.



Sandra C. Malikowski
Notary Public - Oregon

14219-15866

Interstate Process Serving Inc* PO BOX 422, Beaverton OR 97075 *503/526-8850

1352

STATE OF OREGON,
COUNTY OF KLAMATH

LEGAL #2110

TRUSTEE'S NOTICE OF SALE

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

1-4 insertions) in the following issues:

MAR 25 1875

APR 11 1999

Total Cost: \$1,066.00

Subscribed and sworn before me this 8TH day of APRIL 1999

My commission expires 3-15 20 00

TRUSTS AND TRUSTEE
OF SALE

Case No. 23267
TS No. 014231-08
02687

Reference is made to
the certain deed made
by
JOHN T. BOWERS
AND DARLENE M.
BOWERS
as Grantor to
MOUNTAIN TITLE
COMPANY, as Trustee,
in favor of
FIRST INTERSTATE
BANK OF OREGON,
N.A., as Beneficiary,

dated August 7, 1981,
recorded August 12,
1981, in official records
of KLAMATH County,
Oregon, in book, reel,
volume No. M81 at page
No. 14321, fee file/
instrument/microfilm/
recognition No. 314 (in-
dicated which), covering
the following described
real property situated
in said County and
State, to-wit:

**PARCEL 1: A
TRACT OF LAND SITU-
ATED IN THE SW1/4SE1/4
OF SECTION 6, TOWNSHIP
39 SOUTH, RANGE 10 EAST
OF THE WILLAMETTE
MERIDIAN, MORE
COMPLETELY DE-
SCRIBED IN AT-
TACHED EXHIBIT A.**

EXHIBIT "A"

(A) A tract of land situ-
ated in the SW1/4SE1/4
of Section 6, Township
39 South, Range 10 East
of the Willamette Mer-
idian, more particular-
ly described as follows:

Beginning at the
Southeast corner of the
SW1/4SE1/4 of said
Section 6, said point be-
ing the Northeast cor-
ner of Junction Acres
subdivision; thence
South 89°07'30" West
along the South line of
said Section 6, which is
also the North line of
said Subdivision, a dis-
tance of 30 feet; thence
Northerly parallel with
the East line of the
SW1/4SE1/4 of said
Section 6, a distance of
175 feet to the inter-
section of said line with
the East line of the
Enterprise Irrigation
District Canal; thence
Northerly parallel with
the East line of the
Enterprise Irrigation
District Canal, a dis-
tance of 175 feet; thence
South 89°07'30" West
along the South line of
said Section 6, which is
also the North line of
said Subdivision, to the
point of beginning of
the tract of land deeded
to Heaton, as described
in Deed Volume 359, Page
448; thence South
22°23'30" East and
South 00°21'45" East
along the East line of
said Heaton tract to a
point that is Northerly,
measured on a line par-
allel with the East line
of the SW1/4SE1/4 of
said Section 6, a dis-
tance of 175 feet from
the South line of said
Section 6; thence North
89°07'30" East parallel
with the South line of
said Section 6, which is
the North line of said
subdivision, to the true
point of beginning of
this description, EX-
CEPT that portion lying
within the boundaries of
Enterprise Irrigation
District Canal.

(B) A tract of land situ-
ated in the SW1/4SE1/4
of Section 6, Township
39 South, Range 10
E.W.M., more particu-
larly described as fol-
lows:

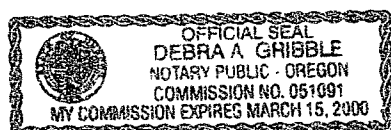
Beginning at a
point on the South line
of said Section 6, said
point being on the
South line of Junction
Acres Subdivision and
being South 89°07'30"
West a distance of 30
feet from the North
line of said Subdivision,
thence South 22°23'30"
East and South 00°21'45"
East along the East line
of said Heaton tract to
a point that is Northerly,
measured on a line par-
allel with the East line
of the SW1/4SE1/4 of
said Section 6, a dis-
tance of 175 feet from
the South line of said
Section 6; thence North
89°07'30" East parallel
with the South line of
said Section 6, which is
the North line of said
subdivision, to the true
point of beginning of
this description, EX-
CEPT that portion lying
within the boundaries of
Enterprise Irrigation
District Canal.

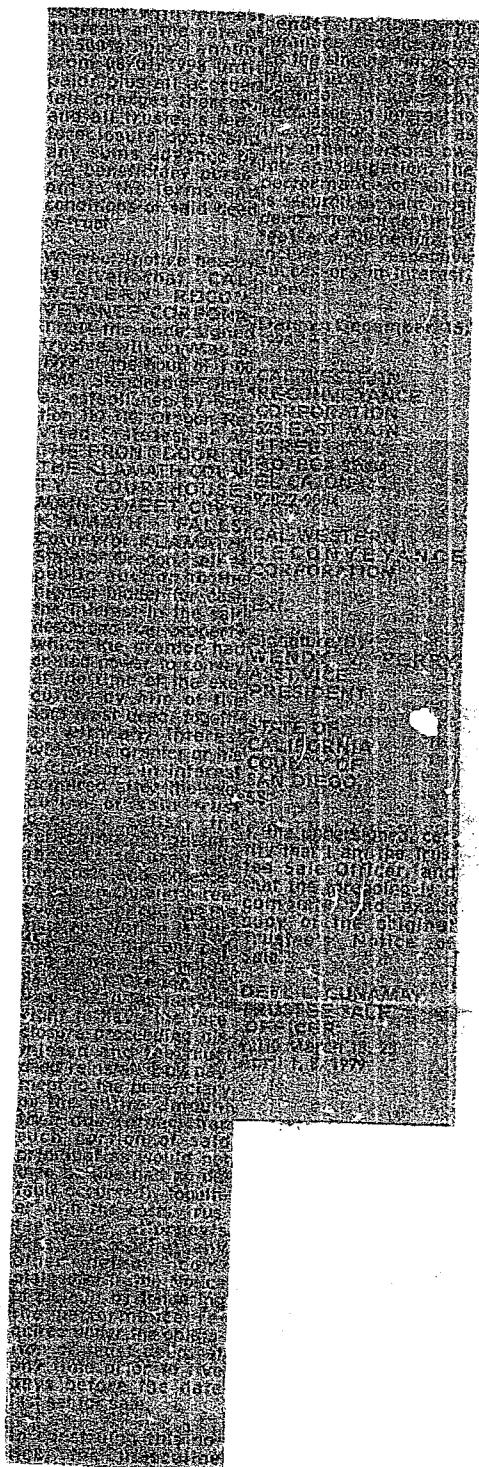
Both the beneficiary
and the trustee have
elected to sell the said
real property to satisfy
the obligations secured
by said trust deed and
notice has been record-
ed pursuant to Section
36.735(3) of Oregon Re-
vised Statutes; the de-
fault for which the fore-
closure is made is the
grantor's:

Failure to pay the
monthly payment due
September 1, 1998 of
principal, interest and
impounds and subse-
quent installments due
thereafter; plus late
charges; together with
all subsequent sums ad-
vanced by beneficiary
pursuant to the terms
and conditions of said
deed of trust.

Monthly payment
\$1,783.67
Monthly Late Charge
\$57.36

By this reason of said
default the beneficiary
has declared all obliga-
tions secured by said
deed of trust imme-
diately due and pay-
able; said sums being
the following: to-wit:
The sum of \$421,034.34





STATE OF OREGON : COUNTY OF KLAMATH: ss

Filed for record at request of Klamath First Federal the 14th day
 of April A.D. 1999 at 11:10 o'clock A. M., and duly recorded in Vol. M99
 of Mortgages on Page 13506

FEE \$45.00

Linda Smith, County Clerk

by Kathleen L. 22