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

Vol M99 Page 24992

**AFFIDAVIT OF MAILING
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 M99 at page 4762 of the records of the Clerk of Klamath County, Oregon.

On February 10, 1999, I deposited with the United States Postal Service at Klamath Falls, Oregon, sealed envelopes each containing a Trustee's Notice of Sale executed by me and containing the information shown on the Trustee's Notice of Sale attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, to each of the following named parties at the following addresses:

D. M. Giambersio
24722 Rocky Point Road
Klamath Falls OR 97601

Reginald R. Davis
Klamath County Counsel
305 Main Street
Klamath Falls OR 97601

Forest Products Federal Credit Union
Post Office Box 1179
Klamath Falls OR 97601

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

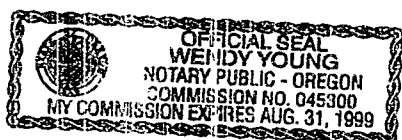
beneficiary has actual notice; (c) any person or agency having a lien or interest subsequent to the Trust Deed, which lien or interest appears of record or which the beneficiary has actual notice; and (d) any person requesting notice as provided in ORS 86.785.

The addresses shown above are the last known addresses of said parties.

William M. Ganong

William M. Ganong, OSB No. 78213
Successor Trustee

Subscribed and sworn to before me this 22nd day of June, 1999.



Wendy Young

Notary Public for Oregon

My commission expires: 8-31-99

TRUSTEE'S NOTICE OF SALE

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

Pursuant to ORS 86.705-795, the undersigned Trustee and the Beneficiary have elected to foreclose the following described Trust Deed in the manner provided by said statute.

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

A. Grantor: D. M. Giambersio

B. Trustee: William M. Ganong (Successor to Aspen Title Company)

C. Beneficiary: Albert Sukut and Gladys M. Sukut

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

Lot 53, Block 3, MOUNTAIN LAKES HOMESITES, in the County of
Klamath, State of Oregon.

Code 78 Map 3606-16CO-8600

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

Book: M96 Page: 4968 Date Recorded: February 23, 1996

4. The default for which the foreclosure is made is the Grantor's failure to pay 22 monthly installments before they became delinquent in the sum of \$5,958.26, plus interest at the note rate of 13% per annum from March 20, 1997 in the amount of \$6,170.52, late penalties in the amount of \$255.60, and the failure of Grantor to pay real property and mobile home taxes for the years 1996-97, 1997-98, and 1998-99 totaling \$1,323.32, plus interest, before they became delinquent as required by the Trust Deed.

5. The sum owing on the obligation secured by the subject Trust Deed is the principal amount of \$25,000, plus interest at the note rate of thirteen percent (13%) per annum from March 20, 1997 until paid, late penalty fees of \$255.60, and taxes in the sum of \$1,323.32, plus interest.

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.

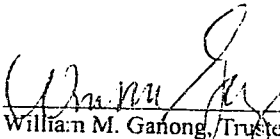
7. The Trustee will conduct a sale of the above described property at 10:00 a.m. on the 29th day of June, 1999, at the front steps of 514 Walnut Avenue, Klamath Falls, Oregon.

8. Pursuant to ORS 86.753, the Grantor, the Grantor's 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 24th day of February, 1999.


 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 _____, 1999.

 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.

State of Oregon, County of Klamath
Recorded 6/25/99, at 11:32 a.m.
In Vol. M99 Page 24996
Linda Smith,
County Clerk Fee \$ 30 - KL