

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE RE: Trust Deed from
Derek Miller & Jane Miller, Grantor

TO

Kermit F. Taylor and Diane G. Taylor, Beneficiary

After recording return to:

Scott D. MacArthur, P.C.

280 Main Street

Klamath Falls, OR 97601

STATE OF OREGON, County of Klamath) ss.

I, Scott D. MacArthur, 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:

Derek Miller
2170 Manchester
San Diego, CA 92027
Jane Miller
2170 Manchester
San Diego, CA 92027

Default upon Trust Deed

Default upon Trust Deed

Derek Miller
24216 Rutherford Road
San Diego, CA 92065
Jane Miller
10874 Meadow Glen Way East
Escondido, CA 92026

Default upon Trust Deed

Default upon Trust Deed

Derek Miller
2127 White Avenue
Klamath Falls, OR 97601
Jane Miller
2127 White Avenue
Klamath Falls, OR 97601

Default upon Trust Deed

Default upon Trust Deed

Carter-Jones Collections
1143 Pine Street
Klamath Falls, OR 97601
The May Department Stores
C/O John Parks
621 SW 5th Avenue
Portland, OR 97204

Judgment dated January 7, 1999
Klamath County Case No. 9803944 CV

33822

Judgment dated May 15, 1998
Klamath County Case No. 9800722 CV

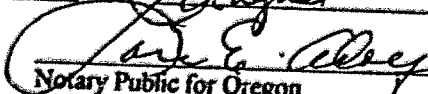
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or 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.

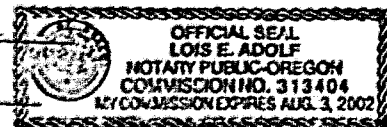
Each of the notices so mailed was certified to be a true copy of the original notice of sale by Scott D. MacArthur, attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on April 9, 1999. 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.


Scott D. MacArthur, Successor Trustee

Subscribed and sworn to before me this 3rd day of August, 1999.


Notary Public for Oregon
My commission expires _____



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 _____ file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Name _____ Title _____

By _____, Deputy

AFFIDAVIT OF POSTING NOTICE OF SALE IN LIEU OF SERVICE

33823

STATE OF OREGON, County of Klamath) ss.

I, LANCE J. LINDOW

, being first duly sworn, depose 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 18 years and not the beneficiary or his successor in interest name in the notice of sale given under the terms of that certain trust deed described in said notice.

I posted the Notice of Sale of the real property in the Notice of Sale posting said notice on the premises of:

NAME:

Derek Miller
Jane Miller

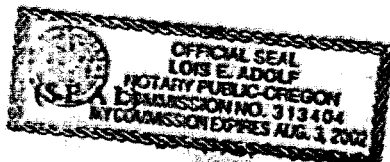
ADDRESS:

2127 White Avenue
Klamath Falls, Oregon 97601

Each of the notices so posted was certified to be a true copy of the original notice of sale by Scott D. MacArthur, attorney for the trustee named in said notice, and was posted by me on May 21, 1999.
Each of said notices was posted after the Notice of Default and Election to Sell by the trustee was recorded and at least 90 days before the day fixed in said notice by the trustee for the trustee's sale.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Subscribed and sworn to before me this 29th day of July, 1999.



Lois E. Adolf
Notary Public for Oregon
My Commission Expires: _____

CERTIFICATE OF POSTING

STATE OF OREGON, County of Klamath) ss.

I certify that the within instrument received for recording 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 Deeds of said County.

Witness my hand and seal of County affixed.

After Recording return to:
Scott D. MacArthur, P.C.
280 Main Street
Klamath Falls, OR 97601

Name _____ Title _____
By _____ Deputy _____

Affidavit of Publication

33824

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 #2199

NOTICE OF DEFAULT AND ELECTION....

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:

APRIL 20/27

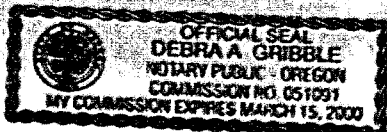
MAY 4/11, 1999

Total Cost: \$572.00

Subscribed and sworn before me this 11TH
day of MAY 19 99

Debra A. Gribble
Notary Public of Oregon

My commission expires 3-15 2000



NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by DEREK MILLER and JANE MILLER, husband and wife, as grantor, to AMERITITLE INC., as trustee, in favor of KERMIT F. TAYLOR and DIANE G. TAYLOR, as beneficiary, dated April 15, 1994, recorded April 25, 1994, in the mortgage records of Klamath County, Oregon, in book/reel/volume No. M94 at page 12200, covering the following described real property situated in said county and state, to-wit:

Lot 12, Block 210, Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations thereby secured and secured by said trust deed and a Notice of Default 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 when due the following sums:

Payments in the amount of \$464.00 per month from February 1999 through the present. Taxes for the year 1998-1999 in the sum of \$544.71 plus interest thereon.

Payment in the amount of \$15,581.94 plus interest from February 12, 1999 as the deed was due. In the event of a sale transfer of the principal as of the date of the sale, the principal as of the date of the sale shall be the amount of the principal as of the date of the sale, plus interest from the date of the sale to the date of the sale.

State of Oregon, County of Klamath
Recorded 8/23/99, at 9:49 p.m.
In Vol. M99 Page 33821
Linda Smith,
County Clerk Fees 25- RL