

Return to:
Brandsness, Brandsness & Rudd, P.C.
411 Pine Street
Klamath Falls, Oregon 97601

Clerk's Stamp:

K54652
**TRUSTEE'S NOTICE OF DEFAULT
AND ELECTION TO SELL AND OF SALE**

Reference is made to the following Trust Deed: Charles J. Miller and Joan R. Miller, Grantor; Klamath County Title Company, Trustee; and Timm Burr, Inc., Beneficiary, recorded in Official/Microfilm Records, Volume M97, Page 247, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon:

The N1/2 SE1/4 NW1/4 NE1/4 of Section 28, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon.

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: Failed to make regular monthly payments of \$150; failed to pay 1997-1998 and 1998-1999 Klamath County Real Property Taxes.

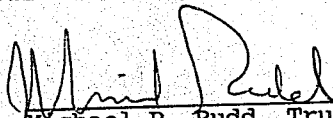
The sum owing on the obligation secured by the trust deed is: The sum of \$12,814.23 plus interest at the rate of 9% per annum from September 9, 1999, until paid; 1997-1998 and 1998-1999 Klamath County Real Property Taxes in the amount of \$224.71 plus interest until paid, plus trustee's fees, attorney's 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 24, 2000, at 10 o'clock a.m. based on standard of time established by ORS 187.110 at the Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, 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.

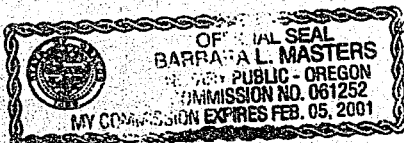
Dated: November 4, 1999.

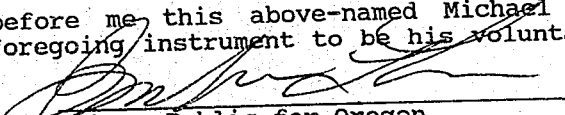

Michael P. Rudd, Trustee
411 Pine Street
Klamath Falls, OR 97601

STATE OF OREGON)
County of Klamath) ss.

November 4, 1999.

Personally appeared before me this above-named Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed.




Notary Public for Oregon
My Commission expires: 5-5-01

State of Oregon, County of Klamath
Recorded 11/08/99, at 11:07 a.m.
In Vol. M99 Page 44483
Linda Smith,
County Clerk Fee \$ 10.00