

Return to: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, Oregon 97601	Clerk's Stamp: 200 JAN 12 PM 3:23
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**AFFIDAVIT OF MAILING NOTICE OF SALE TO GRANTOR,
SUCCESSOR IN INTEREST TO GRANTOR AND PERSON REQUESTING NOTICE**

STATE OF OREGON)
) ss:
 County of Klamath)

I, Michael P. Rudd, 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 Oregon, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original 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 first class mail to each of the following named persons at their respective last known addresses, to-wit:

Trace L. Pederson
 P. O. Box 47
 Chiloquin, OR 97624

South Valley Bank & Trust
 P. O. Box 5210
 Klamath Falls, OR 97601

Lisa L. Pederson
 P. O. Box 47
 Chiloquin, OR 97624

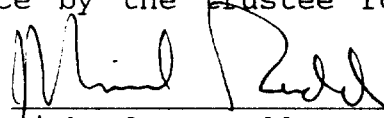
Klamath County Tax Assessor
 305 Main Street
 Klamath Falls, OR 97601

Credit Bureau of Klamath
 County
 839 Main Street
 Klamath Falls, OR 97601

City of Chiloquin
 P. O. Box 196
 Chiloquin, OR 97624

Said persons 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 person requesting notice as provided in ORS 86.785.

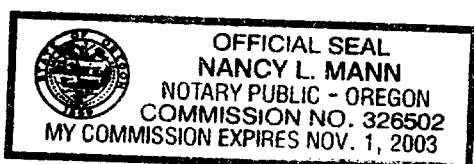
Each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on September 13, 1999. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

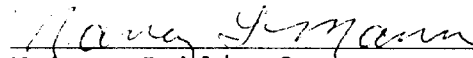

 Michael P. Rudd

STATE OF OREGON)
) ss.
 County of Klamath)

January 6, 2000.

Personally appeared Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed. Before me:




 Notary Public for Oregon
 My Commission expires: 11-1-03

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

Reference is made to the following Trust Deed: Trace L. Pederson and Lisa L. Pederson, Grantor; Mountain Title Company of Klamath County, Trustee; and James F. Benson and Joanna R. Benson, Beneficiary, recorded in Official/Microfilm Records, Volume M94, Page 27109, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon:

See attached Exhibit "A"

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 the payment of \$300 due on February 28, 1999, and monthly thereafter; failed to pay Klamath County Real Property Taxes for the years 1995 through 1999, inclusive.

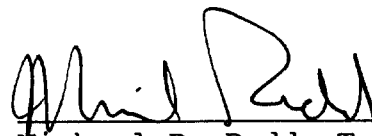
The sum owing on the obligation secured by the trust deed is: The sum of \$24,800.95 plus interest thereon at the rate of 10% per annum from July 8, 1999; plus Klamath County Real Property taxes for the tax years 1995 through 1999, inclusive, plus trustee's fees, attorney's fees, foreclosure costs and 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 January 28, 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, OR 97601.

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: September 8, 1999.



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

EXHIBIT "A"

Lots 27 and 28, Block 4, ORIGINAL TOWN OF CHILOQUIN, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

EXCEPTING THEREFROM that portion of Lot 27 conveyed by instrument recorded May 26, 1983 in Volume M83 at page 8277, Microfilm Records of Klamath County, Oregon, being more particularly described as follows:

The North 20 feet of Lot 27, Block 4, ORIGINAL CITY OF CHILOQUIN, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, being the 20 foot portion of Lot 27 that is parallel and adjacent to Lot 26 of said Block 4.

State of Oregon, County of Klamath
Recorded 1/12/00, at 3:23 p m.
In Vol. M00 Page 1108
Linda Smith,
County Clerk Fee \$ 31.00