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Affidavit of Publication

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#3531

Trustee's Notice of Sale

Hutcheson Van Winkle Construction

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:

October 13, 20, 27, 2000

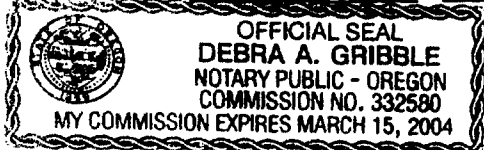
November 3, 2000

Total Cost: \$499.50

Subscribed and sworn before me this 3rd
day of November 20 00

Debra A. Gribble
Notary Public of Oregon

My commission expires - March 15 20 04



TRUSTEE'S NOTICE OF SALE

YOU ARE GIVEN NO-
TICE: THAT THE
BENEFICIARY AND
TRUSTEE HAVE
ELECTED TO SELL
THE PROPERTY DE-
SCRIBED BELOW TO
SATISFY THE FOL-
LOWING DESCRIBED
OBLIGATION:

1. A. Grantor: Hutche-
son Van Winkle Con-
struction

B. Trustee: William
M. Ganong

C. Beneficiary:
Klamath River Acres of
Oregon

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

Lot 14, Block 36
Tract 1084, KLAMATH
RIVER ACRES SIXTH
ADDITION, in the
County of Klamath
State of Oregon.

Klamath County
Assessor's Account No
3907-25AO-3600

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

Book: M96
Page: 26203
Date Recorded: August
23, 1996

3. The default for which
the foreclosure is made
is the Grantor's failure
to make the monthly in-
stallment payments in
the amount of \$200
which were due and
payable since Septem-
ber 22, 1999; Grantor's
failure to pay the real
property taxes and as-
sessment levies
against the property for
unpaid street improve-
ments.

4. The amount owing on
the obligation secured
by the subject Trust
Deed as of September
22, 1999 is \$3,479.36, plus
interest at the note rate
of 10.00% from Septem-
ber 22, 1999 until paid.
Real property taxes
and assessments for

the tax years 1998-1999
and 1999-2000 in the sum
of \$267.37, plus interest
thereon; and the sum of
of \$2,124.96 plus inter-
est, penalties and costs
of Street Lien No. 23-112
in favor of Klamath
County, Oregon are due
and payable by the
Grantor as provided in
said Trust Deed.

5. The Beneficiary and
the Trustee have elect-
ed to foreclose the
above referenced Trust
Deed pursuant to the
provisions of Oregon
Revised Statutes 86.705
to 86.795.

6. The Trustee will con-
duct a sale of the above
described property at
10:00 a.m. on the 5th
day of December, 2000,
at the front entrance to
the office of William M.
Ganong at 514 Walnut
Avenue, Klamath Falls,
Oregon.

7. Pursuant to ORS
86.753, the Grantor, the
grantor's successor in
interest to all or any
part of the above de-
scribed 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 be-
fore the above said
date of sale by paying
the entire amount due
at the time of cure un-
der the terms of the ob-
ligation, other than
such portion as would
not then be due had no
default occurred. In ad-
dition, the person af-
fecting the cure shall
pay all costs and ex-

penses actually in-
curred in enforcing the
obligation and Trust
Deed, together with the
Trustee's and Attor-
ney's fees specified in
the said statute.
In construing this in-
strument, the mascu-
line gender includes the
feminine and the neut-
er, the singular includes
the plural, the word
'grantor' includes any
successor in interest to
the grantor as well as
any other persons ow-
ing an obligation the
performance of which
is secured by said Trust
Deed, the words 'trust-
ee' and 'beneficiary'
include their respective
successors in interest,
if any.

Dated this 5th day of
July, 2000.

William M. Ganong,
Trustee

514 Walnut Avenue
Klamath Falls, OR
97601

541/882-7228

#3531 October 13, 20, 27,
2000

November 3, 2000

State of Oregon, County of Klamath
Recorded 11/17/00, at 2:55 p.m.
In Vol. M00 Page 41646
Linda Smith,
County Clerk Fee \$ 21.00