

AFTER RECORDING RETURN TO:

Richard Anderson Law Office, P.C.
 10700 SW Beaverton-Hillsdale Hwy.
 Suite 460
 Beaverton, Oregon 97005

MTC 49440

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
) ss.
 County of Washington)

I, Richard T. Anderson, Jr., being first duly sworn, depose and say:

I 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 Trustee's Notice of Sale.

I mailed a true copy of the attached Trustee's Notice of Sale 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:

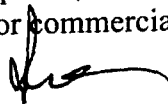
NAME	ADDRESS
Darrell A. Micka	18808 Harpold Road Malin, Oregon 97632
Phyllis M. Micka	18808 Harpold Road Malin, Oregon 97632
Darrell Alan; of Micka	c/o 18808 Harpold Road Malin, Oregon 97632

Each copy was contained in a sealed envelope, with postage prepaid, and was deposited in the United States post office at Beaverton, Oregon, on January 24, 2000. Each of the notices was mailed after the Notice of Default and Election to Sell was recorded.

The above-named 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.

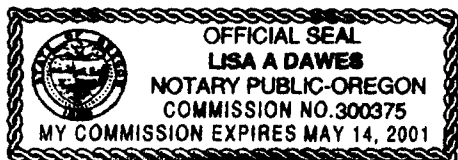
56.00m

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



Richard T. Anderson, Jr.

SUBSCRIBED AND SWORN TO before me this 24th day of January, 2000.





NOTARY PUBLIC FOR OREGON

clients\108\009\micka.aff

PROOF OF SERVICE

41678

STATE OF OREGON)
) ss.
County of Klamath)

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale certified to be such by the attorney for the trustee or successor trustee, along with a copy of Notice Under the Fair Debt Collection Practices Act, upon the OCCUPANTS at the following address:

18808 HARPOLD ROAD, MALIN, OREGON 97632, as follows:

Personal service upon Johan Micka, by delivering said true copy, personally and in person, at above address on February 2, 2000 at 4:33 p.m.

Substitute service upon Darrell Micka, by delivering said true copy, at his/her usual place of abode as indicated above, to Johan Micka, who is a person over the age of 14 years and a member of the household on February 2, 2000 at 4:33 p.m.

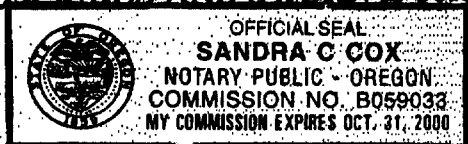
Substitute service upon Phillis Micka, by delivering said true copy, at his/her usual place of abode as indicated above, to Johan Micka, who is a person over the age of 14 years and a member of the household on February 2, 2000 at 4:33 p.m.

I declare under the penalty of perjury that the above statement is true and correct.

Jeffrey Hamar
Jeffrey Hamar

182296

SUBSCRIBED AND SWORN to before me this 7 day of February, 2000.



Sandra C. Cox
Notary Public for Oregon

108-009/Micka

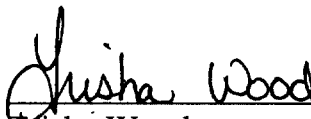
CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
 County of Multnomah)

I, Trisha Wood, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On February 3, 2000, I mailed a true copy of the Trustee's Notice of Sale, along with a copy of Notice Under the Fair Debt Collection Practices Act via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to Darrell Micka.

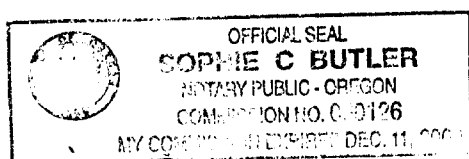
The envelope was addressed as follows: Darrell Micka
 18808 Harpold Road
 Main, OR 97632


I declare under the penalty of perjury that the above statements are true and correct.


 Trisha Wood

182296

SUBSCRIBED AND SWORN TO BEFORE ME this 3rd day of February, 2000.




 Notary Public for Oregon

108-009/Micka

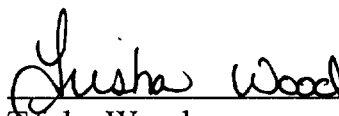
CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
 County of Multnomah)

I, Trisha Wood, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On February 3, 2000, I mailed a true copy of the Trustee's Notice of Sale, along with a copy of Notice Under the Fair Debt Collection Practices Act via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to Phyllis Micka.

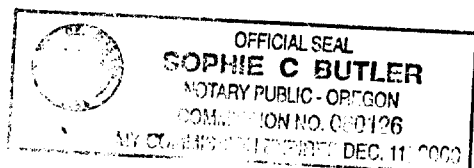
The envelope was addressed as follows: Phyllis Micka
 18808 Harpold Road
 Main, OR 97632

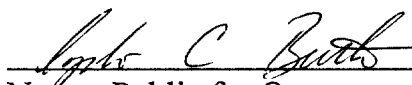
I declare under the penalty of perjury that the above statements are true and correct.


 Trisha Wood

182296

SUBSCRIBED AND SWORN TO BEFORE ME this 3rd day of February, 2000.




 Notary Public for Oregon

TRUSTEE'S NOTICE OF SALE

The trust deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"):

Grantor:	Darrell A. Micka and Phyllis M. Micka - Tenants by the entirety
Trustee:	AmeriTitle
Beneficiary:	American General Finance, Inc.
Date:	October 28, 1998
Recording Date:	October 30, 1998
Recording Reference:	Vol. M98 Page 39912
County of Recording:	Klamath County

The Trust Deed covers the following described real property in the County of Klamath and State of Oregon, ("the Property"):

See Exhibit "A" attached hereto

The default for which foreclosure is permitted is the Grantor's failure to pay when due the following sums:

Monthly installments of \$2,418.74 beginning August 17, 1999 and continuing through the installment due January 17, 2000; late charges; plus real property taxes for the years of 1999-2000, plus interest and penalties and any sums advanced by the beneficiary pursuant to the trust deed.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable as follows:

\$275,473.11 together with interest of \$10,549.24 through November 29, 1999, plus interest at the rate of 9.99 from November 30, 1999 until paid, together with Trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the Trust Deed.

NOTICE

The Trustee will on **June 20, 2000, at the hour of One O'clock, 1:00 P.M., at the Klamath County Courthouse, 316 Main Street, Front Steps, in the City of Klamath Falls, County of Klamath and State of Oregon, sell at public auction** to the highest bidder for cash the interest in the Property which the Grantors had or had power to convey at the time of the execution by Grantors of the Trust Deed, together with any interest which the Grantors acquired after the execution of the Trust Deed, to satisfy the debt thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee.


NOTICE OF RIGHT TO CURE

Any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by doing all of the following:

1. Paying the Beneficiary the entire amount then due (other than such portion of the principal as would not then be due had no default occurred);
2. Curing any other default complained of herein that is capable of being cured by tendering the performance required under the debt or Trust Deed; and
3. Paying all costs and expenses actually incurred in enforcing the debt and Trust Deed, together with Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, 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 person owing an obligation, the performance of which is secured by the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

DATED: January 24, 2000.


 Richard T. Anderson, Jr.
 Successor Trustee
 10700 SW Beaverton-Hillsdale Hwy. #460
 Beaverton, Oregon 97005
 (503) 646-9230

STATE OF OREGON)
) ss.
 County of Washington)

I, Richard T. Anderson, Jr., certify that I am the Successor Trustee and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

 Successor Trustee

EXHIBIT "A"
LEGAL DESCRIPTION

PARCEL 1:

Beginning at the SW corner of NE1/4 SE1/4 of Section 31, Township 40 South, Range 12 East of the Willamette Meridian; thence East 280 feet; thence 20 degrees North of East a distance of 330 feet to the West side of Poe Valley Market Road; thence Northerly along the West side of said Poe Valley Market Road to the West line of said NE1/4 SE1/4, Section 31, Township 40 South, Range 12 East, Willamette Meridian; thence Southerly along the West line of said NE1/4 SE1/4 in said Section, Township and Range to the point of beginning.

PARCEL 2:

The SE1/4 NW1/4, NE1/4 SW1/4, and those portions of the NE1/4 NW1/4, SW1/4 NE1/4 and NW1/4 SE1/4 lying Southwesterly of the County Road. All in Section 31, Township 40 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

State of Oregon, County of Klamath
Recorded 11/17/00, at 3:29 p. m.
In Vol. M00 Page 41676
Linda Smith,
County Clerk Fee \$ 56.⁰⁰