

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234**

Vol M01 Page 39863

*THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON
PRESENTING THE ATTACHED INSTRUMENT FOR
RECORDING. ANY ERRORS IN THIS COVER SHEET
DO NOT AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.*

mtc S3401

AFTER RECORDING RETURN TO

*name and address of the person authorized to receive the
instrument after recording, as required by ORS 205.180(4)
and ORS 205.238.*

*This Space For County Recording Use Only
as of 8-1-98*

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.



AFFIDAVIT OF MAILING NOTICE OF SALE *(must have trustee's notice of sale attached)*



AFFIDAVIT OF PUBLICATION NOTICE OF SALE



PROOF OF SERVICE

Original Grantor on Trust Deed

Beneficiary

AFTER RECORDING RETURN TO:

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

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
Keith Y. Boyd, Esq.	502 W. Main St., Suite 102 Medford, OR 97501
William R. Goode, Esq.	4224 Southwest Melville Avenue Portland, Oregon 97201
Fred Long, Trustee	PO Box 467 Eugene, OR 97440
Klamath Basin Improvement District	6640 Kid Lane Klamath Falls, Oregon 97603

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Richard Fairelo

Attorney for Klamath Basin Improvement
District
280 Main Street
Klamath Falls, Oregon 97601

Klamath County Tax Collector

305 Main Street
Klamath Falls, Oregon 97601

Reginald R. Davis

Attorney for Klamath County
305 Main Street, 2nd Floor
Klamath Falls, Oregon 97601

State of Oregon, Department of Justice

c/o Attorney General's Office
1162 Court Street, NE
Salem, Oregon 97301-4096

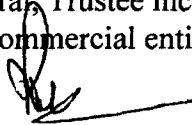
State of Oregon, Department of Justice

c/o Paul J. Sundermier
Assistant Attorney General
Department of Justice
1162 Court Street, NE
Salem, Oregon 97301-4096

Each copy was contained in a sealed envelope, with postage prepaid, and was deposited in the United States post office at Beaverton, Oregon, on April 3, 2001. Each of the notices was mailed after the Notice of Default and Election to Sell was recorded.

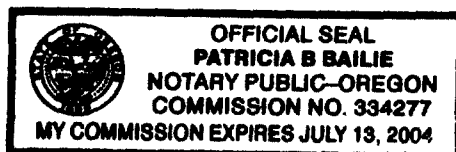
The above-named include (a) the Grantor in the Trust Deed, (b) any successor in interest to the Grantor whose interest appears of record or of whose interest the Trustee or the Beneficiary has actual notice, (c) any person including the Department of Revenue or any other state agency, having a lien or 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.

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 3rd day of April, 2001.




NOTARY PUBLIC FOR OREGON

PROOF OF SERVICE

39866

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 the Notice Under the Federal Fair Debt Collection Practices Act, upon the **OCCUPANTS** at the following address:

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

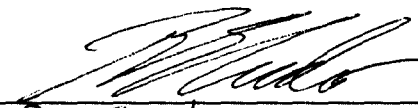
Personal service upon DARRELL A. MICKA, by delivering said true copy, personally and in person, at the above address on APRIL 6, 2001 at 7:50 A.m.

Personal service upon PHYLLIS M. MICKA, by delivering said true copy, personally and in person, at the above address on APRIL 6, 2001 at 7:50 A.m.

Substitute service upon JONAH MICKA, by delivering said true copy, at his/her usual place of abode as indicated above, to PHYLLIS M. MICKA who is a person over the age of 14 years and a member of the household on APRIL 6, 2001 at 7:50 A.m.

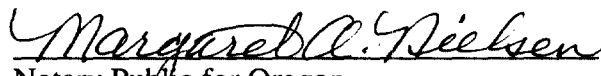
Substitute service upon _____, by delivering said true copy, at his/her usual place of abode as indicated above, to _____ who is a person over the age of 14 years and a member of the household on _____, 2001 at _____:_____ .m.

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


R. S. Cudo 199507

SUBSCRIBED AND SWORN to before me this 6th day of April, 2001 by R.S. Cudo.



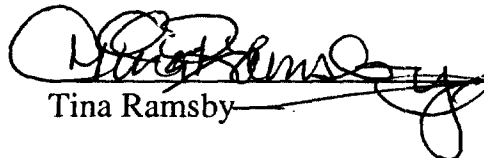

 Notary Public for Oregon

CERTIFICATE OF MAILING

STATE OF OREGON)
) ss.
County of Multnomah)

I, Tina Ramsby, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On April 6, 2001, I mailed a true copy of the Trustee's Notice of Sale, along with the Notice Pursuant to the Federal 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 Jonah Micka.


The envelope was addressed as follows: Jonah Micka
18808 Harpold Road
Malin, OR 97632


Tina Ramsby

199507

SUBSCRIBED AND SWORN TO BEFORE ME this 6th day of April, 2001, by Tina Ramsby.




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 March 17, 2001; late charges; plus real property taxes for the years of 1999-2000 and 2000-01, plus interest and penalties.

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:

\$285,363.40 together with interest of \$46,630.71 through March 21, 2001, plus interest at the rate of 9.99 from March 22, 2001 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 **August 21, 2001, 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.

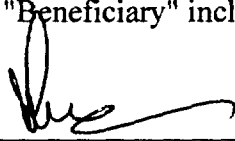
NOTICE OF RIGHT TO CURE

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: April 3, 2001.


 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"

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.

Affidavit of Publication

39871

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 #4184

TRUSTEE'S NOTICE OF SALE

AUGUST 21, 2001

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)

FOUR

Insertion(s) in the following issues:

JUNE 27, 2001

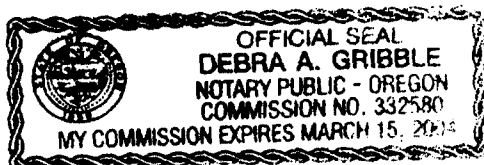
JULY 4, 11, 18, 2001

Total Cost: \$729.00

Larry L. Wells
Subscribed and sworn before me this 18th
day of: July 2001

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



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 property in the County of Klamath and State of Oregon, ("the Property")

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 NE1/4SE1/4, Section 31, Township 40

South, Range 12 East, Willamette Meridian; thence Southerly along the West line of said NE1/4SE1/4 in said

Section, Township, and Range to the point of beginning.

PARCEL 2

The SE1/4NW1/4, NE1/4SW1/4, and those portions of the NE1/4NW1/4, SW1/4 NE1/4 and NW1/4SE 1/4 lying Southwest-erly of the County Road. All in Section 31, Township 40 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

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NOTICE OF RIGHT TO CURE

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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.

of herein that is capable of being cured by tendering the performance required under the debt or Trust Deed; and

39872

3. Paying all costs and expenses actually incurred in enforcing the debt and Trust Deed together with Trustee's and attorney's 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 April 3, 2001.
Richard T. Anderson, Jr., Successor
Trustee
#4184, June 27, July
4, July 11, July 18

State of Oregon, County of Klamath

Recorded 08/08/01 at 11:14 a. m.

In Vol. M01 Page 39863

Linda Smith,

County Clerk Fee\$ 66⁰⁰