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**INSTRUCTIONS FOR SERVICE OF TRUSTEE'S
NOTICE OF SALE UPON OCCUPANT PURSUANT
TO ORS 86.750 (1) AND PROOF OF SERVICE
(120-Day Notice)**

RE: Trust Deed from

Allen D. Merck

1967 Lawrence Street

Klamath Falls OR 97601

To

Grantor

William M. Ganong

514 Walnut Avenue

Klamath Falls OR 97601

Trustee

After recording, return to (Name, Address, Zip):

William M. Ganong

514 Walnut Avenue

Klamath Falls OR 97601

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STATE OF OREGON,

County of _____

} ss.

I certify that the within instrument was
received for record on _____,
at _____ o'clock _____ M., and recorded in
book/reel/volume No. _____ on page _____
and/or as fee/file/instrument/microfilm/reception
No. _____, Records of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By _____, Deputy.

SPACE RESERVED
FOR
RECORDER'S USE

TRUSTEE'S INSTRUCTIONS to the person who serves the Trustee's Notice of Sale attached hereto:

STATE OF OREGON,

County of Klamath

} ss.

I, the undersigned, being first duly sworn, depose and say:

I am the Trustee or attorney for the Trustee in the trust deed described in the attached Trustee's Notice of Sale.

You are hereby directed to serve the Trustee's Notice of Sale in the manner in which a summons is served pursuant to ORCP
7 D(2) and 7 D(3) upon the occupant of the property described in the Notice of Sale.

The name of the person to be served, if known, and the property address of the property described in the trust deed are as follows:

Name of person to be served
(If unknown, so state)

Property Address

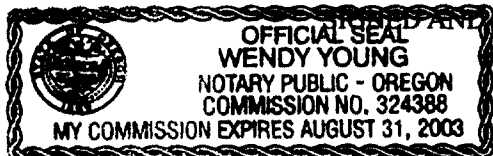
Allen D. Merck

1967 Lawrence Street
Klamath Falls OR 97601

If the occupant is indicated as "unknown," or if you find the property at this address to be occupied by someone other than the person named, then you are to serve the person or persons whom you find to be occupying the property.

Service should be made by April 22, 2001, which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, and the property appears occupied, persist in attempting to make service until it has been accomplished.

As used herein, the singular includes the plural, "trustee" includes any successor trustee, and "person" includes a corporation or any other legal or commercial entity.



AND SWORN TO before me on

(ATTORNEY FOR) TRUSTEE

Wendy Young
Notary Public for Oregon

My commission expires

8-31-2003

STATE OF Oregon, County of Klamath ss.

PROOF OF SERVICE

40016



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 where-
in the service hereinafter set forth was made, and that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, nor a succes-
sor to either, nor an officer, director, ~~employee~~ of, or attorney for, the beneficiary or 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 named below by delivering true copies of the
Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, as follows:

Personal Service Upon Individual(s)

Upon _____, by delivering such true copy to him/her, personally and in person,
at _____, on _____, at _____ o'clock ____ M.
Upon _____, by delivering such true copy to him/her, personally and in person,
at _____, on _____, at _____ o'clock ____ M.

Substituted Service Upon Individual(s)

Upon Allen D. Merck, by delivering such true copy at his/her dwelling house
or usual place of abode, to-wit: 1967 Lawrence Street, Klamath Falls OR 97601,
to Sara Merck, who is a person 14 years
of age or older and a member of the household of the person served on April 11, 2001, at 1:30 o'clock P.M.
Upon _____, by delivering such true copy at his/her dwelling house
or usual place of abode, to-wit: _____, who is a person 14 years
of age or older and a member of the household of the person served on _____, at _____ o'clock ____ M.

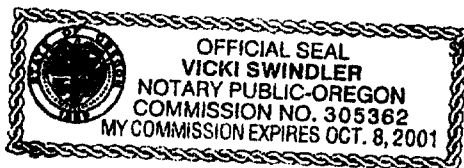
Office Service Upon Individual(s)

Upon _____, at the office which he/she maintains for the conduct of
business at _____,
by leaving such true copy with _____, the person who
is apparently in charge, on _____, during normal working hours, at _____ o'clock, ____ M.

Service on Corporations, Limited Partnerships or Unincorporated Associations Subject to Suit Under a Common Name

Upon _____, by
(NAME OF CORPORATION, LIMITED PARTNERSHIP, ETC.)
(a) delivering such true copy, personally and in person, to _____ who is a/the
_____ (Specify registered agent, officer (by title), director, general partner, managing agent, etc.) thereof; OR
(b) leaving such true copy with _____, the person who is apparently in charge of the
office of _____, who is a/the
(Specify registered agent, officer (by title), director, general partner, managing agent, etc.) thereof;
at _____, on _____, at _____ o'clock ____ M.

EACH OF THE PERSONS, FIRMS AND CORPORATIONS SERVED BY ME IS THE IDENTICAL PERSON, FIRM OR CORPORATION NAMED IN
THE TRUSTEE'S INSTRUCTIONS TO ME IN CONNECTION HERewith.



SIGNED AND SWORN TO before me on

August 7, 2001

Vicki Swindler
Notary Public for Oregon

My commission expires

10-8-2001

PUBLISHER'S NOTE: ORS 86.750 (1) requires the Notice of Sale to be served upon the occupant in the manner in which a summons is served pursuant to ORCP 7 D(2) and 7 D(3). The Proof of Service above contains most, but not all, of the permissible methods of service. For example, this form does not include proof of service upon a minor, an incapacitated person, or tenant(s) of a mail agent. See ORCP 7 D(2) and 7 D(3) for permissible service methods with respect to particular parties. Also, an attorney who serves the Notice of Sale by mail, in accordance with law, should delete "or attorney for," from the first paragraph above before this document is recorded.

TRUSTEE'S NOTICE OF SALE

YOU ARE GIVEN NOTICE: THAT THE BENEFICIARY AND TRUSTEE HAVE ELECTED TO SELL THE PROPERTY DESCRIBED BELOW TO SATISFY THE FOLLOWING DESCRIBED OBLIGATION:

1. A. Grantor: Allen D. Merck
 B. Trustee: William M. Ganong
 C. Beneficiary: William R. Addington and Marlene T.
 Addington
2. The legal description of the property covered by the subject Trust Deed is:

The E ½ of Lot 21 and all of Lot 22, Block 8,
HILLSIDE ADDITION TO THE CITY OF KLAMATH FALLS,
in the County of Klamath, State of Oregon.

Klamath County Assessor's Account No.
3809-29AA-5100.

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

Book: M99 Page: 28421 Date Recorded: July 16, 1999

3. The defaults for which the foreclosure is made are as follows:

(a) The Grantor's failure to make monthly installment payments in the sum of \$993.75 for the months of November and December 2000 and the months of January, and February, 2001, and to pay the monthly late payment charge of \$49.69 for November and December 2000, and January, and February 2001. Grantor did make payments on January 17, January 24, February 23, and March 6, 2001 of \$400, \$550.31, \$400.62, and \$350.31 which will be applied to the delinquent payments now owed.

(b) Grantor's failure to pay real property taxes and interest for the tax year 2000-2001, which were due and payable on November 15, 2000 and February 15, 2001.

(c) Grantor's failure to meet the terms of the Agreement that is a part of the Trust Deed, by repairing the roof and deck of the house by July 16, 2000. Pursuant to the terms of the Agreement, the sum of \$9,000, plus interest at the rate of 9.0% from July 16, 1999 is due and owing to the Beneficiaries.

(d) Grantor's failure to maintain insurance against the loss of the property as required by the Trust Deed.

4. The amount owing on the obligation secured by the subject Trust Deed as of March 6, 2001 is \$139,817.00, plus interest at the note rate of 9.0% per annum from December 20, 2000 until paid; and real property taxes and assessments for the tax year 2000-2001 in the total sum of \$2,044.24, plus interest thereon from March 16, 2001, which are due and payable by the Grantor as provided in said Trust Deed.

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

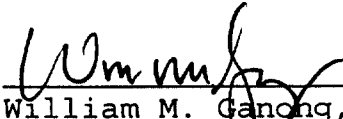
6. The Trustee will conduct a sale of the above described property at 10:00 a.m. on the 20th day of August, 2001, at the front entrance to the office of William M. Ganong at 514 Walnut Avenue, Klamath Falls, Oregon.

7. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described 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 before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees specified in the said statute.

In construing this instrument, 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 persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and

"beneficiary" include their respective successors in interest, if any.

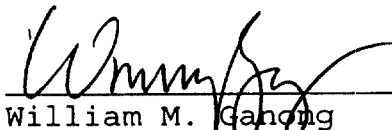
Dated this 29th day of March, 2001.


 William M. Ganong, Trustee
 514 Walnut Avenue
 Klamath Falls OR 97601
 Tel: (541) 882-7228

STATE OF OREGON, County of Klamath) ss.

I, the undersigned, certify that I am the attorney for the above named trustee; that I have carefully compared the foregoing copy of the Trustee's Notice of Sale with the original thereof and that the foregoing is a true, correct and exact copy of the original Trustee's Notice of Sale and of the whole thereof.

Dated at Klamath Falls, Oregon this 10th day of April, 2001.


 William M. Ganong
 Attorney for Trustee

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U. S. C. § 1692

This is an attempt to collect a debt and any information obtained will be used for that purpose.

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion of it.
4. If the debtor notifies the trustee in writing within 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to: William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601.

State of Oregon, County of Klamath
Recorded 08/09/01 at 8:30 a. m.
In Vol. M01 Page 40015
Linda Smith,
County Clerk Fee \$ 46⁰⁰