

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 # 5232

Notice of Sale/Mikhalev

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:
October 8, 15, 22, 29, 2002

Total Cost: \$607.50

Larry L. Wells
Subscribed and sworn

before me on: October 29, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by ANDRE MIKHALEV, as Grantor to AmeriTitle, Inc., as Trustee in favor of RUNNING Y RESORT, INC., an Oregon corporation, as beneficiary, dated February 5, 2000 and recorded, February 18, 2000, in Volume M00 at Page 5274 Records of Klamath County, Oregon, covering the following described real property in said county and state: Lot 262 of Running Y Resort, Phase 3, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes; the default for which foreclosure is made is grantor's failure to pay, when due, the following sums:

In the amount of \$664.45, due for January, 2002, through present; plus late charges, delinquent property taxes and advances by beneficiary.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable; said sums being \$51,338.31, plus interest, accrued late charges and advances.

WHEREFORE, notice is hereby given that the undersigned trustee will on January 9, 2003, at the hour of 10:30 AM Pacific Time as established by Oregon Revised Statutes at the offices of AmeriTitle, Inc., located at 222 South Sixth Street in the City of Klamath Falls, County of Klamath and State of Oregon, sell at public auction to the highest bidder for cash in the form of a Cashier's Check the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured, and the costs and expenses of sale, including reasonable charge by the trustee.

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right, at any time prior to five days before the date of sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would have then become due and payable) and by curing any other default complained of herein; that is capable of being cured by tendering the performance required under the obligation on the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by Oregon Revised Statutes.

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 said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. Dated this 29th day of August, 2002. By Barbara L. Thomas, Assistant Secretary. For further information regarding this foreclosure, please contact Barbara L. Thomas at 800 or barbl@ameriTitle.com. #5232 October 8, 15, 22, 29, 2002.