

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

Vol MOO Page 46498

AFTER RECORDING RETURN TO:

Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA. 92630
TS#: 46005-F

1. TRUSTEE'S NOTICE OF SALE
2. AFFIDAVIT OF MAILING NOTICE OF SALE
3. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
4. PROOF OF SERVICE

**Original Grantor on Trust Deed: STANFORD ALAN MICHAEL AND WENDY LYNN MICHAEL,
AS TENANTS BY THE ENTIRETY**

Beneficiary: COUNTRYWIDE HOME LOANS, INC.

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

NOTICE OF TRUSTEE'S SALE

Reference is made to that certain Trust Deed made by STANFORD ALAN MICHAEL AND WENDY LYNN MICHAEL, AS TENANTS BY THE ENTIRETY, as grantor(s), to TICOR TITLE INSURANCE COMPANY, as Trustee in favor of ELDORADO BANK DBA COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS, as beneficiary, dated September 18, 1997, recorded September 26, 1997 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M97 at Page 31625, and/or as Fee/File/Instrument/Microfilm/Reception No. 45957, covering the following described real property situated in the above-mentioned county and state, to-wit:

LOT 27 IN BLOCK "E" OF HOMECREST, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

CODE 41 MPA 3909-3AB TL 1900

Parcel Number: .

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

1925 BURNS STREET

KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735 (3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to pay the monthly payments in the amount of \$566.84 due beginning February 1, 2000 and monthly late charges in the amount of \$28.34 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

1. Principal of \$75,456.66 and accruing interest as of January 1, 2000 at the rate of 8% per annum from January 1, 2000 until paid.
2. \$198.38 in late charges plus future charges.

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: **46005-F**

Loan Number: **4545999**

TSG Number: **14234**

Recording Requested by

And when recorded mail to:

Shalom Rubanowitz, Attorney at Law, OSBA #00137

1001 SW 5th Avenue, Suite 1100

Portland, OR 97204

(503) 437-2746

- 3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

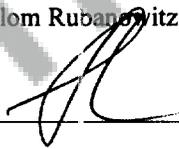
Whereof, notice hereby is given that Shalom Rubanowitz, Attorney at Law, OSBA #00137, the undersigned trustee will on January 19, 2001 at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE 316 MAIN ST. KLAMATH FALLS, OR., State of Oregon, sell at public auction to the highest bidder for cash 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 a reasonable charge by the trustee.

Notice is hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

In construing this notice, 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.

September 6, 2000

Shalom Rubanowitz, Attorney at Law, OSBA #00137

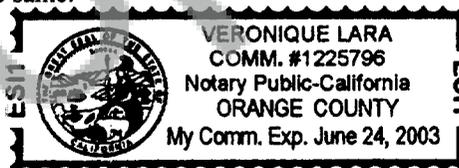


State of California
County of Orange

On this 6th day of September 2000, before me, Veronique Lara, a Notary Public in and for said county and state, personally appeared Shalom Rubanowitz, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

Veronique Lara
Notary public in and for said County and State



NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: **46005-F**
Loan Number: **4545999**
TSG Number: **14234**

Recording Requested by
And when recorded mail to:
Shalom Rubanowitz, Attorney at Law, OSBA #00137
1001 SW 5th Avenue, Suite 1100
Portland, OR 97204
(503) 437-2746

A F F I D A V I T O F M A I L I N G

46501

STATE OF CALIFORNIA]
 COUNTY OF ORANGE]

Trustee Sale Number: 46005-F

KIM LEQUANG of Attorneys Equity National Corporation being duly sworn, and deposes says:
 That he/she is over the age of eighteen years;
 That on 09/18/00 by certified mail properly enclosed in a sealed envelope with the prepaid postage thereon, he/she deposited in the United States Post Office at Lake Forest, CA, a true and correct copy of the referenced Notice of Default & Notice of Trustee's Sale addressed to the following:

- Certified Number: P 972 977 344 & Regular Mail STANFORD ALAN MICHAEL
 2433 LORRIE DRIVE
 MARIETTA, GA 30066
- Certified Number: P 972 977 345 & Regular Mail WENDY LYNN MICHAEL
 2433 LORRIE DRIVE
 MARIETTA, GA 30066
- Certified Number: P 972 977 346 & Regular Mail STANFORD ALAN MICHAEL
 1925 BURNS STREET
 KLAMATH FALLS, OR 97603
- Certified Number: P 972 977 347 & Regular Mail WENDY LYNN MICHAEL
 1925 BURNS STREET
 KLAMATH FALLS, OR 97603
- Certified Number: P 972 977 348 & Regular Mail ASSOCIATES FINANCIAL SERVICE COMPANY
 OF OREGON, INC.
 2047 WASHBURN WAY
 KLAMATH FALLS, OR 97603
- Certified Number: P 972 977 349 & Regular Mail ASSOCIATES FINANCIAL SERVICES COMPANY
 OF OREGON, INC.
 2848 SOUTH 6TH STREET, SUITE 1
 KLAMATH FALLS, OR 97603
- Certified Number: P 972 977 350 & Regular Mail STANFORD ALAN MICHAEL
 1925 BURNS STREET
 KLAMATH FALLS, OR 97603
- Certified Number: P 972 977 351 & Regular Mail WENDY LYNN MICHAEL
 1925 BURNS STREET
 KLAMATH FALLS, OR 97603

I certify under penalty of perjury that the foregoing is true and correct.

Date: 09/18/00

x _____

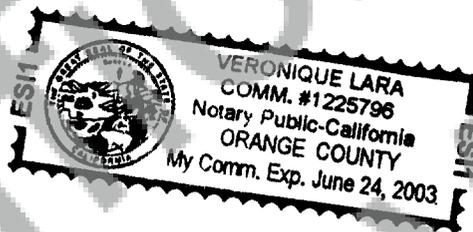


STATE OF CALIFORNIA
COUNTY OF ORANGE

ON 0-18-00 (1900) BEFORE ME, Kim Lequang
PERSONALLY APPEARED Veronique Lara
PERSONALLY KNOWN TO ME (OR PROVED TO ME ON THE BASIS OF SATISFACTORY
EVIDENCE) TO BE THE PERSON (S) WHOS NAME (S) IS / ARE SUBSCRIBED TO THE
WITHIN INSTRUMENT AND ACKNOWLEDGED TO ME THAT HE / SHE / THEY EXECUTED THE
SAME IN HIS / HER / THEIR AUTHORIZED CAPACITY (IES), AND THAT BY HIS / HER / THEIR
SIGNATURE (S) ON THE INSTRUMENT THE PERSON (S), OR THE ENTITY UPON BEHALF OF
WHICH THE PERSON (S) ACTED, EXECUTED THE INSTRUMENT.

WITNESS MY HAND AND OFFICIAL SEAL.

SIGNATURE Veronique Lara (SEAL)



Unofficial Copy

46005-F

Klamath County, Oregon
ELDORADO BANK DBA COMMERCE SECURITY BANK, beneficiary
STANFORD ALAN MICHAEL & WENDY LYNN MICHAEL, grantor
SHALOM RUBANOWITZ, trustee/successor trustee
REF # P-139246

AFFIDAVIT OF SERVICE

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, and that I am not the beneficiary or trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that I made service of the foregoing TRUSTEE'S NOTICE OF SALE; NOTICE OF DEFAULT AND ELECTION TO SELL upon the OCCUPANTS of 1925 BURNS STREET, KLAMATH FALLS, OR 97603, named below, by delivering or leaving true copies of said documents, as follows:

NON-OCCUPANCY

On September 15, 2000, I found the property at 1925 BURNS STREET, KLAMATH FALLS, OR 97603, to be unoccupied.

Jeffrey K Hamar
(signature)
Jeffrey Hamar, JEFFERSON STATE ADJUSTERS

STATE OF OREGON, County of Klamath.
Signed and affirmed before me on November 6th, 2000.

Margaret A. Nielsen
(SEAL)
NOTARY PUBLIC - OREGON

My commission expires 4-12-04
CLIENT: PRIORITY POSTING & PUBLISHING REF # P-139246
PS# 8609



INTERSTATE PROCESS SERVING, INC. * P.O. Box 422, Beaverton OR 97075 * (503) 526-8850
members of
Oregon Association of Process Servers
National Association of Professional Process Servers
Washington State Process Servers Association

Attorney
Equity

46005-FOR

46504

Affidavit of Publication

STATE OF OREGON,
COUNTY OF KLAMATH

I, Larry L. Wells, Business Manager,
being first duly sworn, despose 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#3497

Notice of Trustee's Sale

Stanford Alan Michael

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:

September 21, 28, 2000

October 5, 12, 2000

Total Cost: _____

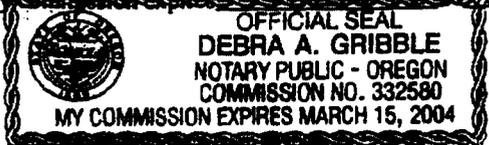
Larry L Wells

Subscribed and sworn before me this 12th
day of October 2000

Debra A. Gribble

Notary Public of Oregon

My Commission Expires March 15, 2004



NOTICE OF TRUSTEE'S SALE
Trustee sale Number: 46005-F
Loan Number: 4545999
TSG Number: 14234

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LOT 27 IN BLOCK "E" OF HOME-CREST, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

CODE 41 MPA 3909-3AB TL 1900 Parcel Number: 3909-3 8B-1900

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

1925 BURNS ST
KLAMATH FALLS,
OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant, to Section 86.735 (3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to pay the monthly payments in the amount of \$566.84 due beginning February 1, 2000 and monthly late charges in the amount of \$28.34 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

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1. Principal of \$75,456.66 and accruing interest as of January 1, 2000 at the rate of 8% per annum from January 1, 2000 until paid.

2. \$198.38 in late charges plus future charges.

3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that Shalom Rubanowitz, Attorney at Law, OSBA #00137, the undersigned trustee will on January 19, 2001 at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: AT

THE MAIN ENTRANCE TO THE COUNTY COURT HOUSE 316 MAIN ST. KLAMATH FALLS, OR., State of Oregon, sell at public auction to the highest bidder for cash 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 a reasonable charge by the trustee.

Notice is hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys. In construing this notice, 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 successor in

State of Oregon
 County of Klamath
 000137
 State of Oregon
 County of Klamath
 On this 12th day of December 2000 before
 Veronique L. Smith, Notary Public for
 said County of Klamath, Oregon, I
 do hereby certify that the
 foregoing is a true and correct
 copy of the original as the same
 appears in the records of said
 County of Klamath, Oregon.
 My Commission Expires on
 000137
 000137
 Notary Public
 Portland, Oregon 97204
 (503) 222-1111
 P13927
 000137

Unofficial Copy

State of Oregon, County of Klamath
 Recorded 12/27/00, at 3:02 p. m.
 In Vol. M00 Page 46498
 Linda Smith,
 County Clerk Fee \$ 56⁰⁰