

2001 JAN 23 PM 2: 23

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**TRUSTEE'S DEED**

THIS INDENTURE, Made January 19, 2001, between Shalom Rubanowitz, hereinafter called trustee, and FEDERAL HOME LOAN MORTGAGE CORPORATION, hereinafter called the second party;

**WITNESSETH**

RECITALS: STANFORD ALAN MICHAEL AND WENDY LYNN MICHAEL, AS TENANTS BY THE ENTIRETY, as grantor, executed and delivered to TICOR TITLE INSURANCE COMPANY, as trustee, for the benefit of ELDORADO BANK DBA COMMERCE SECURITY BANK, ITS SUCCESSORS AND/OR ASSIGNS as beneficiary, a certain Trust Deed dated September 18, 1997, duly recorded on September 26, 1997, in the mortgage records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M97 at Page 31625, or as Fee/File/Instrument/Microfilm/Reception No. 45957.

In said trust deed the real property therein and hereinafter described was conveyed by said grantor to said trustee to secure, among other things, the performance of certain obligations of the grantor to the said beneficiary. The said grantor thereafter defaulted in his performance of the obligations secured by said trust deed as stated in the notice of default hereinafter mentioned and such default still existed at the time of the sale hereinafter described.

By reason of said default, the owner and holder of the obligations secured by said trust deed, being the beneficiary therein named, or his successor in interest, declared all sums so secured immediately due and owing; a Notice of Default, containing an election to sell the said real property and to foreclose said Trust Deed by advertisement and sale to satisfy grantor's said obligations was recorded in the mortgage records of said county on September 11, 2000, in Book/Reel/Volume No. M00 at Page 33166 thereof or as Fee/File/Instrument/Microfilm/Reception No. MOO, to which reference now is made.

After the recording of said notice of default, as aforesaid, Shalom Rubanowitz, Attorney at Law, OSBA #00137, the undersigned trustee gave notice of the time for and place of sale of said real property as fixed by him and as required by law; copies of the Trustee's Notice of Sale were served pursuant to ORCP 7D.(2) and 7D.(3) or mailed by both first class and certified mail with return receipt requested, to the last known address of the persons or their legal representatives, if any, named in ORS 86.740(1) and (2)(a), at least 120 days before the date of the property was sold, and the Trustee's Notice of Sale was mailed by first class and certified mail with return receipt requested, to the last-known address of the guardian, conservator or administrator or executor of any person named in ORS 86.740(1), promptly after the trustee received knowledge of the disability, insanity or death of any such person; the Notice of Sale was served upon occupants of the property described in the trust deed in the manner in which a summons is served pursuant to ORCP 7D.(2) and 7D.(3) at least 120 days before the date the property was sold, pursuant to ORS 86.750(1). If the foreclosure proceedings were stayed and released from the stay, copies of an Amended Notice of Sale in the form required by ORS 86.755(6) were mailed by registered or certified mail to the last-known address on those persons listed in ORS 86.740 and 86.750(1) and to the address provided by each person who was present at the time and place set for the sale which was stayed within 30 days after the release from the stay. Further, the trustee published a copy of said notice of sale in a newspaper of general circulation in each county in which the said real property is situated, once a week for four successive weeks; the last publication of said notice occurred more than twenty days prior to the date of such sale. The mailing, service and publication of said notice of sale are shown by one or more affidavits or

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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

proofs of duly recorded prior to the date of sale in the official records of said county, said affidavits and proofs, together with the said notice of default and election to sell and the trustee's notice of sale, being now referred to and incorporated in and made a part of this trustee's deed as fully as if set out herein verbatim. The undersigned trustee has no actual notice of any person, other than the persons named in said affidavits and proofs as having or claiming a lien on or interest in said described real property, entitled to notice pursuant to ORS 86.740(1)(b) or (1)(c).

Pursuant to said Notice of Sale, the undersigned trustee on January 19, 2001, at the hour of 10:00 AM, of said day, in accord with the standard of time established by ORS 187.110 and at the place so fixed for sale, as aforesaid, in full accordance with the laws of the state of Oregon and pursuant to the power conferred upon him by said trust deed, sold said real property in one parcel at public auction to the said second party for the sum of \$79,900.00, he being the highest and best bidder at such sale and said sum being the highest and best sum bid for said property. The true and actual consideration paid for this transfer is the sum of \$79,900.00.

NOW THEREFORE, in consideration of the said sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in said trustee by the laws of the State of Oregon and by said trust deed, the trustee does hereby convey unto the second party all interest which the grantor had or had the power to convey at the time of grantor's execution of said trust deed, together with any interest the said grantor or his successors in interest acquired after the execution of said deed in and to the following described real property, 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

TO HAVE AND TO HOLD the same unto the second party, his heirs, successors-in-interest and assigns forever.

In constructing this instrument and wherever the context so requires, the masculine gender includes the feminine and the neuter and the singular includes the plural; the word "grantor" includes any successor-in-interest to the grantor as well as each and all other persons owing an obligation, the performance which is secured by said trust deed; the word "trustee" includes any successor trustee, the word "beneficiary" includes any successor-in-interest of the beneficiary first named above, and the word "person" includes corporation and any other legal or commercial entity.

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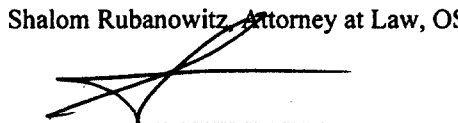
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1001 SW 5th Avenue, Suite 1100  
Portland, OR 97204  
(503) 437-2746

IN WITNESS WHEREOF, the undersigned trustee has hereunto set his hand

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS, BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITIES OR COUNTIES PLANNING DEPARTMENT TO VERIFY APPROVED USES.

January 19, 2001

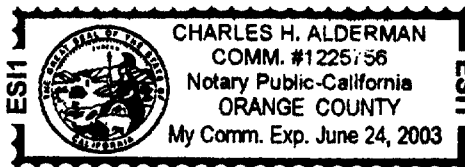
Shalom Rubanowitz, Attorney at Law, OSBA #00137



State of California  
 County of Orange  
 On this 2nd day of Jan, 2000, before me, Shalom Rubanowitz, a Notary Public in and for said county and state, personally appeared Charles Alderman, 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.

  
 Notary public in and for said County and State



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State of Oregon, County of Klamath  
 Recorded 01/23/01, at 2:23 p. m.  
 In Vol. M01 Page 2724  
**Linda Smith,**  
 County Clerk Fee \$ 31.00