

01 NOV 7 PM 3:18

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon, CA 92022-9004

K57423

Vol. M01 Page 57266

T.S. NO.: 1033554-03  
LOAN NO.: 1004014215

## AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS  
COUNTY OF SAN DIEGO }

I, FRANCO CABADING being first duly sworn, depose, say and certify that:

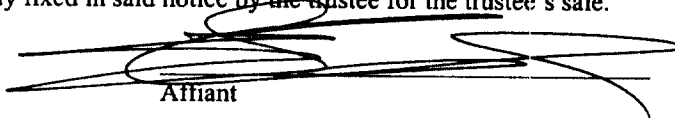
At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

### SEE ATTACHED

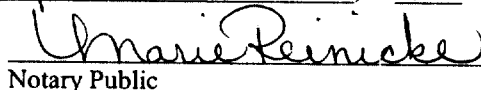
Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by ESTHER P CHAMBERLAIN, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on September 05, 2001. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

  
Affiant

FRANCO CABADING

SUBSCRIBED AND SWORN to me this 10<sup>th</sup> day of September, 20 01

  
Notary Public



## TRUSTEE'S NOTICE OF SALE

Loan No: 1004014215  
T.S. No: 1033554-03

Reference is made to that certain deed made by ,

CHARLES B MCKINSEY AND SANDRA K MCKINSEY, HUSBAND AND WIFE,  
as Grantor to  
AMERITITLE, as Trustee, in favor of

FIRST FRANKLIN FINANCIAL CORPORATION,  
as Beneficiary,

dated January 24, 2001, recorded January 30, 2001, in official records of KLAMATH County, Oregon in book/reel/volume No. M01 at page No. 3760, fee/file/instrument/microfile/reception No. XX(indicated which), covering the following described real property situated in said County and State, to-wit:

OTS 4 AND 5, BLOCK 12, CHILOQUIN DRIVE ADITION, 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 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 payment due April 1, 2001 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$544.31      Monthly Late Charge \$27.22

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit; The sum of \$50,986.94 together with interest thereon at the rate of 12.500 % per annum from 03/01/2001 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on January 8, 2002 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at  
THE KLAMATH COUNTY COURTHOUSE,  
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, 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 further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

10578

57268

Loan No: 1004014215  
T.S. No: 1033554-03

### TRUSTEE'S NOTICE OF SALE

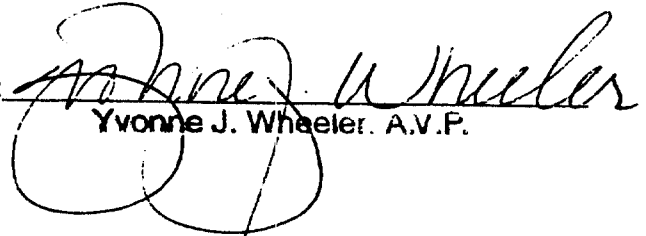
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: August 27, 2001

CAL-WESTERN RECONVEYANCE CORPORATION  
525 EAST MAIN STREET  
P.O. BOX 22004  
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:

  
Yvonne J. Wheeler. A.V.P.

9/5/2001 11:18:58 AM      Sender:      CalWestern Reconveyance  
525 E Main  
El Cajon CA 92030

Postal Class:      First Class

Type of Mailing:      NOS

Affidavit Attachment: 1033554-03 030 09050856 CWR

Postal Number      Sequence      Recipient Name

11041994141000295924  
1      CHARLES B MCKINSEY

11041994141000295931  
2      SANDRA K MCKINSEY

11041994141000295948  
3      CHARLES B MCKINSEY

11041994141000295955  
4      SANDRA K MCKINSEY

11041994141000295962  
5      CHARLES B MCKINSEY

11041994141000295979  
6      SANDRA K MCKINSEY

11041994141000295986  
7      OREGON DEPARTMENT OF JUSTICE-DIVISION

Address Line 1/3

420 FIR STREET

420 FIR STREET

92 NORTH BROADWAY

92 NORTH BROADWAY

P.O. BOX 719

P.O. BOX 719

OF CHILD SUPPORT  
SALEM OR 97304

Address Line 2/4

CHILOQUIN OR 97624

CHILOQUIN OR 97624

BAYPOINT CA 94565

BAYPOINT CA 94565

CHILOQUIN OR 97624

CHILOQUIN OR 97624

1495 EDGEWATER STREET N.W. SUITE 170

57269

9/5/2001 11:18:58 AM      Sender:      CalWestern Reconveyance  
525 E Main  
El Cajon CA 92030

Postal Class:      Certified - Ret

Type of Mailing:      NOS

Affidavit Attachment: 1033554-03 030 09050856 CWR

Postal Number      Sequence Recipient Name

71041994141000464827  
1

CHARLES B MCKINSEY

Address Line 1/3

420 FIR STREET

Address Line 2/4

CHILOQUIN OR 97624

71041994141000464834  
2

SANDRA K MCKINSEY

420 FIR STREET

CHILOQUIN OR 97624

71041994141000464841  
3

CHARLES B MCKINSEY

92 NORTH BROADWAY

BAYPOINT CA 94565

71041994141000464858  
4

SANDRA K MCKINSEY

92 NORTH BROADWAY

BAYPOINT CA 94565

71041994141000464865  
5

CHARLES B MCKINSEY

P.O. BOX 719

CHILOQUIN OR 97624

71041994141000464872  
6

SANDRA K MCKINSEY

P.O. BOX 719

CHILOQUIN OR 97624

71041994141000464889  
7

OREGON DEPARTMENT OF JUSTICE-DIVISION

OF CHILD SUPPORT  
SALEM OR 97304

1495 EDGEWATER STREET N.W. SUITE 170

57270

# Affidavit of Publication

57271

## 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 # 4379

Trustee's Notice/ McKinsey

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:

September 26, 2001

October 3, 10, 17, 2001

Total Cost: \$648.00

Subscribed and sworn

before me on: October 17, 2001

Notary Public of Oregon

My commission expires March 15, 2004

### TRUSTEE'S NOTICE OF SALE

Loan No: 1004014215.  
T.S. No: 1033554-03.  
78560.

Reference is made to that certain deed made by, CHARLES B. MCKINSEY AND SANDRA K. MCKINSEY, HUSBAND AND WIFE, as Grantor to AMERITITLE, as Trustee, in favor of FIRST FRANKLIN FINANCIAL CORPORATION, as Beneficiary, dated January 24, 2001, recorded January 30, 2001, in official records of KLAMATH County, Oregon in book/reel/volume No. MO1 at page No. 3760, fee/file/instrument/microfile/reception No. XX (indicated which), covering the following described real property situated in said County and State, to-wit:  
LOTS 4 AND 5, BLOCK 12, CHILOQUIN DRIVE ADDITION, 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 notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantors: Failure to pay the monthly payment due April 1, 2001 of principal, interest and impounds and subsequent install-

ments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

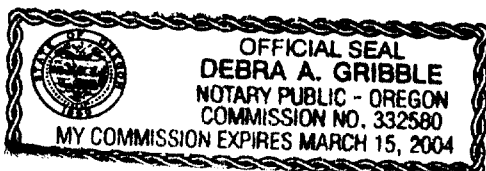
Monthly payment \$544.31. Monthly Late Charge \$27.22. By reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit:

The sum of \$50,986.94 together with interest thereon at the rate of 12.500% per annum from 03/01/2001 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on January 8, 2002 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at THE KLAMATH COUNTY COURT-HOUSE, 316 MAIN STREET, City of KLAMATH FALLS, County of KLAMATH, 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 further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes 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: August 27, 2001. Cal-Western Reconveyance Corporation, 525 East Main Street, PO Box 22004, El Cajon, CA 92022-9004. #4379 September 26, October 3, 10, 17, 2001.



TS. 1033554-03

REC'D SEP 28 2001

78560

57272

Klamath County, Oregon

FIRST FRANKLIN FINANCIAL CORPORATION, beneficiary

CHARLES B MCKINSEY & SANDRA K MCKINSEY, grantor

CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee

REF # R-78560

**AFFIDAVIT OF SERVICE**

I hereby certify that according to the records maintained in this office, Dave Shuck is a competent person 18 years of age or older and meets the requirements in the state of service, and is not the beneficiary of 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 Dave Shuck made service of the foregoing **TRUSTEE'S NOTICE OF SALE** upon the **OCCUPANTS of 420 FIR ST. , CHILOQUIN, OR 97624**, named below, by delivering or leaving true copies of said documents, as follows:

**NON-OCCUPANCY**

On **September 9, 2001**, I found the property at **420 FIR ST. , CHILOQUIN, OR 97624**, to be unoccupied.

Gloria Carter

(signature)

Gloria Carter

STATE OF OREGON, County of Washington.

Signed and affirmed before me on September 20, 2001.

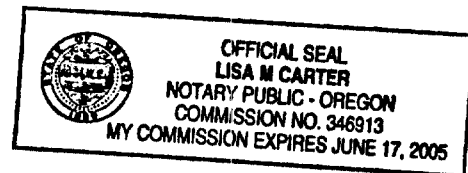
Lisa M. Carter

(SEAL)

NOTARY PUBLIC - OREGON

My commission expires: 6-17-05

CLIENT: RELIABLE POSTING & PUBLISHING REF # R-78560  
IPS# 13893



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

State of Oregon, County of Klamath

Recorded 11/07/01 3:18 p. m.

In Vol. M01 Page 57246

Linda Smith,

County Clerk Fee\$ 51.00