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IN TS. NO. OR-1002
LN. NO. 666480-00-107727
FIDELITY NATIONAL TITLE INS.
CO. OF OREGON

401 SW Fourth Avenue
Portland OR 97204

Trustee's Name and Address

HOUSEHOLD FINANCE CORP. II
961 Weigel Drive
Elmhurst, IL 60126-1058

Second Party's Name and Address

After recording, return to (Name, Address, Zip):
FIDELITY NATIONAL TITLE INS. CO.

401 SE Fourth Ave.
Portland, Oregon

Until requested otherwise, send all tax statements to (Name, Address, Zip):

HOUSEHOLD FINANCE CORP. II
Michelle Capozzi
961 Weigel Drive
Elmhurst, IL 60126-1058

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STATE OF OREGON,
County of

} ss.

SPACE RESERVED
FOR
RECORDER'S USE

State of Oregon, County of Klamath

Recorded 01/22/2002 11:18 a m.

Vol M02, Pg 4076-78

Linda Smith, County Clerk

Fee \$ 31.00 # of Pgs 3

uty.

mtc 54853

THIS INDENTURE, Dated January 8, 2002, between
FIDELITY NATIONAL TITLE INSURANCE COMPANY OF OREGON

called trustee, and HOUSEHOLD FINANCE CORPORATION II, hereinafter
hereinafter called the second party; WITNESSETH:

RECITALS: FIDELITY NATIONAL TITLE INSURANCE CO. OF OREGON, as grantor, executed and
delivered to HOUSEHOLD FINANCE CORPORATION II, as trustee, for the benefit
of HOUSEHOLD FINANCE CORPORATION II, as beneficiary, a certain trust deed
dated July 13, 2000, recorded on July 17, 2000, in the Records of
Klamath County, Oregon, in book/reel/volume No. MOO at page 26004, and/or as fee/file/instru-
ment/microfilm/reception No. (indicate which). In that trust deed, the real property therein and hereinafter described
was conveyed by the grantor to the trustee to secure, among other things, the performance of certain obligations of the grantor to the
beneficiary. The grantor thereafter defaulted in performance of the obligations secured by the 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 the default, the owner and holder of the obligations secured by the trust deed, being the beneficiary therein
named, or the beneficiary's successor in interest, declared all sums so secured immediately due and owing. A notice of default con-
taining an election to sell the real property and to foreclose the trust deed by advertisement and sale to satisfy the asserting grantor's
obligations was recorded on August 14, 2001, in the Records of Klamath County,
in book/reel/volume No. M01 at page 40895, and/or as fee/file instrument/microfilm/reception No. (indicate which), to which reference now is made.

After recording the notice of default, the undersigned trustee gave notice of the time for and place of sale of the real prop-
erty, as fixed by the trustee and as required by law. Copies of the notice of sale were served pursuant to ORCP 7 D. (2) and 7 D. (3),
or mailed by both first class and certified mail with return receipt requested, to the last known addresses of the persons or their legal
representatives, if any, named in ORS 86.740 (1) and 86.740 (2)(a), at least 120 days before the date the property was sold. A copy
of the notice of sale was mailed by first class and certified mail with return receipt requested to the last known address of the fidu-
ciary or personal representative of any person named in ORS 86.740 (1), promptly after the trustee received knowledge of the dis-
ability, insanity or death of any such person. Copies of the notice of sale were served upon occupants of the property described in
the trust deed in the manner in which a summons is served pursuant to ORCP 7 D. (2) and 7 D. (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
addresses of 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. The trustee published a copy of the
notice of sale in a newspaper of general circulation in each county in which the real property is situated once a week for four suc-
cessive weeks. The last publication of the notice occurred more than twenty days prior to the date of sale. The mailing, service and
publication of the notice of sale are shown by affidavits and/or proofs of service duly recorded prior to the date of sale in the county
records, those affidavits and proofs, together with the Notice of Default and Election to Sell and the notice of sale, being now referred
to and incorporated in and made a part of this deed as if fully set forth herein. The undersigned trustee has no actual notice of any
person, other than the persons named in those affidavits and proofs as having or claiming a lien on or interest in the real property,
entitled to notice pursuant to ORS 86.740 (1)(b) or (1)(c).

The true and actual consideration for this conveyance is \$ 66,490.00. (Here comply with ORS 93.030.)
SIXTY SIX THOUSAND FOUR HUNDRED NINETY & 00/100

(OVER)



The undersigned trustee, on January 4, 2002, at the hour of 10:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, (which was the day and hour to which the sale was postponed as permitted by ORS 86.755 (2)) (which was the day and hour set in the amended notice of sale)* and at the place so fixed for sale, in full accordance with the laws of the State of Oregon and pursuant to the powers conferred upon the trustee by the trust deed, sold the real property in one parcel at public auction to the second party for the sum of \$66,490.00, the second party being the highest and best bidder at the sale, and that sum being the highest and best bid for the property.

NOW, THEREFORE, in consideration of that sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in the trustee by the laws of the State of Oregon and by the 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 the trust deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the trust deed in and to the following described real property, to-wit:

A PARCEL OF LAND LYING IN THE S1/2 ' SW1/4 OF SECTION 3, TOWNSHIP 37 SOUTH, RANGE 14 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 3, TOWNSHIP 37 SOUTH, RANGE 14 EAST OF WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE SOUTH ALONG THE WEST SECTION LINE OF SECTION 3, 300 FEET; THENCE EAST 1973.25 FEET TO THE WEST RIGHT OF WAY LINE OF A COUNTY ROAD; THENCE NORTHERLY ALONG SAID RIGHT OF WAY LINE AS FOLLOWS:

NORTH 54 DEGREES 51' EAST 50 FEET, NORTH 43 DEGREES 07' EAST 83 FEET AND NORTH 31 DEGREES 42' EAST 247.66 FEET TO THE NORTH LINE OF THE SOUTH HALF OF THE SOUTHWEST QUARTER OF SAID SECTION 3; THENCE WEST ALONG SAID NORTH LINE 2201 FEET TO THE POINT OF BEGINNING.

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

In construing this instrument, and whenever the context so requires, the singular includes the plural; "grantor" includes any successor in interest to the grantor, as well as each and every other person owing an obligation, the performance of which is secured by the trust deed; "trustee" includes any successor trustee; "beneficiary" includes any successor in interest of the beneficiary first named above; and "person" includes a corporation and any other legal or commercial entity.

IN WITNESS WHEREOF, the undersigned trustee has hereunto executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

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 CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

* Delete words in parentheses if inapplicable.

STATE OF OREGON, County of Multnomah ss.

This instrument was acknowledged before me on _____

by _____

This instrument was acknowledged before me on January 14, 2002

by Thomas R. Moore

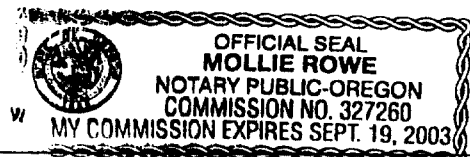
as Assistant Vice President

of Fidelity National Title

Mollie Rowe

Notary Public for Oregon

My commission expires 9-19-03



4078

AFFIDAVIT OF NON-MILITARY SERVICESTATE OF ILLINOIS }
COUNTY OF DUPAGE }SSForeclosure Number OR 1002

Loan No. 66648000107727

Michelle Capozzi, being first duly sworn, deposes and says:

That he/she is over the age of eighteen years and competent to make this affidavit;

That Douglas L. Pratt and Sandra L. Pratt ~~is~~ are not, in the military service of the United States, within the meaning of the Soldiers' and Sailors' Civil Relief Act, as amended; that neither person is a member of the United States Marine Corps, Women's Reserve, or Women's Army Auxiliary Corps or Women's Army Corps (WACS), or Women's Coast Guard Reserve (SPARS), or being educated under the supervision of the United States preliminary to induction into the Military Service, or under orders to report for induction under the Selective Training and Service Act of 1940, as amended, or as a member of the Enlisted Reserve Corps under orders to report for military service or American Citizens serving with forces of any nation allied with the United States in the prosecution of a war, or in the Federal Service or active duty as a member of the Army of the United States, or the United States Navy, or the Marine Corps, or the Coast Guard, or as an officer of the Public Health Service within the purview of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended.

That this affidavit is made for the purpose of inducing NEVADA TRUST DEED SERVICES, INC. as Trustee, or as Agent for the Trustee of record, without leave of court first obtained to cause certain property to be sold pursuant to the Power of Sale contained within the terms of a Deed of Trust.

DATED this 14 day of December 2001, .

Household Finance Corporation II

By: Michelle Capozzi
Michelle Capozzi, foreclosure specialist

Subscribed and Sworn before me, a Notary Public

this 31 day of December, 2001.Lamberini Anastas
NOTARY PUBLIC