

WHEN RECORDED MAIL TO:

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

Vol M02 Page 6395

State of Oregon, County of Klamath
Recorded 02/01/2002 3:08 p. m.
Vol M02, Pg 6395-6401
Linda Smith, County Clerk
Fee \$ 51⁰⁰ # of Pgs 7

02 FEB 1 PM 3:08

T.S. NO.: 1034916-08 K57687
LOAN NO.: 30579163

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 RHONDA L RORIE, 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 November 02, 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

SUBSCRIBED AND SWORN to me this 5th day of November, 2001

Marie Reinicke
Notary Public



K51.

TRUSTEE'S NOTICE OF SALE

Loan No: 30579163
T.S. No: 1034916-08

Reference is made to that certain deed made by ,

SCOTT A EPPERLY AND MICHELLE A EPPERLY, AS TENANTS BY THE,
ENTIRETY as Grantor to
MARK H PETERMAN, as Trustee, in favor of

BNC MORTGAGE, INC,
as Beneficiary,

dated May 26, 1998, recorded June 2, 1998, in official records of KLAMATH County,
Oregon in book/reel/volume No. M98 at page No. 18687, fee/file/instrument/
microfile/reception No. 59122(indicated which), covering the following described
real property situated in said County and State, to-wit:

LOT 8 IN BLOCK 4 OF BRYANT TRACT NO. 2, 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 \$624.63 Monthly Late Charge \$27.12

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 \$52,155.69 together with
interest thereon at the rate of 11.000 % 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 March 7, 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.

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Loan No: 30579163
T.S. No: 1034916-08

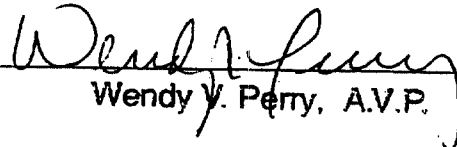
TRUSTEE'S NOTICE OF SALE

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: October 25, 2001

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: 
Wendy V. Perry, A.V.P.

11/2/2001 11:33:40 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92030

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1034916-08 030 11020742 CWR

Postal Number Sequence Recipient Name

11041994141000394740

1 OCCUPANT

Address Line 1/3

Address Line 2/4

3953 FRIEDA AVENUE

KLAMATH FALLS OR 97603

11041994141000394757

2 SCOTT A EPPERLY

3953 FRIEDA AVENUE

KLAMATH FALLS OR 97603

11041994141000394764

3 MICHELLE A EPPERLY

3953 FRIEDA AVENUE

KLAMATH FALLS OR 97603

11041994141000394771

4 SCOTT A EPPERLY

4451 CREGAN AVENUE

KLAMATH FALLS OR 97601

11041994141000394788

5 MICHELLE A EPPERLY

4451 CREGAN AVENUE

KLAMATH FALLS OR 97601

11041994141000394795

6 CULCEY ANN EPPERLY

1319 SARGENT ST

KLAMATH FALLS OR 97601

11041994141000394801

7 SCOTT ALLEN EPPERLY

9373 TINGLEY LN

KLAMATH FALLS OR 97603

6398

11/2/2001 11:33:43 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92030

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1034916-08 030 11020742 CWR

Postal Number Sequence Recipient Name

71041994141000611986
1 OCCUPANT

Address Line 1/3

Address Line 2/4

3953 FRIEDA AVENUE
KLAMATH FALLS OR 97603

71041994141000611993
2 SCOTT A EPPERLY

3953 FRIEDA AVENUE

KLAMATH FALLS OR 97603

71041994141000612006
3 MICHELLE A EPPERLY

3953 FRIEDA AVENUE

KLAMATH FALLS OR 97603

71041994141000612013
4 SCOTT A EPPERLY

4451 CREGAN AVENUE

KLAMATH FALLS OR 97601

71041994141000612020
5 MICHELLE A EPPERLY

4451 CREGAN AVENUE

KLAMATH FALLS OR 97601

71041994141000612037
6 CULCEY ANN EPPERLY

1319 SARGENT ST

KLAMATH FALLS OR 97601

71041994141000612044
7 SCOTT ALLEN EPPERLY

9373 TINGLEY LN

KLAMATH FALLS OR 97603

**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 # 4477

Notice of Sale/Epperly

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:
November 23, 30, December 7, 14, 2001

Total Cost: \$648.00

Subscribed and sworn

before me on: December 14, 2001

Notary Public of Oregon

My commission expires March 15, 2004

**TRUSTEE'S
NOTICE OF SALE**

Loan No: 30579163
T.S. No: 1034916-08
79926.

Reference is made to that certain deed made by SCOTT A. EPPERLY and MICHELLE A. EPPERLY, AS TENANTS BY THE ENTIRETY as Grantor to MARK H. PETERMAN, as Trustee, in favor of BNC MORTGAGE, INC, as Beneficiary, dated May 26, 1998, recorded June 2, 1998, in official records of KLAMATH County, Oregon in book/reel /volume No. M98 at page No. 18687, fee/file/instrument/microfile/reception No. 59122 (indicated which), covering the following described real property situated in said County and State, to-wit: LOT 8 IN BLOCK 4 OF BRYANT TRACT NO. 2, 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 - \$624.63; Monthly Late Charge - \$27.12.

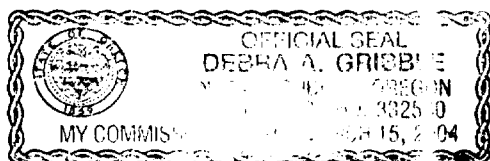
By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$52,155.69 together with interest

thereon at the rate of 11.000% 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 is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on March 7, 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.

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 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: October 25, 2001. By: Wendy V. Perry, AVP. Cal-Western Reconveyance Corporation, 525 East Main Street, PO Box 22004, El Cajon, CA 92022-9004. #4477 November 23, 30, December 7, 14, 2001.



6401

79926

1034916-08

**JEFFERSON STATE ADJUSTERS
RECOVERY IS OUR BUSINESS**

1135 Pine Street
Klamath Falls, Oregon 97601
Phone: (541) 882-8036 Fax: (541) 883-2129

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF

I, Ed Foreman, being first duly sworn, depose and say: That I am and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the county of Klamath, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

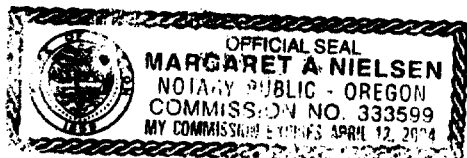
That on the 2 day of November, 2001 after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) 3953 Frieda ave.
Klamath Falls, OR

I declare under the penalty of perjury that the above statements are true and correct.

Ed Foreman 11-5-01
(Signed and Dated)

Subscribed and Sworn to before me this 5th day of November 2001.



Margaret A. Nielsen
NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES: 4-12-04