

WHEN RECORDED MAIL TO:

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

Vol M02 Page 29233

'02 MAY 16 PM 1:28

State of Oregon, County of Klamath  
Recorded 05/16/2002 1:28P m.  
Vol M02, Pg 29233-40  
Linda Smith, County Clerk  
Fee \$ 56 # of Pgs 8

K58356

T.S. NO.: 1039732-09  
LOAN NO.: 0432978278

## AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

I, Scott Landy } SS 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:

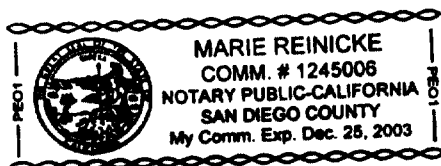
**SEE ATTACHED**

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 GAIL A MCALLISTER, 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 February 26, 2002. 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 28<sup>th</sup> day of February, 20 02



Notary Public

## TRUSTEE'S NOTICE OF SALE

29234

Loan No: 0432978278

T.S. No: 1039732-09

Reference is made to that certain deed made by  
SARAH LYNN FERRIER, AN ESTATE IN FEE SIMPLE  
as Grantor to  
FIRST AMERICAN TITLE INS CO, as Trustee, in favor of  
MATRIX FINANCIAL SERVICES CORPORATION  
as Beneficiary,

dated April 23, 2001, recorded May 01, 2002, in official records of KLAMATH County, OREGON in  
book/reel/volume No. M01 at  
page No. 19786, fee/file/instrument/microfilm/reception No. XX covering the following described real property  
situated in the said County and State, to-wit:

LOTS 13, 14, 15 AND 16 IN BLOCK 53 OF GRANDVIEW ADDTION TO BONANZA, ACCORDING TO  
THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH  
COUNTY, OREGON

Commonly known as:

31715 MISSION STREET BONANZA OR 97623

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 December 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 \$1,112.51    Monthly Late Charge \$55.63

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 following, to-wit; The sum of \$129,196.00 together with interest  
thereon at 9.740% per annum from November 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  
the said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION  
the undersigned trustee will on June 27, 2002 at the hour of 1:00pm, Standard of Time, as established by Section  
187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO 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 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 expense 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.

Loan No: 0432978278

T.S. No: 1039732-09

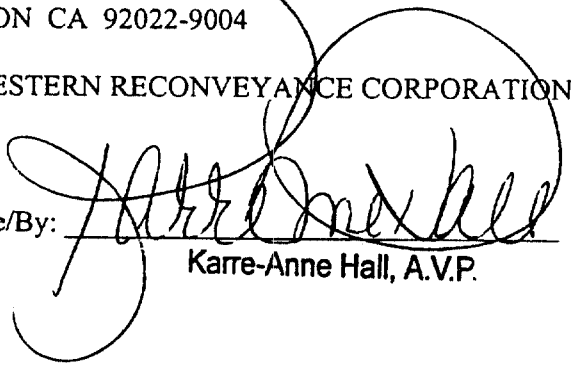
### TRUSTEE'S NOTICE OF SALE

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" includes their respective successors in interest, if any.

Dated: February 13, 2002

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: 

Karre-Anne Hall, A.V.P.

2/26/2002 1:46:30 PM      Sender:      CalWestern Reconveyance  
525 E Main  
El Cajon CA 92030

Postal Class:      First Class

Type of Mailing:      NOS

Affidavit Attachment: 1039732-09 030 02251357 CWR

Postal Number      Sequence Recipient Name

11041994141000617931	1	OCCUPANT	31715 MISSION STREET	Address Line 1/3	BONANZA OR 97623	Address Line 2/4
11041994141000617948	2	SARAH L FERRIER	31715 MISSION STREET		BONANZA OR 97623	
11041994141000617955	3	SARAH L FERRIER	P.O. BOX 416		BONANZA OR 97623	
11041994141000617962	4	SARAH LYNN FERRIER	31715 MISSION STREET		BONANZA OR 97623	
11041994141000617979	5	BENEFICIAL OREGON INC.	1345 CTR. DR. SUITE D		MEDFORD OR 97501	
11041994141000617986	6	BENEFICIAL OREGON, INC. % RECORDS	PROCESSING SERVICES ELMHURST IL 60126		577 LAMONT ROAD	

29236

2/26/2002 1:46:33 PM Sender: CalWestern Reconveyance  
525 E Main  
El Cajon CA 92030

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1039732-09 030 02251357 CWR

Postal Number Sequence Recipient Name

71041994141000961104  
1 OCCUPANT

71041994141000961111  
2 SARAH L FERRIER

71041994141000961128  
3 SARAH L FERRIER

71041994141000961135  
4 SARAH LYNN FERRIER

71041994141000961142  
5 BENEFICIAL OREGON INC.

71041994141000961159  
6 BENEFICIAL OREGON, INC. % RECORDS

Address Line 1/3

31715 MISSION STREET

31715 MISSION STREET

P.O. BOX 416

31715 MISSION STREET

1345 CTR. DR. SUITE D

PROCESSING SERVICES  
ELMHURST IL 60126

Address Line 2/4

BONANZA OR 97623

BONANZA OR 97623

BONANZA OR 97623

BONANZA OR 97623

MEDFORD OR 97501

577 LAMONT ROAD

29237

# Affidavit of Publication

29238

## 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 # 4667

Notice of Sale/Ferrier

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:  
March 15, 22, 29, April 5, 2002

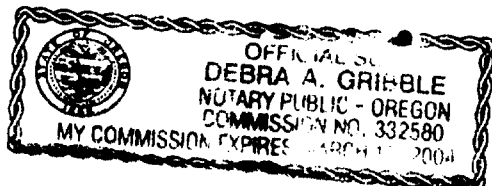
Total Cost: \$661.50

*Larry L. Wells*  
Subscribed and sworn

before me on: April 5, 2002

*Debra A. Gribble*  
Notary Public of Oregon

My commission expires March 15, 2004



### TRUSTEE'S NOTICE OF SALE

Loan No: 0432978278.  
T.S. No: 1039732-09,  
83017.

Reference is made to that certain deed made by SARAH LYNN FERRIER, AN ESTATE IN FEE SIMPLE as Grantor to FIRST AMERICAN TITLE INS. CO, as trustee, in favor of MATRIX FINANCIAL SERVICES CORPORATION as Beneficiary, dated April 23, 2001, recorded May 01, 2002, in official records of KLAMATH County, OREGON in Book/reel/ volume No. M01 at page No. 19786, fee/ file/instrument/microfilm/reception No. XX covering the following described real property situated in the said County and State, to-wit: LOTS 13, 14, 15 AND 16 IN BLOCK 53 OF GRANDVIEW ADDITION TO BONANZA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 31715 MISSION STREET, BONANZA, OR 97623.

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 December 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 - \$1,112.51. Monthly Late Charge - \$55.63.

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 following, to-wit: The sum of \$129,196.00 together with interest thereon at 9.740% per annum from November 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 the said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on June 27, 2002 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at THE MAIN STREET ENTRANCE TO 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 grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any in-

terest 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 expense 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" includes their respective successors in interest, if any. Dated: February 13, 2002. By: Karre-Ann Hall, A.V.P. Cal-Western Reconveyance Corporation, 525 East Main Street, PO Box 22004, El Cajon, CA 92022-9004. #4667 March 15, 22, 29, April 5, 2002.

Klamath County, Oregon

29239 83017  
1039732-09

MATRIX FINANCIAL SERVICES CORPORATION, beneficiary  
SARAH LYNN FERRIER, grantor  
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee  
AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: SHAN FERRIER  
31715 MISSION ST.  
BONANZA, OR 97623

You are hereby notified that you have been served with a TRUSTEE'S NOTICE OF SALE, (hereafter called documents), a true copy is attached and enclosed. SUBSTITUTED SERVICE was made on **February 25, 2002**, at **1:05 PM** by leaving a true copy of said documents with **SARAH LYNN FERRIER**, who is a person of suitable age and a member of your household, to-wit: **31715 MISSION ST., BONANZA, OR 97623**.

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AFFIDAVIT OF MAILING

I certify that:

I mailed a Notice of Service, a complete copy of which appears above, together with a true copy of the documents referred to therein and attached thereto, to the person and to the address first appearing above.

The Notice set forth above, and true copies of the said documents were placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **February 26, 2002**, addressed as aforesaid.

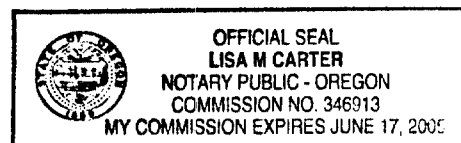
*Lisa M Carter*

STATE OF OREGON, County of Multnomah. Signed and affirmed before me on February 26, 2002.  
(SEAL)

*Lisa M Carter*

NOTARY PUBLIC - OREGON

My commission expires: 6-17-05



CLIENT RELIABLE POSTING & PUBLISHING ref# R-83017  
IPS# 15780

INTERSTATE PROCESS SERVING, INC \* P.O. Box 156, Beaverton OR 97075 \* (503)452-7179

# **PROOF OF SERVICE JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon  
COUNTY OF: Klamath

CASE #: Trustee sale

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows:

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Sarah Ferrier at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Sarah Ferrier, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Shan Ferrier

☐ **OFFICE SERVICE:** At the office which he/she maintains for the conduct of business as shown at the address below, by leaving such true copy of Original with \_\_\_\_\_, the person who is apparently in charge.

☐ **SERVICE ON CORPORATIONS, LIMITED PARTNERSHIPS OR UNINCORPORATED ASSOCIATIONS SUBJECT TO SUIT UNDER A COMMON NAME.**

Upon \_\_\_\_\_, by (a) delivering such true copies personally and in person to \_\_\_\_\_ a Corporation, or Limited Partnership, etc.  
to: \_\_\_\_\_ who is a/the \_\_\_\_\_ thereof, or  
(b) leaving such true copies with \_\_\_\_\_, the person who is apparently in charge of the office of \_\_\_\_\_, who is a/the \_\_\_\_\_ thereof.

☐ **OTHER METHOD:** By leaving an Original or True Copy with \_\_\_\_\_.

☐ **NOT FOUND:** I certify that I received the within document(s) for service on \_\_\_\_\_ and after due and diligent search and inquiry, I hereby return that I have been unable to find, the within named respondent, \_\_\_\_\_ within \_\_\_\_\_ County.

Occ of 31715 Mission Bonanza, OR 97623

## **ADDRESS OF SERVICE**

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or corporation named in the action.

February 25<sup>th</sup>, 2002  
**DATE OF SERVICE**

1:05 P.M.  
**TIME OF SERVICE**

☐ or not found

By:

Dave Shuck

Dated this 25<sup>th</sup> day of February, 2002.

Subscribed and sworn before me,

Date

Notary Public for Oregon

