

State of Oregon, County of Klamath  
Recorded 06/07/2002 2:22 p. m.  
Vol M02, Pg 33627-33  
Linda Smith, County Clerk  
Fee \$ 66.00 # of Pgs 7

02 JUN 7 PM 2:22

**RECORDING COVER SHEET FOR  
NOTICE OF SALE PROOF OF COMPLIANCE  
Per ORS 205.234**

*1054932 K58276*

**AFTER RECORDING RETURN TO:  
FIRST AMERICAN TITLE INSURANCE COMPANY  
400 Countrywide Way SV-35  
Simi Valley, CA 93065**

**TS No.: 024714848**

1. AFFIDAVIT OF MAILING NOTICE OF SALE
- ✓ 2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
- ✓ 3. AFFIDAVIT OF SERVICE
- ✓ 4. COPY OF NOTICE OF SALE

Original Grantor on Trust Deed:

Beneficiary: **FEDERAL NATIONAL MORTGAGE  
ASSOCIATIONCOUNTRYWIDE HOME LOANS, INC.**

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING, ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

*K51  
+15  
66*

1000.03738/GENOVESE

33628

## PROOF OF SERVICE

STATE OF OREGON           )  
                                  ) ss.  
County of Klamath       )

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, upon an **OCCUPANT** at the following address:

**5825 HILYARD AVENUE, KLAMATH FALLS, OREGON 97603**, as follows:


Personal service upon Louise Genovese, by delivering said true copy, personally and in person, at the above address on March 5th, 2002 at 6:15 P.m.

Personal service upon \_\_\_\_\_, by delivering said true copy, personally and in person, at the above address on \_\_\_\_\_, 2002 at \_\_\_\_\_:\_\_\_\_\_ .m.

Personal service upon \_\_\_\_\_, by delivering said true copy, personally and in person, at the above address on \_\_\_\_\_, 2002 at \_\_\_\_\_:\_\_\_\_\_ .m.

Personal service upon \_\_\_\_\_, by delivering said true copy, personally and in person, at the above address on \_\_\_\_\_, 2002 at \_\_\_\_\_:\_\_\_\_\_ .m.

I declare under the penalty of perjury that the above statement is true and correct.

  
Dave Shuck

241990

SUBSCRIBED AND SWORN to before me this

5th day of March, 2002 by Dave Shuck

  
Notary Public for Oregon

# Affidavit of Publication

33629

## 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 # 4740

Notice of Sale/Genovese

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:

April 11, 18, 25, May 2, 2002

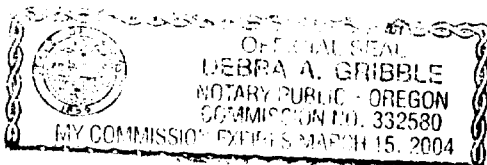
Total Cost: \$783.00

Subscribed and sworn

before me on: May 2, 2002

Notary Public of Oregon

My commission expires March 15, 2004



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by LOUISE S. GENOVESE, UNMARRIED WOMAN, as grantor(s), to AMERITITLE, as trustee, in favor of NATIONAL FUNDING SERVICE, INC., AN OREGON CORPORATION, as beneficiary, dated 02/07/2000, recorded 02/18/2000, in the mortgage records of KLAMATH County, Oregon, in Reel No. M00 at Page No. 5389 as Recorder's fee/file/instrument/microfilm/reception Number and subsequently assigned to COUNTRYWIDE HOME LOANS, INC. by Assignment recorded 02/18/2000 in Reel No. M00 at Page No. 5397 as Recorder's fee/file/instrument/microfilm/reception No. covering the following described real property situated in said county and state, to wit: LOT 22 OF POOLE HOMESITES, A RE-SUBDIVISION OF THE SOUTH 270 FEET OF TRACTS 22, 23, AND 24, AND OF TRACTS 33, 34, 35 AND 36, HOMELAND TRACTS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. APN: 3909-001CC-05700. PROPERTY ADDRESS: 5825 Hilyard Ave., Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a no-

tice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$794.99 beginning 10/01/2001; plus late charges of \$31.22 each month beginning 10/01/2001 plus prior accrued late charges of \$62.44 payment plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following to wit: \$80,259.17 with interest thereon at the rate of 8.500 percent per annum beginning 09/01/2001 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 07/12/2002, at the hour of 10:00 AM in

accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street in the City of Klamath Falls, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing

33630

the obligation and trust deed, together with the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.753.

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

Dated: 2/28/2002.

By: Teri L. Thompson, Assistant Secretary. For further information please

contact: First American Title Insurance Company, 400 Countrywide Way, SV-35, Foreclosure Department, Simi Valley, CA 93065, 800-281-8219. TS No. 024714848. #4740 April 11, 18, 25, May 2, 2002.

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

OR-02-4714848  
 LOUISE S. GENOVESE  
 5825 HILYARD AVENUE  
 KLAMATH FALLS OREGON 97603  
 7001 2510 0008 0771 9628

OR-02-4714848  
 OREGON DEPARTMENT OF  
 REVENUE  
 DENNIS MAYEA 98046 REVENUE  
 AGENT  
 PTAC, COMPLIANCE- BEND  
 PO BOX 14725  
 SALEM OR 97309-5018  
 7001 2510 0008 0771 9611

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by FIRST AMERICAN TITLE INSURANCE COMPANY, 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 post office at VENTURA, CALIFORNIA, on 3/8/02. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. 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.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Subscribed and sworn to before me on 3/8, 2002, by MARIA AGUILAR.

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

to

FIRST AMERICAN TITLE INSURANCE COMPANY,

Trustee

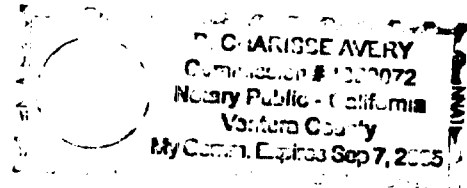
TS No. 024714848

*D. Charisse Avery*  
 Notary Public for California

Residing at

My Commission expires:

After Recording return to:  
 Foreclosure Department  
 FIRST AMERICAN TITLE INSURANCE COMPANY  
 400 Countrywide Way, SV-35  
 Simi Valley, CA 93065



## 1054932 TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by LOUISE S. GENOVESE UNMARRIED WOMAN, as grantor(s), to AMERITITLE, as trustee, in favor of NATIONAL FUNDING SERVICE, INC., A OREGON CORPORATION, as beneficiary, dated 02/07/2000, recorded 02/18/2000, in the mortgage records of KLAMATH County, Oregon, in Reel No. M00 at Page No. 5389 as Recorder's fee/file/instrument/microfilm/reception Number and subsequently assigned to COUNTRYWIDE HOME LOANS, INC. by Assignment recorded 02/18/2000 in Reel No. M00 at Page No. 5397 as Recorder's fee/file/instrument/ microfilm/reception No. covering the following described real property situated in said county and state, to wit:

LOT 22 OF POOLE HOMESITES, A RESUBDIVISION OF THE SOUTH 270 FEET OF TRACTS 22, 23, AND 24, AND OF TRACTS 33, 34, 35 AND 36, HOMELAND TRACTS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

A.P.N.: 3909 001CC 05700

PROPERTY ADDRESS: 5825 HILYARD AVENUE  
KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$794.99 beginning 10/01/2001; plus late charges of \$31.22 each month beginning 10/01/2001 plus prior accrued late charges of \$62.44 payment plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following to wit: \$80,259.17 with interest thereon at the rate of 8.500 percent per annum beginning 09/01/2001 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 07/12/2002 at the hour of 10:00:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street in the City of Klamath Falls, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then

due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with the trustee's and attorney's fees not exceeding the amounts provided by OSRS 86.753.

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

Dated 2-28, 2002

Teri L. Thompson

FIRST AMERICAN TITLE INSURANCE COMPANY

For further information, please contact:

**FIRST AMERICAN TITLE INSURANCE COMPANY**  
400 Countrywide Way, SV-35  
Foreclosure Department  
Simi Valley, CA 93065  
800-281-8219  
TS No. 024714848

**TERI L. THOMPSON**  
ASSISTANT SECRETARY

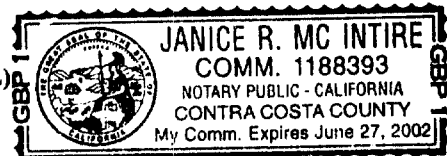
STATE OF California

COUNTY OF Contra Costa <sup>ss.</sup>

This instrument was acknowledged before me on 2-28, 2002, by Teri L. Thompson  
FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee.

Janice R. McIntire  
Notary Public for \_\_\_\_\_  
My commission expires: \_\_\_\_\_

(SEAL)



THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.