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State of Oregon, County of Klamath
Recorded 06/07/2002 2:22 p.m.
Vol M02. Pg 33634-40
Linda Smith, County Clerk
Fee \$ 66.00 # of Pgs 7

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

1054900 K58277

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

TS No.: 027021783

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:

COUNTRYWIDE 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

33635

1000.03718/Penny

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
County of Klamath) ss.

I, Dave Shuck, 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 Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 5th day of March, 2002, after personal inspection, I found the following described real property to be unoccupied:

Lot 2, Block 97, Buena Vista Addition to the City of Klamath Falls, According to the official Plat thereof on file in the office of the county clerk, Klamath County, Oregon.

Commonly known as: 1045 California Avenue
Klarnath Falls, OR 97601

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


Dave Shuck 241889

SUBSCRIBED AND SWORN to before me this 6th day of March , 2002, by Dave Shuck.

Margaret C. Nielsen
Notary Public for Oregon



Affidavit of Publication

33636

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 # 4739

Notice of Sale/Penny

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: \$810.00

Larry L. Wells
Subscribed and sworn

before me on: May 2, 2002

Debra A. Snibbe
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 JEFFREY R. PENNY, as grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as trustee, in favor of PEOPLE'S BANK OF COMMERCE, AN OREGON BANKING CORPORATION, as beneficiary, dated 04/11/2000, recorded 04/14/2000, in the mortgage records of KLAMATH County, Oregon, in Reel No. M00 at Page No. 12256 as Recorder's fee/file/instrument/microfilm/reception Number, re-recorded 10/04/01, in the mortgage records of KLAMATH County, Oregon, in Reel No. M01 at Page No. 50677 as Recorder's fee/file/instrument/microfilm/reception Number, and subsequently assigned to COUNTRYWIDE HOME LOANS, INC. by Assignment recorded 05/04/2000 in Reel No. M00 at Page No. 16143 as Recorder's fee/file/instrument/microfilm/reception No., re-recorded 01/04/01 in Reel No. M01 at Page No. 50682 as Recorder's fee/file/instrument/microfilm/reception No. covering the following described real property situated in said county and state, to wit: LOT 2, BLOCK 97, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON AP# 3809-029CC-06900-000.

PROPERTY ADDRESS: 1045 California Ave., Klamath Falls, OR 97601.

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 \$549.00 beginning 09/01/2001; plus late charges of \$21.96 each month beginning 09/01/2001 plus prior accrued late charges of \$65.88 payment plus advances of \$60.00; 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.

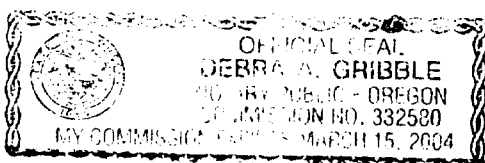
By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following to wit: \$55,002.11 with interest thereon at the rate of 8.5 percent per annum beginning 08/01/2001 until paid, plus all accrued 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



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Received
MAY 6 - 2002
Routh, Crabtree & Fennell

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 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: 2/27/2002.
Charles R. Avilla,
Assistant Vice President. 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. 027021783. #4739 April 11, 18, 25, May 2, 2002.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by JEFFFREY R. PENNY, as grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as trustee, in favor of PEOPLE'S BANK OF COMMERCE, AN OREGON BANKING CORPORATION, as beneficiary, dated 04/11/2000, recorded 04/14/2000, in the mortgage records of KLAMATH County, Oregon, in Reel No. M00 at Page No. 12256 as Recorder's fee/file/instrument/microfilm/reception Number, re-recorded 10/04/01, in the mortgage records of KLAMATH County, Oregon, in Reel No. M01 at Page No. 50677 as Recorder's fee/file/instrument/microfilm/reception Number, and subsequently assigned to COUNTRYWIDE HOME LOANS, INC. by Assignment recorded 05/04/2000 in Reel No. M00 at Page No. 16143 as Recorder's fee/file/instrument/ microfilm/reception No., re-recorded 10/04/01 in Reel No. M01 at Page No. 50682 as Recorder's fee/file/instrument/ microfilm/reception No. covering the following described real property situated in said county and state, to wit:

LOT 2, BLOCK 97, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY
CLERK, KLAMATH COUNTY, OREGON.
AP # 3809-029CC-06900-000

PROPERTY ADDRESS: 1045 CALIFORNIA AVENUE
KLAMATH FALLS, OR 97601

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 \$549.00 beginning 09/01/2001; plus late charges of \$21.96 each month beginning 09/01/2001 plus prior accrued late charges of \$65.88 payment plus advances of \$60.00; 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: \$55,002.11 with interest thereon at the rate of 8.5 percent per annum beginning 08/01/2001 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.

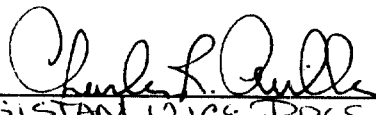
WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 07/12/2002 at the hour of 10:00:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 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

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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 2-27, 2002



ASSISTANT VICE PRESIDENT
FIRST AMERICAN TITLE INSURANCE COMPANY

For further information, please contact:

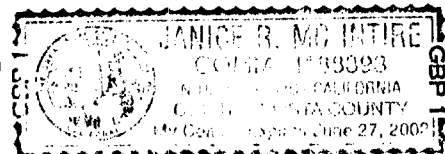
FIRST AMERICAN TITLE INSURANCE COMPANY
400 Countrywide Way, SV-35
Foreclosure Department
Simi Valley, CA 93065
800-281-8219
TS No. 027021783

STATE OF CALIFORNIA)
) ss.
COUNTY OF CONTRA COSTA)

This instrument was acknowledged before me on 2-27, 2002, by
FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee.


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.

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-02-7021783	OR-02-7021783
JEFFREY R. PENNY	JEFFREY R. PENNY
7884 NEWMAN AVE	1045 CALIFORNIA AVENUE
HUNTINGTON BEACH	KLAMATH FALLS OREGON 97601
92647	7001 2510 0008 0771 9529
7001 2510 0008 0771 9536	
OR-02-7021783	
KLAMATH PUBLIC EMPLOYEES	
F.C.U.	
3737 SHASTA WAY	
KLAMATH FALLS, OR 97603	
7001 2510 0008 0771 9512	

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. 027021783

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

