

02 OCT 2 PM 11:20

Vol M02 Page 56420

RECORDING COVER SHEET  
FOR NOTICE OF SALE PROOF  
OF COMPLIANCE, PER ORS 205.234  
THIS COVER SHEET HAS BEEN PREPARED BY THE  
PERSON PRESENTING THE ATTACHED INSTRUMENT FOR  
RECORDING. ANY ERRORS IN THIS COVER SHEET  
DO NOT AFFECT THE TRANSACTION(S) CONTAINED  
IN THE INSTRUMENT ITSELF.

State of Oregon, County of Klamath  
Recorded 10/02/2002 11:20 a. m.  
Vol M02, Pg 56420-35  
Linda Smith, County Clerk  
Fee \$ 106<sup>00</sup> # of Pgs 16

**AFTER RECORDING RETURN TO:**

Midfirst Bank  
c/o Midland Mortgage Co.  
999 NW Grand Blvd, Suite 100  
Oklahoma City, OK 73118-6116

**ORDER #** K58902 / 1211027

**MARK NAME(S) OF ALL THE TRANSACTIONS described in the attached instrument. Fill in the Original Grantor on the Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.**

**X** **AFFIDAVIT OF MAILING NOTICE OF SALE** (must have  
Trustee's Notice of Sale attached)

**X** **AFFIDAVIT OF PUBLICATION OF NOTICE OF SALE**

**X** **PROOF OF SERVICE**

**Original Grantor on Trust Deed:** Johnnie A. Baugh and Cheryl R. Baugh

**Beneficiary:** Keycorp Mortgage Inc.

K96  
+10  
106-

56421

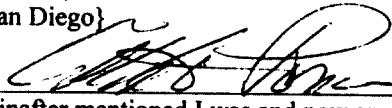
WHEN REDORDED MAIL TO:  
MIDFIRST BANK  
c/o MIDLAND MORTGAGE CO.  
999 N.W. GRAND BOULEVARD, SUITE 100  
OKLAHOMA CITY, OK 73118-6116

(Recorder's Use)

T.S. NO.: F-28105-OR-AP  
LOAN NO.: 42372710

**AFFIDAVIT OF MAILING NOTICE OF SALE**

STATE OF California} SS  
COUNTY OF San Diego}

I, Alberto Ponce  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 original or copy of 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 registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

**NAME & ADDRESS**

**SEE ATTACHED**

**CERTIFIED NO.**

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 Alberto Ponce, for FIRST AMERICAN TITLE INSURANCE CO., 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 San Diego California, on 7/5/2002. 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.

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

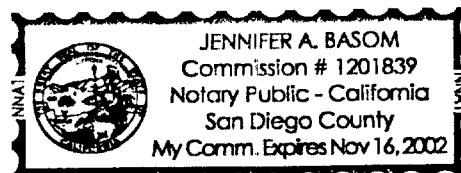
STATE OF California} SS  
COUNTY OF San Diego}

On 9/30/2002 before me, the undersigned, A Notary Public  
in and for said State, personally appeared Alberto Ponce (notary seal)  
personally known to me (or proved to me on the basis of satisfactory evidence)  
to be the person(s) whose name(s) is/are subscribed to the within instrument  
and acknowledged to me that he/she/they executed the same in his./her/their  
authorized capacity(ies), and that by his/her/their signature(s) on the instrument  
the person(s), or the entity upon behalf of which the person(s) acted, executed  
the instrument.

WITNESS my hand and official seal

Signature

Jennifer A. Basom



**TRUSTEE'S NOTICE OF SALE**

Loan No: 42372710

T.S. No.: F-28105-OR-AP

Reference is made to that certain deed made by, JOHNNIE A BAUGH AND CHERYL R BAUGH, HUSBAND AND WIFE as Grantor to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, in favor of

KEYCORP MORTGAGE INC. AND MARYLAND CORPORATION,  
as Beneficiary,

dated 10/24/1994, recorded 10/31/1994, in official records of Klamath county, Oregon in book/reel/volume No. M94 at page No. 33718, fee/file/instrument/microfile/reception No. \*\*\* (indicated which), covering the following described real property situated in said County and State, to-wit:

A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 5, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN AND BEING MORE PARTICULARLY DESCRIBED AS ATTACHED EXHIBIT "A".

Property address: 2446 Lindley Way  
Klamath Falls, OR 97601

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 MAKE THE 2/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$1,056.98

Monthly Late Charge \$52.85

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: \$107,289.95 with interest thereon at the rate of 9% percent per annum beginning 1/1/2002; plus late charges of \$52.85 each month beginning 2/1/2002 until paid; plus prior accrued late charges of ; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys 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.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE CO. the undersigned trustee will on 11/1/2002 at the hour of 10:00 AM, Standard of Time, as established by section 187,110, Oregon Revised Statutes, at

ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR

County of Klamath, 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.

Loan No: 42372710  
T.S. No: F-28105-OR-AP

### 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: June 19, 2002

MIDFIRST BANK  
BY: FIRST AMERICAN TITLE INSURANCE  
CO., TRUSTEE  
BY: QUALITY LOAN SERVICE CORP., AGENT  
(619) 645-7711

Signature By   
ALBERTO PONCE, TRUSTEE SALE OFFICER

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

ALBERTO PONCE, TRUSTEE SALE OFFICER

## EXHIBIT 'A'

A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 5, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A 1" IRON SHAFT WITH HEX NUT MARKING THE NORTHWEST CORNER OF SAID SW 1/4 OF THE NW 1/4; THENCE NORTH 89 DEGREES 55' EAST ALONG THE NORTH LINE OF SAID SW 1/4 OF THE NW 1/4, 819.09 FEET TO A 1/2 INCH IRON PIN; THENCE SOUTH 00 DEGREES 05' EAST, 124.67 FEET TO A 1/2 INCH IRON PIN MARKING THE POINT OF BEGINNING FOR THIS DESCRIPTION; THENCE CONTINUING SOUTH 00 DEGREES 05' EAST, 249.33 FEET TO A 1/2 INCH IRON PIN IN THE NORTHERLY RIGHT OF WAY LINE OF LINDLEY WAY; THENCE SOUTH 89 DEGREES 55' WEST ALONG SAID RIGHT OF WAY LINE, 122.50 FEET TO A 1/2 INCH IRON PIN; THENCE NORTH 00 DEGREES 05' WEST, 249.33 FEET TO A 1/2 INCH IRON PIN; THENCE NORTH 89 DEGREES 55" EAST, 122.50 FEET TO THE POINT OF BEGINNING.

# Affidavit of Publication

56425

## 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 # 5009

Notice of Sale/Baugh

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:

July 2, 9, 16, 23, 2002

Total Cost:

~~100.00~~

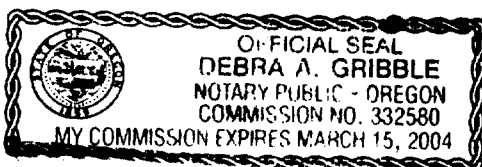
Subscribed and sworn

before me on:

July 23, 2002

Notary Public of Oregon

My commission expires March 15, 2004



### TRUSTEE'S NOTICE OF SALE T.S. No. F-28105-OR- AP, Loan No. 42372710

Reference is made to that certain deed made by Johnnie A. Baugh and Cheryl R. Baugh, husband and wife as Grantor to Mountain Title Company of Klamath County, in favor of Keycorp Mortgage Inc. and Maryland Corporation, as Beneficiary, dated 01/24/1994, recorded 10/31/1994, in official records of Klamath County, Oregon in book/reel /volume No. M94 at Page No. 33718, fee/file/instrument/microfile/reception No. (Indicated which), covering the following described real property situated in said County and State, to-wit:

#### EXHIBIT "A"

A Parcel of Land situated in the SW 1/4 of the NW 1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows: Commencing at a 1" iron shaft with hex nut marking the Northwest corner of said SW 1/4 of the NW 1/4; thence North 89 degrees 55' East along the North Line of said SW 1/4 of the NW 1/4, 819.09 feet to a 1/2 inch iron pin; thence South 00 degrees 05' East, 124.67 feet to a 1/2 inch iron pin marking the point of beginning for this description; thence continuing South 00 degrees 05' East, 249.33 feet to a 1/2 inch iron pin in the Northerly right of way line of Lindley Way; thence South 89 degrees 55' West

along said right of way line, 122.50 feet to a 1/2 inch iron pin; thence North 00 degrees 05' West, 249.33 feet to a 1/2 inch iron pin; thence North 89 degrees 55' East, 122.50 feet to the point of beginning.

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 make the 2/01/2002 payment of principal and interest and all subsequent payments, together with late charges, impounds, taxes, advances and assessments.

Monthly Payment \$1,056.98, Monthly Late Charge \$52.85. By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed of trust immediately due and payable, said sums being the following, to-wit: \$107,289.95 with interest thereon at the rate of 9% percent per annum beginning 1/01/2002; plus late charges of \$52.85 each month beginning 2/01/2002 until paid; plus prior accrued late charges of \$--, plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys 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 in-

terest therein.

Whereof, notice hereby is given that, First American Title Insurance Co. the undersigned trustee will on 11/01/2002 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 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 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

56426

AUG 1 2 2002

time prior to five  
days before the date  
last set for sale.

In construing this  
notice, the mascu-  
line gender includes  
the feminine and the  
neuter, the singular  
includes plural, the  
word "grantor" in-  
cludes any succes-  
sor 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" in-  
clude the respective  
successors in inter-  
est, if any.

Dated: June 19,  
2002. Signature By:  
Alberto Ponce,  
Trustee Sale Officer.  
Midfirst Bank By:  
First American Title  
Insurance Co.,  
Trustee By: Quality  
Loan Service Corp.,  
Agent (619) 645-7711.  
ASAP 485755. 07/02,  
07/09, 07/16, 07/23.  
#5009 July 2, 9, 16,  
23, 2002.

PROOF OF SERVICE  
JEFFERSON STATE ADJUSTERS

F281050RAP  
QWAN

STATE OF OREGON  
COUNTY OF Klamath

COURT CASE NO. 56427

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:

- |                                      |  |                                   |  |
|--------------------------------------|--|-----------------------------------|--|
| <input type="checkbox"/> Small Claim | <input type="checkbox"/> Order             | <input type="checkbox"/> Subpoena | <input type="checkbox"/> Order to Show Cause                 |
| <input type="checkbox"/> Summons     | <input type="checkbox"/> Motion            | <input type="checkbox"/> Notice   | <input checked="" type="checkbox"/> Trustee's Notice of Sale |
| <input type="checkbox"/> Complaint   | <input type="checkbox"/> Affidavit         | <input type="checkbox"/> Petition | <input type="checkbox"/> Writ of Garnishment                 |
| <input type="checkbox"/> Answer      | <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Letter   | <input type="checkbox"/> Writ of Continuing Garnishment      |
| <input type="checkbox"/>             |  | <input type="checkbox"/>          |  |

For the within named: Occupants of 2446 Lindley Way

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

☒ SUBSTITUTE SERVICE: By delivering an Original or True Copy to Cheryl Baugh, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Johnnie Baugh - spouse

☐ 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 or 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 copy personally and in person, Corporation, Limited Partnership, etc.

to: \_\_\_\_\_ who is a/the \_\_\_\_\_ thereof, or  
(b) leaving such true copy with \_\_\_\_\_, the person who is apparently in charge of the office of \_\_\_\_\_, who is a/the \_\_\_\_\_ thereof.

☐ OTHER METHOD: \_\_\_\_\_

☐ NOT FOUND: I certify that I received the within document 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.

2446 Lindley Way  
ADDRESS OF SERVICE STREET  
Klamath Falls  
CITY  
Oregon  
STATE  
UNIT / APT. / SPC# 97601  
ZIP

I further certify that I am a competent person 18 years of age or older and a resident of the state of service or 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.

June 20, 2002 7:45 a.m. ☒ p.m. ☐  
DATE OF SERVICE TIME OF SERVICE  
Dave Shuck  
SIGNATURE  
or not found  
PRINTED IN OREGON



56428

**TRUSTEE'S NOTICE OF SALE**

Loan No: 42372710

T.S. No.: F-28105-OR-AP

Reference is made to that certain deed made by, JOHNNIE A-BAUGH AND CHERYL R BAUGH, HUSBAND AND WIFE as Grantor to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, in favor of

KEYCORP MORTGAGE INC. AND MARYLAND CORPORATION,  
as Beneficiary,

dated 10/24/1994, recorded 10/31/1994, in official records of Klamath county, Oregon in book/reel/volume No. M94 at page No. 33718, fee/file/instrument/microfile/reception No. \*\*\* (indicated which), covering the following described real property situated in said County and State, to-wit:

A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 5, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN AND BEING MORE PARTICULARLY DESCRIBED AS ATTACHED EXHIBIT "A".

Property address: 2446 Lindley Way  
Klamath Falls, OR 97601

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 MAKE THE 2/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$1,056.98

Monthly Late Charge \$52.85

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: \$107,289.95 with interest thereon at the rate of 9% percent per annum beginning 1/1/2002; plus late charges of \$52.85 each month beginning 2/1/2002 until paid; plus prior accrued late charges of ; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys 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.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE CO. the undersigned trustee will on 11/1/2002 at the hour of 10:00 AM, Standard of Time, as established by section 187,110, Oregon Revised Statutes, at

ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR

County of Klamath, 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.

Loan No: 42372710  
T.S. No: F-28105-OR-AP

56429

### 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: June 19, 2002 •

MIDFIRST BANK  
BY: FIRST AMERICAN TITLE INSURANCE  
CO., TRUSTEE  
BY: QUALITY LOAN SERVICE CORP., AGENT  
(619) 645-7711

Signature By   
ALBERTO PONCE, TRUSTEE SALE OFFICER

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

  
ALBERTO PONCE, TRUSTEE SALE OFFICER

56430

## EXHIBIT 'A'

A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 5, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A 1" IRON SHAFT WITH HEX NUT MARKING THE NORTHWEST CORNER OF SAID SW 1/4 OF THE NW 1/4; THENCE NORTH 89 DEGREES 55' EAST ALONG THE NORTH LINE OF SAID SW 1/4 OF THE NW 1/4, 819.09 FEET TO A 1/2 INCH IRON PIN; THENCE SOUTH 00 DEGREES 05' EAST, 124.67 FEET TO A 1/2 INCH IRON PIN MARKING THE POINT OF BEGINNING FOR THIS DESCRIPTION; THENCE CONTINUING SOUTH 00 DEGREES 05' EAST, 249.33 FEET TO A 1/2 INCH IRON PIN IN THE NORTHERLY RIGHT OF WAY LINE OF LINDLEY WAY; THENCE SOUTH 89 DEGREES 55' WEST ALONG SAID RIGHT OF WAY LINE, 122.50 FEET TO A 1/2 INCH IRON PIN; THENCE NORTH 00 DEGREES 05' WEST, 249.33 FEET TO A 1/2 INCH IRON PIN; THENCE NORTH 89 DEGREES 55' EAST, 122.50 FEET TO THE POINT OF BEGINNING.

56431

## Indicate type of mail

Name and Address of Sender  
Quality Loan Service  
319 Elm Street  
San Diego, CA 92101

Line Article Number

Name of Addressee, Street, and Post Office Address

67 71086095528006 JOINNIE A BAUGH  
2446 LINDLEY WAY  
KLAMATH FALLS, OR 97601

68 71086095528006 CHERYL R BAUGH  
2446 LINDLEY WAY  
KLAMATH FALLS, OR 97601

69 71086095528006 RESOURCE BANK D/B/A  
RESOURCE BANK MORTGAGE  
1600 VICEROY DRIVE  
DALLAS, TEXAS 75235

Check appropriate block for Registered Mail:  
Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

With Postal Insurance

Without Postal Insurance

Handling Act. Value Insured

Charge (If Regis.) Value

POSTMARK AND DATE OF RECEIPT  
Due Sender R. R. S. D. S. H. Rest. Del. Fee  
If COD Fee Fee Remarks

\$0.34 \$2.10

\$0.34 \$2.10

\$0.34 \$2.10

F-28105-OR-AP

F-28105-OR-AP

F-28105-OR-AP

Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

POSTMASTER, PER (Name of receiving employee)

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of non negotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual 913 and 914 for limitations of coverage on insured and COD mail. See international Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.

# AFFIDAVIT OF MAILING

56432

Date: July 05, 2002

T.S. No.: F-28105-OR-AP

Loan No.: 42372710

STATE OF California }  
COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County at QUALITY LOAN SERVICE CORPORATION, and is not a party to the within action and that on July 05, 2002, (s)he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

X   
Affiant CHRIS MALAPIT

JOHNNIE A BAUGH  
2446 LINDLEY WAY  
KLAMATH FALLS, OR 97601  
Z71086095528006445415

JOHNNIE A BAUGH  
2446 LINDLEY WAY  
KLAMATH FALLS, OR 97601  
First Class

CHERYL R BAUGH  
2446 LINDLEY WAY  
KLAMATH FALLS, OR 97601  
Z71086095528006445422

CHERYL R BAUGH  
2446 LINDLEY WAY  
KLAMATH FALLS, OR 97601  
First Class

RESOURCE BANK D/B/A  
RESOURCE BANK MORTGAGE  
1600 VICEROY DRIVE  
DALLAS, TEXAS 75235  
Z71086095528006445439

RESOURCE BANK D/B/A  
RESOURCE BANK MORTGAGE  
1600 VICEROY DRIVE  
DALLAS, TEXAS 75235  
First Class

**TRUSTEE'S NOTICE OF SALE**

Loan No: 42372710  
T.S. No.: F-28105-OR-AP

Reference is made to that certain deed made by, JOHNNIE A BAUGH AND CHERYL R BAUGH, HUSBAND AND WIFE as Grantor to MOUNTAIN TITLE COMPANY OF KLAMATH COUNTY, in favor of

KEYCORP MORTGAGE INC. AND MARYLAND CORPORATION,  
as Beneficiary,

dated 10/24/1994, recorded 10/31/1994, in official records of Klamath county, Oregon in book/reel/volume No. M94 at page No. 33718, fee/file/instrument/microfile/reception No. \*\*\* (indicated which), covering the following described real property situated in said County and State, to-wit:

A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 5, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN AND BEING MORE PARTICULARLY DESCRIBED AS ATTACHED EXHIBIT "A".

Property address: 2446 Lindley Way  
Klamath Falls, OR 97601

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 MAKE THE 2/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$1,056.98

Monthly Late Charge \$52.85

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: \$107,289.95 with interest thereon at the rate of 9% percent per annum beginning 1/1/2002; plus late charges of \$52.85 each month beginning 2/1/2002 until paid; plus prior accrued late charges of ; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys 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.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE CO. the undersigned trustee will on 11/1/2002 at the hour of 10:00 AM, Standard of Time, as established by section 187,110, Oregon Revised Statutes, at

ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR

County of Klamath, 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.

**56434**

Loan No: 42372710  
T.S. No: F-28105-OR-AP

**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: June 19, 2002

MIDFIRST BANK  
BY: FIRST AMERICAN TITLE INSURANCE  
CO., TRUSTEE  
BY: QUALITY LOAN SERVICE CORP., AGENT  
(619) 645-7711

Signature By   
ALBERTO PONCE, TRUSTEE SALE OFFICER

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

  
ALBERTO PONCE, TRUSTEE SALE OFFICER

56435

EXHIBIT 'A'

A PARCEL OF LAND SITUATED IN THE SW 1/4 OF THE NW 1/4 OF SECTION 5, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT A 1" IRON SHAFT WITH HEX NUT MARKING THE NORTHWEST CORNER OF SAID SW 1/4 OF THE NW 1/4; THENCE NORTH 89 DEGREES 55' EAST ALONG THE NORTH LINE OF SAID SW 1/4 OF THE NW 1/4, 819.09 FEET TO A 1/2 INCH IRON PIN; THENCE SOUTH 00 DEGREES 05' EAST, 124.67 FEET TO A 1/2 INCH IRON PIN MARKING THE POINT OF BEGINNING FOR THIS DESCRIPTION; THENCE CONTINUING SOUTH 00 DEGREES 05' EAST, 249.33 FEET TO A 1/2 INCH IRON PIN IN THE NORTHERLY RIGHT OF WAY LINE OF LINDLEY WAY; THENCE SOUTH 89 DEGREES 55' WEST ALONG SAID RIGHT OF WAY LINE, 122.50 FEET TO A 1/2 INCH IRON PIN; THENCE NORTH 00 DEGREES 05' WEST, 249.33 FEET TO A 1/2 INCH IRON PIN; THENCE NORTH 89 DEGREES 55' EAST, 122.50 FEET TO THE POINT OF BEGINNING.