

02 NOV 21 PM 2:54

ASPEN 55419

Vol M02 Page 67552

Recording Requested By
FORECLOSURE CONSULTANTS, INC.
22687 Old Canal Road
Yorba Linda, CA 92887
(714) 282-2424

State of Oregon, County of Klamath
Recorded 11/21/2002 2:54 p m.
Vol M02, Pg 67552-65
Linda Smith, County Clerk
Fee \$ 86.00 # of Pgs 14

AFFIDAVIT OF MAILING
NOTICE OF TRUSTEE'S SALE

Pursuant to O.R.S. 86.705, et seq.
and O.R.S. 79-5010, et seq.

Loan #: 14916-OR-02/36504983
TS #: 27405

Reference is made to that certain Trust Deed made by GARY RICHARD CHERRY AND LINDA LOU CHERRY, as Grantor, to ASPEN TITLE AND ESCROW, as Trustee, in favor of AMERICA'S WHOLESALE LENDER, as Beneficiary, dated 09/21/1998, recorded on 09/29/1998, Book M98, Page 35706, in the mortgage records of KLAMATH, Oregon. The beneficial interest under said Trust Deed and the obligations secured thereby is/are presently held by THE CIT GROUP/CONSUMER FINANCE, INC.. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

THE WEST 40 FEET OF LOTS 3 AND 30 AND VACATED ALLEY BETWEEN SAID LOTS IN ROSELAWN, SUBDIVISION OF BLOCK 70 OF BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

The street address or other common designation, if any, of the real property described above is purported to Be: 733 ROSEWAY DRIVE, KLAMATH FALLS, OR 97601

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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: Monthly payment of \$528.34 (10/01/2001):
\$528.34

Monthly Payments: Monthly payments of \$557.48 (11/01/2001 to
07/01/2002): \$5017.32

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67553

Late Charges: Late Charges of \$-- for each monthly payment not made within 15 days of its due date: \$253.68

Other: \$1012.50

Escrow Account Deficit: \$--

Total Foreclosure Fee and Costs Currently Due: \$1145.00

TOTAL: \$7956.84

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

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:

The full installment due on 10/01/2001, and all subsequent payments, together with any late charge(s), delinquent taxes, insurance premiums, impounds and advances; senior liens and encumbrances which are delinquent or become delinquent and any attorney's' fees and court costs arising from the beneficiary's protection of its security must be cured as a condition of reinstatement.

WHEREFORE, notice hereby is given that the undersigned trustee will, on 11/22/2002, at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110; THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR , 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 has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee.

Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or

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encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: Estimate of Total Debt as of Sale Date is: \$50,499.38. Beneficiary may elect to lower the opening bid at sale.

Notice is further given that any person named in O.R.S. 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 to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees.

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 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.

Sale information may be obtained by calling (714) 282-2430 the business day before the sale date.

We are assisting the beneficiary and/or loan servicer in collecting a debt. Any information obtained will be used for that purpose.

Dated: 07/09/02

FIDELITY NATIONAL TITLE INSURANCE CO., as Trustee
By FORECLOSURE CONSULTANTS, INC., as Agent

By: 
S. T. Williams, Vice President

FIDELITY NATIONAL TITLE INSURANCE CO., Trustee
C/O FORECLOSURE CONSULTANTS, INC.
22687 Old Canal Road, Yorba Linda, CA 92887

STATE OF
COUNTY OF

California
Orange

67555

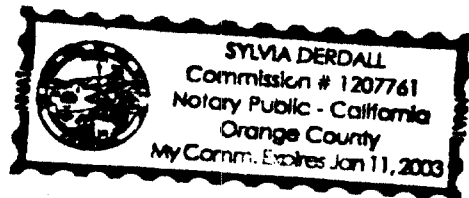
On this day personally appeared before me S. T. Williams to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned.

GIVEN under my hand and official seal 07/09/02.


Sylvia Derdall

NOTARY PUBLIC in and for the State of California, residing at: 22687 Old Canal Road, Yorba Linda, CA 92887

My commission expires: 01/11/03



67556

TRUSTEE'S NOTICE OF SALE & NOTICE OF DEFAULT AND ELECTION TO SELL

AMERICA'S WHOLESALE LENDER)

vs

GARY RICHARD CHERRY ETAL)

STATE OF OREGON)

COUNTY OF MULTNOMAH)

SS.

ORIGINAL
AFFIDAVIT/PROOF OF SERVICE
Client # 489096

I hereby certify that on the 18th day of July, 2002, at the hour of 4:50PM, a copy of a TRUSTEE'S NOTICE OF SALE & NOTICE OF DEFAULT AND ELECTION TO SELL was served to all occupant(s) located at 733 Roseway Dr., Klamath Falls, OR 97601.

THE OCCUPANTS WERE SERVED IN THE FOLLOWING MANNER:

I served Occupant(s), Gary Cherry by PERSONAL SERVICE

I served Occupant(s), Linda Cherry by SUBSTITUTE SERVICE TO Gary Cherry, co occupant, a person over the age of 14 and who is an occupant of the described residence.

I served All Occupants over 18 years old by SUBSTITUTE SERVICE TO Gary Cherry, co occupant, a person over the age of 14 and who is an occupant of the described residence.,

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF KLAMATH

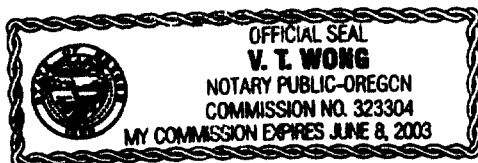
I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm, or corporation served is the identical one named in the action.

/s/ _____
Jefferson State Adjusters, Server
Capitol Investigation Company

I HEREBY CERTIFY that I completed substitute service, as required by law, by depositing with the United States Post Office by regular mail a properly addressed, postage prepaid envelope containing a copy of the TRUSTEE'S NOTICE OF SALE & NOTICE OF DEFAULT AND ELECTION TO SELL to Linda Cherry and all other occupants 18 years or older at 733 Roseway Dr., Klamath Falls, OR 97601 on JUL 22 2002.

Signed: J. J. Maloney

Subscribed to and sworn to before me this
22nd day of July, 2002 by JJ Maloney



[Signature]
Notary for the State of Oregon

PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS

67557

STATE OF OREGON
COUNTY OF

Klamath

COURT CASE NO.

0

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 733 Roseway DR. Klamath Falls, OR

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

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

☐ 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.

<u>733</u>	<u>Roseway</u>	
ADDRESS OF SERVICE	STREET	UNIT / APT. / SPC#
<u>Klamath Falls</u>	<u>OR</u>	<u>97601</u>
CITY	STATE	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.

July 18, 2002 4:50 a.m. ☐ p.m. ☒ Ed Foreman
DATE OF SERVICE TIME OF SERVICE SIGNATURE

or not found
PRINTED IN OREGON

Declaration of Mailing

Declaration

Trustee's Sale No. 27405

Date: 07/19/2002

Mailing: Sale

Page: 3

I, PAM PALOMINO

, declare:

67558

That I am an officer, agent, or employee of FORECLOSURE CONSULTANTS, INC.

whose business address is 22687 OLD CANAL ROAD, YORBA LINDA, CA 92887

I am over the age of eighteen years; On 07/19/2002 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at ANAHEIM HILLS, CA 92817

notices, a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage fee	Cert. fee	R.R. fee
71151614955000172117 Certified /ReturnReceipt	GARY RICHARD CHERRY 733 ROSEWAY DRIVE KLAMATH FALLS, OR 97601	\$0.37	\$2.30	\$1.75
71151614955000172124 Certified /ReturnReceipt	LINDA LOU CHERRY 733 ROSEWAY DRIVE KLAMATH FALLS, OR 97601	\$0.37	\$2.30	\$1.75
71151614955000172131 Certified /ReturnReceipt	BROOKSAMERICA MORTGAGE CORPORATION 6 HUTTON CENTRE DR #1020 SANTA ANA, CA 92707	\$0.37	\$2.30	\$1.75
71151614955000172148 Certified /ReturnReceipt	THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE C/O RESIDENTIAL FUNDING CORPORATION 1301 OFFICE CENTER DRIVE, #200 FORT WASHINGTON, PA 48034	\$0.37	\$2.30	\$1.75
71151614955000172155 Certified /ReturnReceipt	BENEFICIAL CALIFORNIA INC. D/B/A BENEFICIAL MORTGAGE CO. 1345 CTR DR. STE D MEDFORD, OR 97501	\$0.37	\$2.30	\$1.75
71151614955000172162 Certified /ReturnReceipt	BENEFICIAL OREGON INC. D/B/A BENEFICIAL MORTGAGE CO. C/O RECORDS PROCESSING SERVICES 577 LAMONT ROAD ELMHURST, IL 60126	\$0.37	\$2.30	\$1.75
71151614955000172179 Certified /ReturnReceipt	GARY RICHARD CHERRY C/O ERIC W OLSEN POB 12829 SALEM, OR 97309	\$0.37	\$2.30	\$1.75
71151614955000172186 Certified /ReturnReceipt	LINDA LOU CHERRY C/O ERIC W OLSEN POB 12829 SALEM, OR 97309	\$0.37	\$2.30	\$1.75
71151614955000172193 Certified /ReturnReceipt	CANDACE AMBORN POB 580 MEDFORD, OR 97501-0214	\$0.37	\$2.30	\$1.75

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

7-19-02
(Date)

Pam Palomino
(Declarant)

4

Declaration

, declare:

That I am an officer, agent, or employee of FORECLOSURE CONSULTANTS, INC.

whose business address is 22687 OLD CANAL ROAD, YORBA LINDA, CA 92887

I am over the age of eighteen years; On 07/19/2002 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at ANAHEIM HILLS, CA 92817

notices, a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Date: 07/19/2002

Mailing: Sale

Page: 4

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Number of Article		Name of Addressee, Street, and Post Office Address	Postage fee	Cert. fee	R.R. fee
71151614955000172209 Certified /ReturnReceipt		OCCUPANTS 733 ROSEWAY DRIVE KLAMATH FALLS, OR 97601	\$0.37	\$2.30	\$1.75
			<i>6.08</i>		
			\$3.70	23.00	\$17.50
Number of pieces by sender 10	Number of pieces Received <i>10</i>	Postmaster (Name) Receiving Employee <i>[Signature]</i>	Mail By (Name) Sending Employee		

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

7-19-02
(Date)

Dan Alomine
(Declarant)


67560

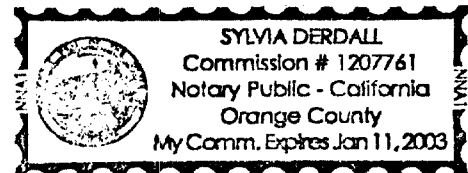
OREGON DECLARATION OF MAILING NOTARY JURAT

STATE OF California
COUNTY OF Orange

On this day personally appeared before me Pam Palomino to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned.

GIVEN under my hand and official seal November 19, 2002.


Sylvia Derdall



NOTARY PUBLIC in and for the State of California, residing at:
22687 Old Canal Road, Yorba Linda, CA 92887

My commission expires 01/11/2003

Declaration of Mailing

Declaration

67561

Trustee's Sale No. 27405

I, PAM PALOMINO

, declare:

That I am an officer, agent, or employee of FORECLOSURE CONSULTANTS, INC.
whose business address is 22687 OLD CANAL ROAD, YORBA LINDA, CA 92887

I am over the age of eighteen years; On 07/19/2002 by 1st Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at ANAHEIM HILLS, CA 92817

notices, a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Date: 07/19/2002

Mailing: Sale

Page: 1

Number of Article	Name of Addressee, Street, and Post Office Address	Postage fee	Cert. fee	R.R. fee
1st Class	GARY RICHARD CHERRY 733 ROSEWAY DRIVE KLAMATH FALLS, OR 97601	\$.37		
1st Class	LINDA LOU CHERRY 733 ROSEWAY DRIVE KLAMATH FALLS, OR 97601	\$.37		
1st Class	BROOKSAMERICA MORTGAGE CORPORATION 6 HUTTON CENTRE DR #1020 SANTA ANA, CA 92707	\$.37		
1st Class	THE CHASE MANHATTAN BANK AS INDENTURE TRUSTEE C/O RESIDENTIAL FUNDING CORPORATION 1301 OFFICE CENTER DRIVE, #200 FORT WASHINGTON, PA 48034	\$.37		
1st Class	BENEFICIAL CALIFORNIA INC. D/B/A BENEFICIAL MORTGAGE CO. 1345 CTR DR. STE D MEDFORD, OR 97501	\$.37		
1st Class	BENEFICIAL OREGON INC. D/B/A BENEFICIAL MORTGAGE CO. C/O RECORDS PROCESSING SERVICES 577 LAMONT ROAD ELMHURST, IL 60126	\$.37		
1st Class	GARY RICHARD CHERRY C/O ERIC W OLSEN POB 12829 SALEM, OR 97309	\$.37		
1st Class	LINDA LOU CHERRY C/O ERIC W OLSEN POB 12829 SALEM, OR 97309	\$.37		
1st Class	CANDACE AMBORN POB 580 MEDFORD, OR 97501-0214	\$.37		

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

7-19-02

(Date)

Pam Palomino

(Declarant)

Declaration of Mailing

67562

Trustee's Sale No. 27405

Declaration

Date: 07/19/2002

Mailing: Sale

Page: 2

I, PAM PALOMINO

, declare:

That I am an officer, agent, or employee of FORECLOSURE CONSULTANTS, INC.
whose business address is 22687 OLD CANAL ROAD, YORBA LINDA, CA 92887

I am over the age of eighteen years; On 07/19/2002 by 1st Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at ANAHEIM HILLS, CA 92817

notices, a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage fee	Cert. fee	R.R. fee
1st Class	OCCUPANTS 733 ROSEWAY DRIVE KLAMATH FALLS, OR 97601	\$37		

\$3.70

Number of pieces by sender 10	Number of pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
-------------------------------------	------------------------------	---	------------------------------------

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

7-19-02

(Date)

Pam Palomino

(Declarant)

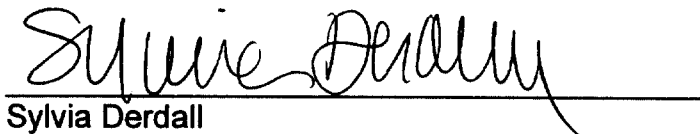
67563

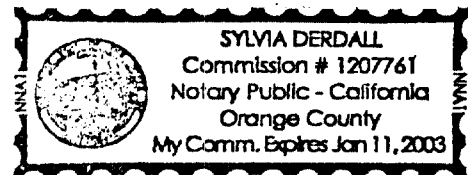
OREGON DECLARATION OF MAILING NOTARY JURAT

STATE OF California
COUNTY OF Orange

On this day personally appeared before me Pam Palomino to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned.

GIVEN under my hand and official seal November 19, 2002.


Sylvia Derdall



NOTARY PUBLIC in and for the State of California, residing at:
22687 Old Canal Road, Yorba Linda, CA 92887

My commission expires 01/11/2003

Affidavit of Publication

FCI

67564

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 # 5054

Notice of Sale/Cherry

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 19, 26, August 2, 9, 2002

Total Cost:

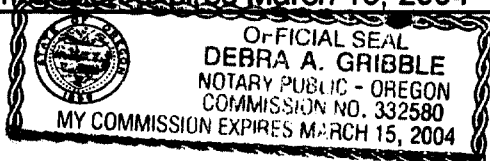
\$2,200

Subscribed and sworn

before me on: August 9, 2002

Notary Public of Oregon

My commission expires March 15, 2004



NOTICE OF TRUSTEE'S SALE

Pursuant to ORS 86.705, et seq. and ORS 79.5010, et seq. TS #27405. Loan #14916-OR-02/36504983.

Reference is made to that certain Trust Deed made by Gary Richard Cherry and Linda Lou Cherry, as Grantor, to Aspen Title and Escrow, as Trustee, in favor of America's Whole-sale Lender, as Beneficiary, dated 09/21/1998, recorded on 09/29/1998, Book M98, Page 35706, in the mortgage records of Klamath, Oregon. The Beneficial Interest Under said Trust Deed and the obligations secured thereby is/are presently held by The CIT Group/Consumer Finance, Inc. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: The West 40 feet of Lots 3 and 30 and vacated alley between said lots in Roselawn subdivision of Block 70 of Buena Vista Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon. The street address or other common designation, if any, of the real property described above is purported to be: 733 Roseway Drive, Klamath Falls, OR 97601. The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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: Monthly payment of \$328.34, (10/01/2001); Monthly Payments: Monthly payments of \$557.48 (11/01/2001 to 07/01/2002); Late Charges: Late Charges of \$- for each monthly payment not made with in 15 days of its due date; \$25.00; Other: \$1,012.00; Escrow Account Deficit: \$-; Total Foreclosure Expenses: Costs Currently Due: \$1,450.00; Total: \$7,958.84.

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition of reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

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: The full installment due on 10/01/2001 and all

subsequent payments, together with any late charges), delinquent taxes, insurance premiums, impounds and advances, senior liens and encumbrances which are delinquent or become delinquent and any attorney's fees and court costs arising from the beneficiary's protection of its security must be cured as a condition of reinstatement.

WHEREFORE, notice hereby is given that the undersigned trustee will, on 11/22/2002, at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110 at the front steps of the Circuit Court, 316 Main St., Klamath Falls, OR, 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 has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor, 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. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances to pay, the remaining principal sum of the note(s) secured by said Deed of Trust with interest thereon, as provided in said note(s), advances or any under

the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: Estimate of Total Debt as of Sale Date is:

\$50,499.38. Beneficiary may elect to lower the opening bid at sale.

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 to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees.

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 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 person has information that may be obtained by

calling (714) 282-2430 the business day before the sale date.

We are assisting the beneficiary and/or loan servicer in collecting a debt. Any information obtained will be used for that purpose.

Dated: 07/09/02. Fidelity National Title Insurance Co., as

Trustee. By: Foreclosure Consultants, Inc., as Agent, 22687

Old Canal Road, Yorba Linda, CA 92887, (714) 282-2424.

By: S.T. Williams, Vice President, Trustee, Fidelity National Title Insurance Co., Trustee, C/O Foreclosure Consultants, Inc., State of California, County of Orange.

On this day personally appeared before me S.T. Williams to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned. GIVEN under my hand and official seal 07/09/02. Sylvia Dardall, NOTARY PUBLIC in and for the State of California, residing at: 22687 Old Canal Road, Yorba Linda, CA 92887. My commission expires 01/11/03. ASAP 489096. 7/19, 7/26, 8/2, 8/9, 15054 July 19, 26, August 2, 9, 2002.