

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

State of Oregon, County of Klamath
Recorded 11/27/2002 10:57 a.m.
Vol M02, Pg 69042-49
Linda Smith, County Clerk
Fee \$ 56.00 # of Pgs 8

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 # 5263

Notice of Sale/White

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:

October 18, 25, November 1, 8, 2002

Total Cost: \$891.00

Subscribed and sworn

before me on: November 8, 2002

Notary Public of Oregon

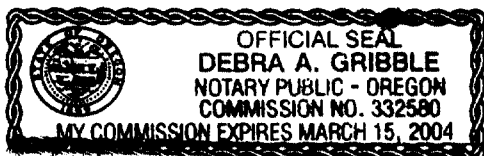
My commission expires March 15, 2004

TRUSTEE'S NOTICE OF SALE

The Trustee, under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in said Trust Deed to satisfy the obligations secured thereby: A. Parties in the Deed of Trust: Grantor(s): John L. White II and Paula L. Henderson-White, as tenants by the entirety, Trustee: Aspen Title & Escrow, Successor Trustee: Fidelity National Title Insurance Company, Beneficiary: AEGIS Mortgage Corporation dba Corporation New American Financial; B. Description of Property: A parcel of land situated in Section 31, Township 35 South, Range 7 East of the Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as follows: Beginning at a 1/2" rebar on the North right of way line of Toqua County Road from which the section corner common to Sections 31, 32, 5 and 6, Township 35 and 36 South, Range 7 East of the Willamette Meridian, bears South 00 degrees 05' 43" East 30.00 feet thence South 80 degrees 56' 50" West 423.57 feet, along the North right of way line of Toqua County Road, to a 3/4" iron pipe thence North 13 degrees 13' 47" West 327.42 feet to a 1/2" rebar thence East 443.57 feet to a 1/2" rebar thence North 74.17 degrees 12' 12" East 720.19 feet to a

1/2" rebar thence South 00 degrees 12' 33" East 1327.96 feet to a 1/2" rebar thence South 00 degrees 05' 43" East 2610.44 feet to the point of beginning: Also described as Parcel 2 of Major Land Partition No. 81-134 as filed in the Klamath County Clerk's Office. Property commonly known as 2625 Toqua Road, Chiloquin, OR 97624; C. Trust Deed Information: Dated Date: 06/01/2000, Recording Date: 06/07/2000, Book: M00, Page: 20595, Assignment: Recording Date: 05/08/2001, BK: M01, PG: 20931, Assignment: Mortgage Electronic Registration Systems, Inc., as nominee for Wells Fargo Home Mortgage, Inc.; Record- ing Place: Official records of the County of Klamath, State of Oregon; D. Default: The Debtor(s) are in default and the Beneficiary elects to foreclose the Trust Deed for failure to pay: 1) Monthly Payments: Monthly installments and late charges from 03/01/2002 and all subsequent installments and late charges. Total payments and late charges: \$12,607.20; 2) Other Arrearages: \$554.27; Total Amount Due: \$12,661.47; 3) Default(s) other than payment of money: Plus all accrued real property taxes, interest or penalties until paid; E. Amount Due: The Beneficiary has declared all sums owing on the obligation and Trust Deed immediately due and payable, the sums being: Principal Balance: \$249,129.02.

In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 02/01/2002 at 8.875% as well as all Trustee's fees and costs, Attorney's fees and costs, and all foreclosure costs; F. Election to Sell: Notice is Hereby Given That the Beneficiary and Trustee, by reason of said default have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes, Sections 86.705, et seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in the described property which the Debtor(s) had, or had the power to convey, at the time of the execution of the Trust Deed together with any interest the Grantor or successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of the Trustee's Attorney; G. Time and Place of Sale: Time: 10:00 AM, Friday, 12/06/2002, Place: On the front steps of the Circuit Court, 316 Main St., in the City of Klamath Falls, County of Klamath, OR; H. Right to Reinstate: Notice is Further Given That at any time prior to five days before the sale, this foreclosure proceeding may be dis-



missed and the Trust Deed reinstated by payment to the Trustee of the entire amount then due (other than such portions of the principal as would not have been due had no default occurred), and by curing any default as explained herein, that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying premiums or tendering the performance necessary to cure the default, by paying all costs and expenses to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fees and Attorney's fees; 1. 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 the Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: July 18, 2002.

For Trustee's Sale Information please call (925) 603-7342.

Fidelity National Title Insurance Company/c/o Standard Trustee Service Company Washington, 2600 Stanwell Drive, Suite 200, Concord, CA 94520, (925) 603-100, By: Joyce Williamson, It's, Vice President, as their authorized agent. We are attempting to collect a debt and any information we obtain will be used for that purpose. (T.S. No: ONMC057641) Loan No.: 2500015/685/WHM(11) (RSVP 02597) (10/18/02-10/25/02, 11/01/02-11/08/02) 14

October 18, 25, November 1, 8, 2002.

STATE OF CALIFORNIA
COUNTY OF Contra Costa

) In the matter of Notice of Sale
) S.S. File # ONMC057641

Tracina Johnson of Standard Trustee Service Company WA, P.O. Box 5070 of Concord, CA 94524-0070 being duly sworn, deposes and says; That she/he is over the age of eighteen years; That on 07/18/2002, by certified mail, return receipt requested/regular mail enclosed in a sealed envelope with prepaid postage thereon, she/he deposited in the United States Post Office at Concord, CA a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Certified mail
& first class mail

John L. White II
2625 Toqua Road
Chiloquin, OR 97624

Certified mail
& first class mail

Paula L. Henderson-White
2625 Toqua Road
Chiloquin, OR 97624

Certified mail
& first class mail

Occupants of the Premises
2625 Toqua Road
Chiloquin, OR 97624

Certified mail
& first class mail

John L. White II
P.O. Box 364
Chiloquin, OR 97624

Certified mail
& first class mail

Paula L. Henderson-White
P.O. Box 364
Chiloquin, OR 97624

The receipts for certification of said letters are hereunto affixed and made a part hereof. I certify (or declare) under penalty of perjury that the foregoing is true and correct.

X 
Affiant

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

STATE OF CALIFORNIA)

COUNTY OF Contra Costa)

On 11-23-02 before me, A. Rigshy
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared, Tracina Johnson

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.

A. Rigshy (SEAL)
NOTARY PUBLIC SIGNATURE



OPTIONAL INFORMATION

THIS OPTIONAL INFORMATION SECTION IS NOT REQUIRED BY LAW BUT MAY BE BENEFICIAL TO PERSONS RELYING ON THIS NOTARIZED DOCUMENT.

TITLE OR TYPE OF DOCUMENT _____

DATE OF DOCUMENT _____ NUMBER OF PAGES _____

SIGNER(S) OTHER THAN NAMED ABOVE _____

SIGNER'S NAME _____ SIGNER'S NAME _____

RIGHT THUMBPRINT

RIGHT THUMBPRINT

Record and Return to:
 STANDARD TRUSTEE SERVICE COMPANY WASHINGTON
 2600 STANWELL DRIVE, SUITE 200
 CONCORD, CA 94520
 (800) 995-2670

TRUSTEE'S NOTICE OF SALE

T.S. No: ONMC057641 TMJ

Loan No: 2508015/685/White 11

The Trustee, under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in said Trust Deed to satisfy the obligations secured thereby;

A. PARTIES IN THE DEED OF TRUST:

GRANTOR(S): John L. White II and Paula L. Henderson-White , as tenants by the entirety
 TRUSTEE: Aspen Title & Escrow
 SUCCESSOR TRUSTEE: Fidelity National Title Insurance Company
 BENEFICIARY: AEGIS Mortgage Corporation dba New American Financial

B. DESCRIPTION OF PROPERTY:

A parcel of land situated in Section 31, Township 35 South, Range 7 East of the Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as follows: Beginning at a 1/2" rebar on the North right of way line of Toqua County Road from which the section corner common to Sections 31, 32, 5 and 6, Township 35 and 36 South, Range 7 East of the Willamette Meridian, bears South 00 degrees 05' 43" East 30.00 feet; thence South 80 degrees 56' 50" West 423.57 feet, along the North right of way line of Toqua County Road, to a 3/4" iron pipe; thence North 13 degrees 13' 47" West 3274.29 feet to a 1/2" rebar; thence East 443.57 feet to a 1/2" rebar; thence North 746.17 feet to a 1/2" rebar; thence North 89 degrees 35' 09" East 720.19 feet to a 1/2" rebar; thence South 00 degrees 12' 33" East 1327.96 feet to a 1/2" rebar; thence South 00 degrees 05' 43" East 2610.44 feet to the point of beginning. Also described as Parcel 2 of Major Land Partition No. 81-134 as filed in the Klamath County Clerks Office.

Property commonly known as: 2625 Toqua Road Chiloquin, OR 97624

C. TRUST DEED INFORMATION:

DATED DATE: 06/01/2000

RECORDING DATE: 06/07/2000

INSTRUMENT NO.: Book: M00 Page: 20595

ASSIGNMENT INFORMATION:

RECORDING DATE: 05/08/2001, BK:M01 PG:20931

ASSIGNEE: Mortgage Electronic Registration Systems, Inc., as nominee for Wells Fargo Home Mortgage, Inc.

RECORDING PLACE: Official records of the County of Klamath State of Oregon

D. DEFAULT: The Debtor(s) are in default and the Beneficiary elects to foreclose the Trust Deed for failure to pay:

1. Monthly Payments:

Monthly installments and late charges from 03/01/2002 and all subsequent installments and late charges.

TOTAL PAYMENTS AND LATE CHARGES \$11,607.20

2. Other Arrearages:

\$554.27

TOTAL AMOUNT DUE:

\$12,161.47

Plus all accrued real property taxes, interest or penalties until paid.

3. Default(s) other than payment of money:

E. AMOUNT DUE: The beneficiary has declared all sums owing on the obligation and Trust Deed immediately due and payable, said sums being:

Principal Balance: \$249,129.02

IMPORTANT: READ SECOND & THIRD PAGE OF THIS DOCUMENT

T.S. No: ONMC057641 TMJ

Loan No: 2508015/685/White 11


In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 02/01/2002 at 8.875%, as well as all Trustee's fees and costs, Attorneys fees and costs, and all foreclosure costs.

- F. **ELECTION TO SELL:** NOTICE IS HEREBY GIVEN That the Beneficiary and Trustee, by reason of said default have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 et. seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in the described property which the Debtor(s) had, or had the power to convey, at the time of the execution of the Trust Deed together with any interest the Grantor or successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of the Trustee's Attorney.
- G. **TIME AND PLACE OF SALE:**
 TIME : 10:00 A.M. Friday, 12/06/2002
 PLACE: On the front steps of the Circuit Court 316 Main Street Klamath Falls, OR
- H. **RIGHT TO REINSTATE:** NOTICE IS FURTHER GIVEN That at any time prior to five days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee 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 to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fees and Attorney's fees.
- I. 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 the Trust Deed, and the words trustee" and "beneficiary" include their respective successors in interest, if any.

FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (925)603-7342.

Dated: July 18, 2002

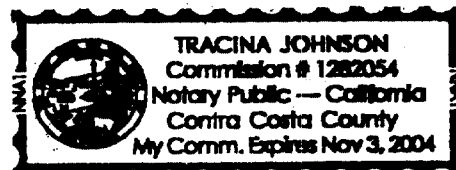
Fidelity National Title Insurance Company
 c/o Standard Trustee Service Company Washington
 2600 Stanwell Drive, Suite 200
 Concord, Ca 94520
 (925)603-1000

By: 
 s: Vice President, as their authorized agent

STATE OF CALIFORNIA
 COUNTY OF CONTRA COSTA

This instrument was acknowledged before me on July 18, 2002 by Joyce Williamson
 as Vice President of Standard Trustee Service Company Washington


 NOTARY PUBLIC FOR CALIFORNIA
 MY COMMISSION EXPIRES: 11/3/2002



STANDARD TRUSTEE SERVICE COMPANY WASHINGTON

2600 Stanwell Drive, Ste. 200

Concord, CA 94520

925-603-1000

FAX 925-685-3735

69048

T.S. Number: ONMC057641 TMJ
Loan Number: 2508015/685/White 11

FAIR DEBT COLLECTION PRACTICES ACT NOTIFICATION

Pursuant to and in compliance with the Fair Debt Collection Practices Acts (Federal [15 USC 1692]) the Trustee/Agent named in the Notice of Default hereby provides the following notification(s):

"We are attempting to collect a debt and any information we obtain will be used for that purpose."

"The debt described in the Notice of Default is assumed to be valid unless debtor disputes within 30 days and that, if disputed, debt collector will obtain and furnish to debtor the verification.

If written request is made within 30 days by debtor, name of original lender will be given if different than the current creditor."

****IF YOU HAVE FILED A CHAPTER 7 BANKRUPTCY AND RECEIVED A DISCHARGE OF DEBTOR, YOU ARE NO LONGER PERSONALLY OBLIGATED TO MAKE PAYMENTS ON THE LOAN. However, the beneficiary still retains a security interest in the property and can exercise its rights to commence foreclosure unless a cure of the default under the security instrument is effected. The following communication is mandatory and should not be read as a requirement that you make payments on your loan. If you in fact follow the options specified in the attached communication and make payments, you should only do so if you are interested in preserving your rights to the property.****

State of Oregon)
County of Klamath)

Court Case No.
Sheriff's Case No. 02-02268

Received for Service 07/30/02

I hereby certify that I received for service on
WHITE, JOHN LYNN II
the within:

TRUSTEE'S NOTICE OF SALE

WHITE, JOHN LYNN II
was served personally, and in person, at
2625 TOQUA RD
CHILOQUIN, OR, on 08/04/02,
at 14:30 hours.

All search and service was made within Klamath County, State of Oregon.

Timothy M. Evinger, Sheriff
Klamath County, Oregon

By

ANGELI, MIKE

Copy to:

TRANSERV LEGAL PROCESS
310 SW 4TH AVE #200
PORTLAND

POB 4
OR 97204