

02 DEC 19 PM 2:55

K59273
RECORDING COVER SHEET FOR
NOTICE OF SALE PROOF OF
COMPLIANCE
Per ORS 205.234

Vol M02 Page 74289

State of Oregon, County of Klamath
Recorded 12/19/2002 2:55 P.m.
Vol M02, Pg 74289-74300
Linda Smith, County Clerk
Fee \$ 91.00 # of Pgs 12

AFTER RECORDING RETURN TO:
Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA. 92630
TS#: 56299-F

1. TRUSTEE'S NOTICE OF SALE
2. AFFIDAVIT OF MAILING NOTICE OF SALE
3. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
4. PROOF OF SERVICE

Original Grantor on Trust Deed: JAMES E. BOYNTON AND BONITA G. BOYNTON

Beneficiary: CITIFINANCIAL MORTGAGE COMPANY INC. AKA
ASSOCIATES FINANCIAL SERVICES COMPANY OF *

**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.**

K76: + 15.-

NOTICE OF TRUSTEE'S SALE

Reference is made to that certain Trust Deed made by JAMES E. BOYNTON AND BONITA G. BOYNTON, as grantor(s), to AMERITITLE, as Trustee in favor of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., as beneficiary, dated November 27, 1996, recorded December 3, 1996 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M96 at Page 37824, and/or as Fee/File/Instrument/Microfilm/Reception No. -----, covering the following described real property situated in the above-mentioned county and state, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Parcel Number: 3507-27B0-00400

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

435 TELEPHONE FLAT R

CHILOQUIN, OR 97624

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 pay the monthly payments in the amount of \$600.00 due beginning February 5, 2000 and monthly late charges in the amount of \$48.00 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

1. Principal of \$90,321.26 and accruing interest as of January 5, 2000 at the rate of 8% per annum from January 5, 2000 until paid.
2. \$1,488.00 in late charges plus future charges.

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 56299-F

Loan Number: 1181926

TSG Number: 1311982

Recording Requested by
And when recorded mail to:
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA 92630
(503) 887-3020

3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, the undersigned trustee will on January 10, 2003 at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE 316 MAIN ST. KLAMATH FALLS, OR., 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 hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

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.

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: **56299-F**

Loan Number: **1181926**

TSG Number: **1311982**

Recording Requested by

And when recorded mail to:

FIRST AMERICAN TITLE INSURANCE COMPANY

c/o Attorneys Equity National Corporation

23721 Birtcher Drive

Lake Forest, CA 92630

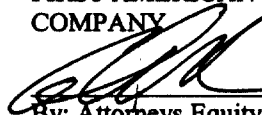
(503) 887-3020

74292

The right under ORS 86.753 to have the proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in the notice of default, at any time prior to five days before the date last set for the sale.

August 28, 2002

FIRST AMERICAN TITLE INSURANCE
COMPANY

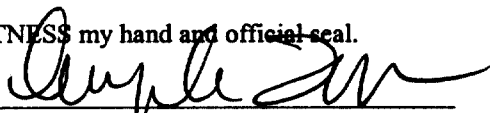


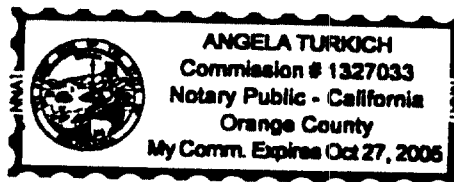
By: Attorneys Equity National Corporation, as Agent
Charles Alderman, III, Vice President

State of California
County of Orange

On this 28th day of August, 2002, before me, Angela Turkich, a Notary Public in and for said county and state, personally appeared Charles Alderman III, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.


Notary public in and for said County and State



NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 56299-F

Loan Number: 1181926

TSG Number: 1311982

Recording Requested by

And when recorded mail to:

FIRST AMERICAN TITLE INSURANCE COMPANY

c/o Attorneys Equity National Corporation

23721 Birtcher Drive

Lake Forest, CA 92630

(503) 887-3020

EXHIBIT "A"

A PARCEL OF LAND SITUATED IN THE NW 1/4 NW 1/4 OF SECTION 27, TOWNSHIP 35 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 2 INCH PIPE MARKING THE NORTHWEST CORNER OF SECTION 27, TOWNSHIP 35 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN; THENCE S. 0°38' E. ALONG THE SECTION LINE A DISTANCE OF 442.3 FEET; THENCE EAST 660.0 FEET TO AN IRON PIPE; THENCE S. 0°38' E. PARALLEL TO THE WEST SECTION LINE A DISTANCE OF 330.0 FEET TO THE TRUE POINT OF BEGINNING; THENCE WEST PARALLEL TO THE NORTH SECTION LINE 330.0 FEET; THENCE S. 0°38' E. 330.0 FEET TO A POINT ON THE SOUTH LINE OF PARCEL DESCRIBED IN DEED VOLUME 328 PAGE 102, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE EAST ALONG SAID SOUTH LINE A DISTANCE OF 330.0 FEET TO AN IRON PIPE; THENCE N. 0°38' W. PARALLEL TO THE WEST SECTION LINE 330.0 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH AN EASEMENT FOR ROADWAY PURPOSES OVER AND ACROSS THE FOLLOWING DESCRIBED PROPERTY.

BEGINNING AT A POINT S. 0°38' EAST 1102.3 FEET FROM THE NORTHWEST CORNER OF SECTION 27, TOWNSHIP 35 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN; THENCE EAST PARALLEL TO THE NORTH SECTION LINE 330.0 FEET; THENCE N. 0°38' W., 40 FEET; THENCE WEST PARALLEL TO THE NORTH SECTION LINE 330.0 FEET TO THE WEST SECTION LINE; THENCE SOUTH 40 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH THE RIGHT TO USE EASEMENT GIVEN TO SAID GRANTORS IN DEED VOLUME 328 PAGE 102, DEED RECORDS OF KLAMATH COUNTY, AS FOLLOWS:

EASEMENT 40 FEET IN WIDTH FOR ROADWAY PURPOSES OVER AND ACROSS THE NW 1/4 OF SECTION 27, TOWNSHIP 35 SOUTH, RANGE 7 EAST OF THE WILLAMETTE, EXTENDING FROM THE SOUTHERLY LINE OF PARCEL DESCRIBED IN DEED VOLUME 328 PAGE 102, RECORDS OF KLAMATH COUNTY, OREGON, SOUTHERLY ALONG THE WEST SECTION LINE OF SAID SECTION 27, TO THE SOUTH LINE OF THE NW 1/4 OF SECTION 27, TOWNSHIP 35 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN.

A F F I D A V I T O F M A I L I N G 74294

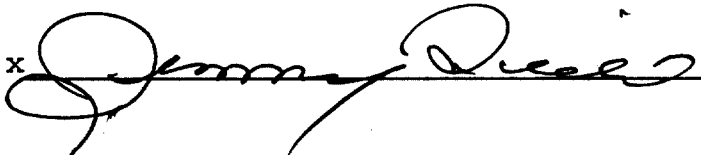
STATE OF CALIFORNIA]
COUNTY OF ORANGE]

Trustee Sale Number: 56299-F

JENNIFER RIEDEL of Attorneys Equity National Corporation being duly sworn, and deposes says:
That he/she is over the age of eighteen years;
That on 09/11/02 by certified mail properly enclosed in a sealed envelope with the prepaid postage thereon, he/she deposited in the United States Post Office at Lake Forest, CA, a true and correct copy of the referenced Notice of Default & Notice of Trustee's Sale addressed to the following:

Cert#: 7002 0860 0007 9681 2291 & Regular Mail	JAMES E BOYNTON PO BOX 692 HOODSPORT, WA 98548-0692
Cert#: 7002 0860 0007 9681 2307 & Regular Mail	BONITA G BOYNTON PO BOX 692 HOODSPORT, WA 98548-0692
Cert#: 7002 0860 0007 9681 2314 & Regular Mail	JAMES E BOYNTON 435 TELEPHONE FLAT R CHILOQUIN, OR 97624-9742
Cert#: 7002 0860 0007 9681 2321 & Regular Mail	BONITA G BOYNTON 435 TELEPHONE FLAT R CHILOQUIN, OR 97624-9742
Cert#: 7002 0860 0007 9681 2338 & Regular Mail	JAMES E. BOYNTON P.O. BOX 543 CHILOQUIN, OR 97624
Cert#: 7002 0860 0007 9681 2345 & Regular Mail	BONITA G. BOYNTON P.O. BOX 543 CHILOQUIN, OR 97624
Cert#: 7002 0860 0007 9681 2352 & Regular Mail	CHALLENGE REALTY INC. C/O N.T.C. ATTN: DARRELL COLON 101 N. BRAND BLVD SUITE 1800 GLENDALE, CA 91203
Cert#: 7002 0860 0007 9681 2369 & Regular Mail	JAMES E. BOYNTON 435 TELEPHONE FLAT R CHILOQUIN, OR 97624
Cert#: 7002 0860 0007 9681 2376 & Regular Mail	BONITA G. BOYNTON 435 TELEPHONE FLAT R CHILOQUIN, OR 97624
Cert#: 7002 0860 0007 9681 2383 & Regular Mail	JAMES E. BOYNTON 435 TELEPHONE FLAT R CHILOQUIN, OR 97624
Cert#: 7002 0860 0007 9681 2390 & Regular Mail	BONITA G. BOYNTON 435 TELEPHONE FLAT R CHILOQUIN, OR 97624

I certify under penalty of perjury that the foregoing is true and correct.
Date: 09/11/02

x 

74295

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Sent To

Street, Apt. No.;
or PO Box No.

City, State, ZIP+ 4

PS Form 3800, April 2002 See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Sent To

Street, Apt. No.;
or PO Box No.

City, State, ZIP+ 4

S Form 3800, April 2002 See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$.66
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Sent To

Street, Apt. No.;
or PO Box No.

City, State, ZIP+ 4

PS Form 3800, April 2002 See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Sent To

Street, Apt. No.;
or PO Box No.

City, State, ZIP+ 4

PS Form 3800, April 2002 See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$.66
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Sent To

Street, Apt. No.;
or PO Box No.

City, State, ZIP+ 4

PS Form 3800, April 2002 See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$.60
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65

Sent To

Street, Apt. No.;
or PO Box No.

City, State, ZIP+ 4

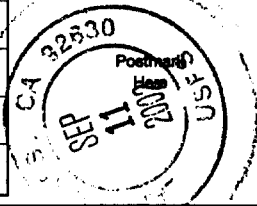
PS Form 3800, April 2002 See Reverse for Instructions

74296

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage \$.60
 Certified Fee 2.30
 Return Receipt Fee (Endorsement Required) 1.75
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 4.65



Sent To

Street, Apt. No.,
 or PO Box No.

City, State, ZIP+ 4

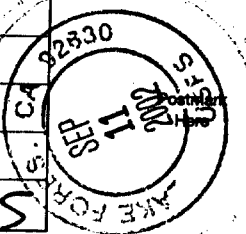
PS Form 3800, April 2002

See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage \$.60
 Certified Fee 2.30
 Return Receipt Fee (Endorsement Required) 1.75
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 4.65



Sent To

Street, Apt. No.,
 or PO Box No.

City, State, ZIP+ 4

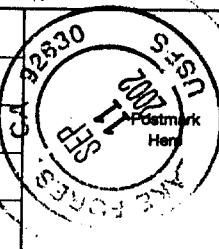
PS Form 3800, April 2002

See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage \$.60
 Certified Fee 2.30
 Return Receipt Fee (Endorsement Required) 1.75
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 4.65



Sent To

Street, Apt. No.,
 or PO Box No.

City, State, ZIP+ 4

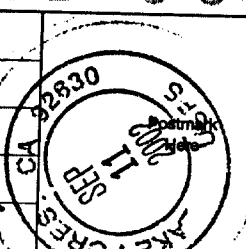
PS Form 3800, April 2002

See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage \$.60
 Certified Fee 2.30
 Return Receipt Fee (Endorsement Required) 1.75
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 4.65



Sent To

Street, Apt. No.,
 or PO Box No.

City, State, ZIP+ 4

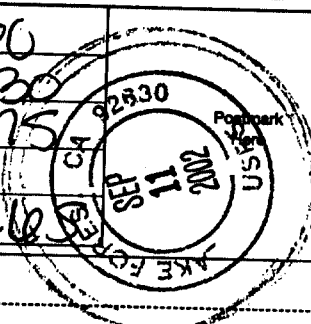
PS Form 3800, April 2002

See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage \$.60
 Certified Fee 2.30
 Return Receipt Fee (Endorsement Required) 1.75
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 4.65



Sent To

Street, Apt. No.,
 or PO Box No.

City, State, ZIP+ 4

PS Form 3800, April 2002

See Reverse for Instructions

74297

STATE OF CALIFORNIA
COUNTY OF ORANGE

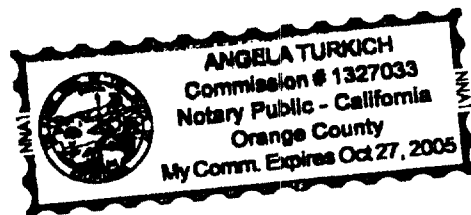
ON SEPTEMBER 11 20 02 BEFORE ME, ANGELA TURKICH
PERSONALLY APPEARED JENNIFER RIEDE
PERSONALLY KNOWN TO ME (OR PROVED TO ME ON THE BASIS OF
SATISFACTORY EVIDENCE) TO BE THE PERSON(S) WHOSE NAME(S)
IS/ARE SUBSCRIBED TO THE WITHIN INSTRUMENT AND ACKNOWLEDGED
TO ME THAT HE/SHE/THEY EXECUTED THE SAME IN HIS/HER/THEIR
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



(SEAL)



00817

Affidavit of Publication

56299-F

74298

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 # 5196

Notice of Sale/Boynton

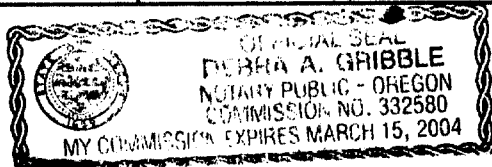
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)
Four

Insertion(s) in the following issues:
September 24, October 1, 8, 15, 2002

Larry L. Wells
Subscribed and sworn
before me on: October 15, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



NOTICE OF TRUSTEE'S SALE
Trustee Sale No: 56299-F, Loan No: 1181926, TSO No: 1311962, 2nd 11800
Reference is made to that certain Trust Deed made by JAMES E. BOYNTON and BONITA G. BOYNTON, as grantor(s) to AMERITITLE, as Trustee, in favor of ASSOCIATES FINANCIAL SERVICES COMPANY, OF OREGON, INC., as beneficiary, dated November 27, 1996, recorded December 3, 1996 in the Records of Klamath County, Oregon, in Book Reel/Volume ND 1196 at Page 37824 and/or as Fee/Title Instrument/Microfilm/Reception No., covering the following described real property situated in the above mentioned county and state, to-wit: (see map) "EXHIBIT 'A'" Parcel of land in Township 35 North, Range 7 East of the Willamette Meridian, more particularly described as follows: Beginning at a point marked by an iron pipe in the west corner of Section 27, Township 35 South, Range 7 East of the Willamette Meridian, thence S. 0 degree 38' E. along the Section line a distance of 42.3 feet; thence East 660.0 feet to an iron pipe; thence S. 0 degree 38' E. parallel to the West Section line a distance of 330.0 feet to the true point of beginning; thence West parallel to the North Section line 330.0 feet; thence S. 0 degree 38' E. 330.0 feet to a point on the South line of parcel described in deed volume 328, page 102, deed records of Klamath County, Oregon; Thence East along said South line a distance of 330.0 feet to an iron pipe; thence N. 0 degree 38' W. parallel to the West Section line 330.0 feet to the point of beginning. Together with an easement for road, way purposes over and across the following described property: Beginning at a point S. 0 degree 38' East 1102.3 feet from the Northwest corner of the NW 1/4 of Township 35 North, Range 7 East of the Willamette Meridian; thence East parallel to the North Section line 330.0 feet; thence S. 0 degree 38' West parallel to the North Section line 330.0 feet to the West Section line; thence South 40 feet to the point of beginning. Together with the right to use the same for mineral purposes, as granted in deed volume 28, page 102, deed records of Klamath County, Oregon, and over and across the NW 1/4 of Section 27, Township 35 South, Range 7 East of the Willamette Meridian, extending from the southerly line of parcel described in deed volume 328, page 102, records of Klamath County, Oregon, southerly along the West Section line of said Section 27, Township 35 South, Range 7 East of the Willamette Meridian, Parcel No. 135777, TSO No. 1000.

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address of other common designation, if any, of the real property described herein is purported to be: 435 Telephone Flat R, Chiloquin, OR 97624. 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 pay the monthly payments in the amount of \$600.00, due beginning February 5, 2000 and monthly late charges in the amount of \$48.00 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in said deed note and deed of trust. By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: 1. Principal of \$90,321.26 and accruing interest as of January 5, 2000 at the rate of 8% per annum from the January 5, 2000 until paid. 2. \$1,488.00 in late charges plus future

charges.
3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary or persons interested in the said property pursuant to the terms of said Trust Deed.

Where notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, the undersigned trustee will, on January 10, 2003, at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes at the following location: at the main entrance to the County Court House at 1111 1st, 2nd and 3rd floors, OR 97101, a public sale of the real property which the grantor or grantors had power to convey in the sale of the execution of the said trust deed, together with any interest which the

highest bidder for cash, the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of sale, including the commissions of the trustee, as provided by law, and the reasonable fees of trustee's attorneys.

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 having an obligation the performance of which is secured by said trust deed and the words "trustee" include the undersigned.

The Court of ORS 86.753 to have the proceeding dismissed and the trust deed reinstated by payment of the entire amount due, together with costs, interest and attorney's fees, and by curing any other default complained of in the notice of default, at any time prior to five days before the date set for the sale. Dated: August 28, 2002. First American Title Insurance Company, By: Attorneys Equity National Corporation, Agent: Charles Alperman, J.D. Vice President, 16100 P 1816279724, 200/01, 0/08/10/15/2002, 5196 September 24, October 1, 8/15/2002. Noted.

execution of said trust deed to satisfy the foregoing obligations, thereby secured and the costs and expenses of sale, including the reasonable charges of the trustee.

Notice is hereby given that the beneficiary and trustee by reason of the default have released and thereby released the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.753 and to the court of

**JEFFERSON STATE ADJUSTERS
RECOVERY IS OUR BUSINESS**

1135 Pine Street
Klamath Falls, Oregon 97601
Phone: (541) 882-8036 Fax: (541) 883-2129

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF KLAMATH

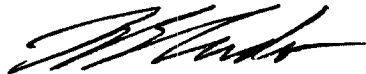
I, Robert Cudo, being first duly sworn, depose and say: That I am and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the county of Klamath, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 4th day of September 2002, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address)

435 Telephone Flat Rd
Chiloquin, OR 97624

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



(Signed and Dated)

Subscribed and Sworn to before me this 9TH day of September 2002



NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES: