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Vol M03 Page 09088

First American Title Insurance Company

State of Oregon, County of Klamath

Recorded 02/14/2003 2:56 p m.

Vol M03 Pg 09088-96

Linda Smith, County Clerk

Fee \$ 76⁰⁰ # of Pgs 9

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

KS9355 1388849

AFTER RECORDING RETURN TO:

BARB GREBER 98-5370

First American Title Insurance Company

400 COUNTRYWIDE WAY SV-35

SIMI VALLEY, CA 93065

TS No.: 02 -11697

Doc ID #00041353892005N

1. AFFIDAVIT OF MAILING NOTICE OF SALE
2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
3. AFFIDAVIT OF SERVICE
4. COPY OF NOTICE OF SALE

Original Grantor on Trust Deed: JAMES W. JAYNE and SUE C. JAYNE

**Beneficiary: CALIFORNIA LENDING GROUP, INC., DBA UNITED
LENDING GROUP**

**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.**

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TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by James W. Jayne And Sue C. Jayne, An Estate In Fee Simple As Tenants By The Entirety, as grantor(s), to First American Title, as trustee, in favor of California Lending Group, Inc., Dba United Lending Group, as beneficiary, dated 11/16/1998, recorded 11/24/1998, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. M98 at Page No. 43134 as Recorder's fee/file/instrument/microfilm/reception Number 70420, and subsequently assigned to COUNTRYWIDE HOME LOANS, INC. by Assignment recorded 06/25/1999 in Book/Reel/Volume No. M99 at Page No. 25119 as Recorder's fee/file/instrument/microfilm/reception No. , covering the following described real property situated in said county and state, to wit:

THE WEST 320 FEET OF THE NORTH 326 FEET OF THE N 1/2 OF THE NW 1/4 OF SECTION 34 TOWNSHIP 34 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 1259 CHOCKTOOT STREET
CHILOQUIN, OR 97624

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$662.00 beginning 07/01/2002; plus late charges of \$27.94 each month beginning with the 07/01/2002 payment plus prior accrued late charges of \$55.88; plus advances of \$25.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following to wit: \$80,733.99 with interest thereon at the rate of 7 percent per annum beginning 06/01/2002 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on Friday, February 28, 2003 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the city of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any

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other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with the trustee's and attorney's fees not exceeding the amounts provided by OSRS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated 10-22, 2002

Teri L Thompson

FIRST AMERICAN TITLE INSURANCE COMPANY

For further information, please contact:

FIRST AMERICAN TITLE INSURANCE COMPANY
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
(800) 669 6650
TS No. 02 -11697
Doc ID #00041353892005N

TERI L THOMPSON
ASSISTANT SECRETARY

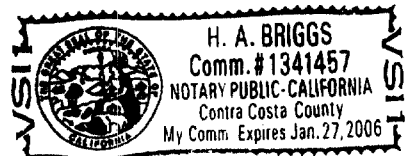
STATE OF California)
COUNTY OF Contra Costa) ss.

On 10-22-02, before me, A. A. Briggs, personally appeared Teri L. Thompson, 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.

H. A. Briggs
Notary Public for Contra Costa
My commission expires: 1/27/06

(SEAL)



THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by First American Title Insurance Company, the trustee named in said notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, on 10/29/02. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale. As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Subscribed and sworn to before me on 10/29, 2002 by Sam Ungamin.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

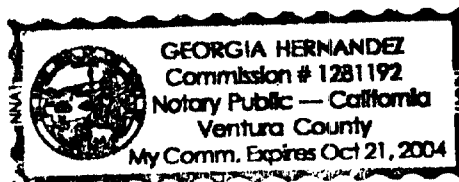
Grantor

JAMES W. JAYNE and SUE C. JAYNE

Georgia Hernandez
Notary Public for California
Residing at _____
My commission expires: _____

First American Title Insurance Company
Trustee TS No. 02-11697

After Recording return to:
400 COUNTRYWIDE WAY SV-35
First American Title Insurance Company
SIMI VALLEY, CA 93065



**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 02-11697

JAMES W. JAYNE
PO BOX 1308
CHILOQUIN, OR 97624
7187 7930 3131 0159 9310

JAMES W. JAYNE
1259 CHOCKTOOT STREET
CHILOQUIN, OR 97624
7187 7930 3131 0159 9327

SUE C. JAYNE
PO BOX 1308
CHILOQUIN, OR 97624
7187 7930 3131 0159 9334

SUE C. JAYNE
1259 CHOCKTOOT STREET
CHILOQUIN, OR 97624
7187 7930 3131 0159 9341

CALIFORNIA LENDING GROUP, INC.
DBA UNITED LENDING GROUP
3351 MICHELSON, SUITE 100
IRVINE, CA 92612
7187 7930 3131 0159 9358

THE CHASE MANHATTAN BANK AS INDENTURE
C/O RESIDENTIAL FUNDING CORPORATION
1301 OFFICE CENTER DRIVE, #200
FORT WASHINGTON, PA 19034
7187 7930 3131 0159 9365

THE CHASE MANHATTAN BANK AS INDENTURE
C/O PEELE MANAGEMENT CORPORATION
ASSIGNMENT JOB #90603
P.O. BOX 1710
CAMPBELL, CA 95009-1710
7187 7930 3131 0159 9372

THE CHASE MANHATTAN BANK AS INDENTURE
C/O CALIFORNIA LENDING GROUP, INC.
DBA UNITED LENDING GROUP
3351 MICHELSON, SUITE 100
IRVINE, CA 92612
7187 7930 3131 0159 9389

THE CHASE MANHATTAN BANK AS INDENTURE
C/O UNITED LENDING GROUP

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 02-11697

THE CHASE MANHATTAN BANK AS INDENTURE
3351 MICHELSON DR. #100
IRVINE, CA 92612
7187 7930 3131 0159 9396

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1000.05281/Jayne

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

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

That on the 30th day of October, 2002, after personal inspection, I found the following described real property to be unoccupied:

The West 30 Feet of the North 326 Feet of the N 1/2 of the NW 1/4 of Section 34 Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon.

Commonly known as: 1259 Chocktoot Street
Chiloquin, OR 97624

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



 Bob Cudo 256455

SUBSCRIBED AND SWORN to before me this 3rd day of October, 2002, by Bob Cudo.



Margaret O. Nielsen
Notary Public for Oregon

Affidavit of Publication

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 # 5340

Notice of Sale/Jayne

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:
December 5, 12, 19, 26, 2002

Total Cost: \$769.50

Larry L. Wells
Subscribed and sworn
before me on: December 26, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S
NOTICE OF SALE
#1388849

Reference is made to that certain trust deed made by James W. Jayne and Sue C. Jayne, An Estate In Fee Simple As Tenants By The Entirety, as grantor(s), to First American Title, as trustee, in favor of California Lending Group, Inc., dba United Lending Group, as beneficiary, dated 11/16/1998, recorded 11/24/1998, in the mortgage records of Klamath County, Oregon; in Book/Reel/Volume No. M98 at Page No. 43134 as Recorder's fee/file/instrument/microfilm/reception Number 70420, and subsequently assigned to COUNTRYWIDE HOME LOANS, INC. by Assignment recorded 06/25/1999 in Book/Reel/Volume No. M99 at Page No. 25119 as Recorder's fee/file/instrument/microfilm/reception No., covering the following described real property situated in said county and state, to wit:

The West 320 feet of the North 326 feet of the N 1/2 of the NW 1/4 of Section 34 Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon.

PROPERTY ADDRESS: 1259 Chockfoot Street, Chiloquin, OR 97624.

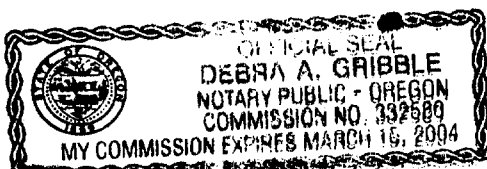
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made

is grantor's failure to pay when due the following sums: monthly payments of \$662.00 beginning 07/01/2002; plus late charges of \$27.94 each month beginning with the 07/01/2002 payment plus prior accrued late charges of \$55.88; plus advances of \$25.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following to wit: \$80,733.99 with interest thereon at the rate of 7 percent per annum beginning 06/01/2002 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on Friday, February 28, 2003 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside

the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with the trustee's and attorney's fees not exceeding the amounts provided



by ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated October 22, 2002. First American Title Insurance Company, Teri L. Thompson, Assistant Secretary. For further information, please contact: First American Title Insurance Company, 400 Countrywide Way, SV-35, Simi Valley, CA 93065. (800) 669-6650. TS No. 02-11697. Doc. ID #00041353892005N. #5340 December 5, 12, 19, 26, 2002.