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Vol M03 Page 10611

First American Title Insurance Company

State of Oregon, County of Klamath
Recorded 02/21/2003 2:51 P m.
Vol M03 Pg 10611-14
Linda Smith County Clerk
Fee \$ 71.00 # of Pgs 8

K59719
**RECORDING COVER SHEET FOR
NOTICE OF SALE PROOF OF COMPLIANCE**
Per ORS 205.234

1477784

**AFTER RECORDING RETURN TO:
DALIA ESTRADA 98-5333
First American Title Insurance Company
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065**

**TS No.: 02 -13064
Doc ID #00046060182005N**

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: SHANNON MARIE LEVEY and RAYMOND LEVEY, III

Beneficiary: MICAL MORTGAGE, INC., A CALIFORNIA CORPORATION

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.

K56.1 - 115.1 -

1000.05418/Levey

10612

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

I, Rob Girard, 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 20th day of November, 2002, after personal inspection, I found the following described real property to be unoccupied:

The Southerly 38.2 Feet of Lots 30 and 31, Block 18, Industrial Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon.

Commonly known as: 2123 Oak Street
 Klamath Falls, OR 97601

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

Rob Girard
Rob Girard

257772

SUBSCRIBED AND SWORN to before me this 22nd day of November, 2002, by Rob Girard.

Theresa A Foeller
Notary Public for Oregon



Affidavit of Publication

10613

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 # 5403

Notice of Sale/Levey

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

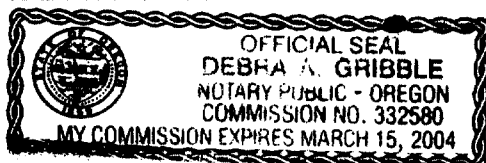
Insertion(s) in the following issues:
December 26, 2002, Jan. 2, 9, 16, 2003

Total Cost: \$783.00

Larry L. Wells
Subscribed and sworn
before me on: January 16, 2003

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE NO: 1437384

Reference is made to that certain trust deed made by Shannon Marie Levey, An Individual and Raymond Levey, III, An Individual With Right Of Survivorship, as grantor(s), to Aspen Title And Escrow, Inc., as trustee, in favor of Mical Mortgage, Inc., A California Corporation, as beneficiary, dated 09/25/1997, recorded 10/07/1997, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. M97 at Page No. 33040 as Recorder's fee/file/instrument/microfilm/reception Number 46572, and subsequently assigned to COUNTRYWIDE HOME LOANS, INC. by Assignment recorded 12/10/1997 in Book/Reel/Volume No. M97 at Page No. 40139 as Recorder's fee/file/instrument/microfilm/reception No. covering the following described real property situated in said county and state, to wit:

The Southerly 38.2 feet of Lots 30 and 31, Block 18, Industrial Addition to the City of Klamath Falls, in the County of Klamath, State of Oregon.

PROPERTY ADDRESS: 2123 Oak Street, Klamath Falls, OR 97601.

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 \$529.00 beginning 07/01/2002; plus late charges of \$21.16 each month beginning with the 07/01/2002 payment plus prior accrued late charges of \$63.48; plus advances of \$37.50; 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: \$53,651.85 with interest thereon at the rate of 8.25 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 Monday, March 24, 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 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 November 12, 2002, by 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. 02-13064. Doc ID #00046040182005N. #5403. December 26, 2002, January 2, 9, 16, 2003.

1437384

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Shannon Marie Levey, An Individual And Raymond Levey, III, An Individual With Right Of Survivorship, as grantor(s), to Aspen Title And Escrow, Inc., as trustee, in favor of Mical Mortgage, Inc., A California Corporation, as beneficiary, dated 09/25/1997, recorded 10/07/1997, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. M97 at Page No. 33040 as Recorder's fee/file/instrument/microfilm/reception Number 46572, , and subsequently assigned to COUNTRYWIDE HOME LOANS, INC. by Assignment recorded 12/10/1997 in Book/Reel/Volume No. M97 at Page No. 40139 as Recorder's fee/file/instrument/microfilm/reception No. , covering the following described real property situated in said county and state, to wit:

THE SQUATHERLY 38.2 FEET OF LOTS 30 AND 31, BLOCK 18, INDUSTRIAL ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

PROPERTY ADDRESS: 2123 OAK STREET
KLAMATH FALLS, OR 97601

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 \$529.00 beginning 07/01/2002; plus late charges of \$21.16 each month beginning with the 07/01/2002 payment plus prior accrued late charges of \$63.48; plus advances of \$37.50; 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: \$53,651.85 with interest thereon at the rate of 8.25 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 Monday, March 24, 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

10616

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 11-12, 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 -13064
Doc ID #00046060182005N

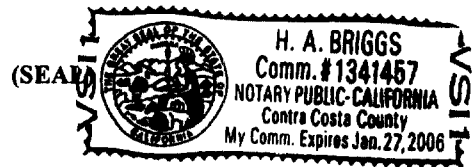
TERIL THOMPSON
ASSISTANT SECRETARY

STATE OF California)
COUNTY OF Contra Costa) ss.

On 11/12/02, before me, H. 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 _____
My commission expires: _____



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 bot 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 11/20/02. 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 11/20, 20 02 by Shannon Marie Levey.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

SHANNON MARIE LEVEY and RAYMOND LEVEY, III

Notary Public for California

Residing at _____

My commission expires: _____

First American Title Insurance Company

Trustee TS No. 02-13064

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. 02-13064

SHANNON MARIE LEVEY
1619 GARY ST
KLAMATH FALLS, OR 97603
7187 7930 3131 0168 5273

SHANNON MARIE LEVEY
2123 OAK STREET
KLAMATH FALLS, OR 97601
7187 7930 3131 0168 5280

RAYMOND LEVEY, III
1619 GARY ST
KLAMATH FALLS, OR 97603
7187 7930 3131 0168 5297

RAYMOND LEVEY, III
2123 OAK STREET
KLAMATH FALLS, OR 97601
7187 7930 3131 0168 5303