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Vol M03 Page 46741

Affidavit of Publication

FIDELITY NATIONAL TITLE - NDS

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 # 5615

Notice of Sale/Lincoln

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:

March 28, April 4, 11, 18, 2003

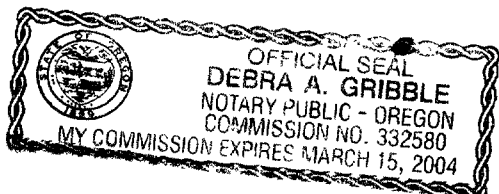
Total Cost:

Subscribed and sworn

before me on: April 18, 2003

Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S
NOTICE OF SALE
T.S. No.: T03-12378
DA Loan No:
0020233516

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): Kenneth W. Lincoln; Trustee: Amerititle; Successor Trustee: Fidelity National Title Insurance Co.; Beneficiary: Ameriquest Mortgage Company.

B. Description of Property: The Northwestly One-Half of Lot 3 in Block 4 of First Addition to the City of Klamath Falls, Oregon, according to the duly recorded Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon; said premises being more particularly described as follows; beginning at the most Northerly corner of said Lot 3; thence Southeasterly along the line between said Lot 3 and Lot 2 of said Block 4, a distance of 55 feet; thence Southwesterly parallel to the Northwestly line of said Lot 3, a distance of 52 feet to the Southwesterly line of said Lot 3; thence Northwestly along the line between said Lot 3 and 4 of said Block 4, a distance of 55 feet to the most Northerly corner of said Lot 4; thence Northeastly along the Northwestly line of said Lot 3, a distance of 52 feet to the point of beginning.

PARCEL 2 The Northwestly One-Half of Lots 1 and 2, Block 4, of First Addition to Klamath Falls, Oregon, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon, more particularly described as follows; Beginning at the most Northerly of Lot 1, Block 4 said first addition and running thence Northeastly along the Westerly line of Eight Street 55 feet; thence Southwesterly and at right angles to Eight Street; 104 feet more or less to the Westerly line of lot numbered 2, block numbered 4 said first addition; thence Northwestly along the Westerly line of said lot numbered 2, 55 feet more or less to the most Westerly corner of said lot numbered 2; thence Northeastly along the Southerly line of Cook Street to the place of beginning. Property commonly known as: 1134 North 8th Street Klamath Falls, OR 97601

C. Trust Deed Information: Dated Date: 04/18/2001. Recording Date: 04/25/2001. Recording Number: Instr. #: -- Book: M01 Page: 18465 Rerecorded on: -- 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 05/01/2002 and all subsequent install-

ments and late charges. Total Payments and Late Charges \$6,923.50. 2. Other Arrearages: \$1,300.75. Total Amount Due: \$8,224.25. 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: \$88,418.70.

In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 04/01/2002 at 7.990%, 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,

State of Oregon, County of Klamath
Recorded 07/07/2003 3:26 p.m.
Vol M03 Pg 46741-52
Linda Smith, County Clerk
Fee \$ 76.00 # of Pgs 12

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. Wednesday, 07/09/2003; 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 if 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.

Dated: February 18, 2003. Fidelity National Title Insurance Company, as said Trustee. By: Dana Rosas, It's: Authorized Signator. Address for Trustee: Fidelity National Title Insurance Company, 15661 Redhill Avenue, Suite 201, Tustin, CA 92780 c/o Town & Country Title Services, Inc. For sale information call (888) 485-9191. ASAP523422 3/28, 4/4, 4/11, 4/18. #5615 March 28, April 4, 11, 18, 2003.

TJC

TRUSTEE'S NOTICE OF SALE

AMERIQUEST MORTGAGE COMPANY)

ORIGINAL

AFFIDAVIT/PROOF OF SERVICE

Client # T0312378

vs)

KENNETH W. LINCOLN)

STATE OF OREGON)

COUNTY OF MULTNOMAH)

SS.

I hereby certify that on the 20th day of February, 2003, at the hour of 4:05PM, a copy of a TRUSTEE'S NOTICE OF SALE was served to all occupant(s) located at 1134 North 8th St., Klamath Falls, OR 97601.

THE OCCUPANTS WERE SERVED IN THE FOLLOWING MANNER:

I served Occupant(s), William Brown by PERSONAL SERVICE

I served Occupant(s), Ruth Brown & Deborah Brown by SUBSTITUTE SERVICE TO William Brown, 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 William Brown, 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

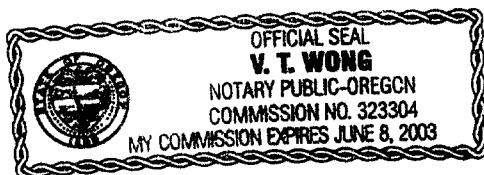
I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm, or corporation served is the identical one named in the action.

/s/

Jefferson State Adjusters, Server
Capitol Investigation Co., LTD.

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 to Ruth Brown & Deborah Brown and all other occupants 18 years or older at 1134 North 8th St., Klamath Falls, OR 97601 on MAR 04 2003. Signed: J. J. Maloney

Subscribed to and sworn to before me this
4th day of March, 2003 by J. J. Maloney



V. T. Wong

Notary for the State of Oregon

PROOF OF SERVICE JEFFERSON STATE ADJUSTERS

STATE OF: OREGON
COUNTY OF: KLAMATH

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: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: Occupants of 1134 North 8th Street Klamath Falls, Oregon

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

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to William Brown, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Ruth Brown and Deborah Brown

☐ **OTHER METHOD:** By leaving an Original or True Copy with _____

☐ **NON OCCUPANCY:** I certify that I received the within document(s) for service on _____ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the 24th day of February, 2003 I mailed a copy of the Trustee's Notice of Sale addresses to Occupant(s) at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed _____

Jenny Johnson

1134 North 8th Street Klamath Falls, Oregon 97601

ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of 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.

February 20th, 2003

4:05 P.M.

DATE OF SERVICE

TIME OF SERVICE

☐ or non occupancy

By: _____

Rob Girard

Dated this 24 day of February, 2003.

Subscribed and sworn to before me by Rob Girard



Margaret A. Nielsen
Notary Public for Oregon

AFFIDAVIT OF NON-MILITARY SERVICE

AMERIQUEST MORTGAGE COMPANY
ATTN: FORECLOSURE DEPARTMENT
505 CITY PARKWAY WEST, SUITE 100
ORANGE, CA 92868

Date: February 18, 2003
Loan #: 0020233516
T.S. #: T03-12378 DA

State of CALIFORNIA)
County of ORANGE)SS

ANN POWERS being of legal age and duly sworn, deposes and says that:

1. I am an employee of AMERIQUEST MORTGAGE COMPANY the present beneficiary of a certain Deed of Trust recorded 04/25/2001 as Instrument No. in Book M01 Page 18465 of official records in the office of the County Recorder of KLAMATH County, Oregon
2. To the best of the affiant's knowledge, the following name(s) is (are) known to be the present record owner(s) of the property described in the above Deed of Trust.

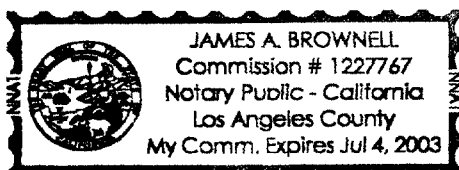
Current Trustor(s): KENNETH W. LINCOLN

3. Said record owner(s), and each of the, if there be more than one, is NOT a "person in military service" or a "person in the military service of the United States," as defined in Section 101, and subdivisions thereof, of the Soldiers' and Sailors' Relief Act of 1940, as amended.
4. This affidavit is made at the request of the Beneficiary herein named for the purpose of inducing FIDELITY NATIONAL TITLE INSURANCE CO., as Trustee, to cause said property to be sold under the terms of said Deed of Trust without leave of court first obtained.

Affiant: Ann Powers

Subscribed and sworn before me this 19 day of FEB, 1903

James A. Brownell
Notary Public in and for said County and State



**DECLARATION OF DEFAULT
AND DEMAND FOR SALE**

LOAN. 0020233516

OTHER: 3410045

FILE: T03-12378

NOTICE IS HEREBY GIVEN: That as duly appointed or substituted Trustee you are notified of a breach of and default in the obligations secured by that certain Deed of Trust dated: **04/18/2001**

EXECUTED BY (Original Trustor) **KENNETH W. LINCOLN**

Address: **1134 NORTH 8TH STREET KLAMATH FALLS, OR 97601**

Recorded on **04/25/2001**, as Instrument No. Book **M01** Page **18465** of Official Records in the office of the Recorder of **KLAMATH** County, **Oregon**.

Original Beneficiary: AMERIQUEST MORTGAGE COMPANY

BREACH AND DEFAULT HAS OCCURRED FOR NON-PAYMENT OF THE FOLLOWING: Failure to make the 05/01/2002 payment of principal and/or interest and all subsequent payments, together with all accrued late charges, impounds, advances, taxes, delinquent payments on senior liens, or assessments, attorney's fees, and collection fees.

By reason of this default the undersigned, who holds the beneficial interest, makes this declaration of default and elects to cause the trust property to be sold to satisfy the obligations secured by this Deed of Trust.

Now owing the unpaid sum of **\$8,224.25** with interest from **04/01/2002** on the unpaid principal balance of **\$88,418.70** and all sums advanced or expended as per the terms of this Deed of Trust, together with interest as provided.

I/We hand you herewith the said Deed of Trust and Note together with any assignments **No**; substitutions **Yes**; and also receipts **\$0.00** for all sums advanced or expended and will further deliver to you all receipts for any additional sums advanced or expended.

The undersigned hereby promises and agrees to pay your trustee's fee in the amount permitted by law, together with all costs and expenses incidental to these proceedings. It is agreed and understood that you may not proceed with the sale and/or deliver your trustee's deed until all fees and costs have been paid. I/We also agree to pay on demand, as well as, indemnify and hold you harmless from and against all costs, damages, attorney's fees, expenses, obligations and liabilities of any kind which you may incur or sustain by reason of this default and foreclosure proceeding and/or the sale of the trust property by reason of any act of omission or commission on the part of others and the undersigned, for whom you are acting as agent.

Previous Foreclosure? **No** Owner Occupied? **Yes** Unruh Act? **No** Modifications? **No**

Property Address: **1134 NORTH 8TH STREET KLAMATH FALLS, OR 97601**

Present Owner: **KENNETH W. LINCOLN**

46747

DECLARATION OF DEFAULT AND DEMAND FOR SALE
OTHER: 3410045

LOAN: 0020233516

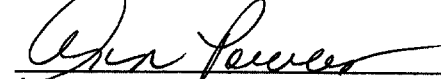
FILE: T03-12378

Present Beneficiary: **AMERIQUEST MORTGAGE COMPANY ATTN: FORECLOSURE
DEPARTMENT 505 CITY PARKWAY WEST, SUITE 100 ORANGE, CA 92868**

Deposit received: **\$0.00**

Date: **02/18/2003**

Signed as on record:



**ANN POWERS
FORECLOSURE SPECIALIST**

Documents received by:

STATE OF CALIFORNIA
COUNTY OF ORANGE

) In the matter of Notice of Sale
) S.S. File # T03-12378

DANA ROSAS of TOWN & COUNTRY TITLE SERVICES, INC., 505 CITY PARKWAY WEST SUITE 200 of ORANGE, CA 92868-2912 being duly sworn, deposes and says; That she/he is over the age of eighteen years; That on 02/26/2003, by certified mail/regular mail enclosed in a sealed envelope with prepaid postage thereon, she/he deposited in the United States Post Office at ORANGE, CA notices, a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Certified mail
& first class mail

KENNETH W. LINCOLN
1134 NORTH 8TH STREET
KLAMATH FALLS, OR 97601

Certified mail
& first class mail

KENNETH W. LINCOLN
2650 WASHBURN WAY UNIT 110
KLAMATH FALLS, OR 97603-4593

Certified mail
& first class mail

OCCUPANTS
1134 NORTH 8TH STREET
KLAMATH FALLS, OR 97601

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

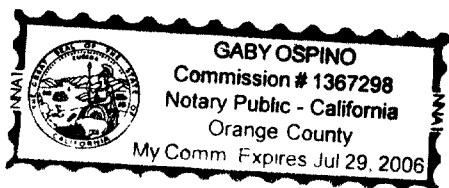
Y

State of California

County of ORANGE } ss.

On 6/24/03 Date _____ Name and Title of Officer GABY OSPINO
 personally appeared, DANA ROSAS
 Name(s) of signer(s)

- ☒ Personally known to me
☐ Proved to me on the basis of satisfactory evidence



to be the person(s) whose name(s) is/are subscribed 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.

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of _____

Document Date: _____ Number of Pages: _____

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer

Signer's Name: _____

- ☐ Individual
☐ Corporate Officer — Title(s): _____
☐ Partner — ☐ Limited ☐ General ☐ Attorney in Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____

Signer is Representing: _____

RIGHT THUMBPRINT
OF SIGNER

Top of thumb here

Record and Return to:
TOWN & COUNTRY TITLE SERVICES, INC.
505 CITY PARKWAY WEST
SUITE 200
ORANGE, CA 92868-2912

TRUSTEE'S NOTICE OF SALE

T.S. No: T03-12378 DA

Loan No. 0020233516

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): KENNETH W. LINCOLN

TRUSTEE: AMERITITLE

SUCCESSOR TRUSTEE. FIDELITY NATIONAL TITLE INSURANCE CO.

BENEFICIARY: AMERIQUEST MORTGAGE COMPANY

B **DESCRIPTION OF PROPERTY:**

THE NORTHWESTERLY ONE-HALF OF LOT 3 IN BLOCK 4 OF FIRST ADDITION TO THE CITY OF KLAMATH FALLS, OREGON, ACCORDING TO THE DULY RECORDED PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON; SAID PREMISES BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS;

BEGINNING AT THE MOST NORTHERLY CORNER OF SAID LOT 3; THENCE SOUTHEASTERLY ALONG THE LINE BETWEEN SAID LOT 3 AND LOT 2 OF SAID BLOCK 4, A DISTANCE OF 55 FEET; THENCE SOUTHWESTERLY PARALLEL TO THE NORTHWESTERLY LINE OF SAID LOT 3, A DISTANCE OF 52 FEET TO THE SOUTHWESTERLY LINE OF SAID LOT 3; THENCE NORTHWESTERLY ALONG THE LINE BETWEEN SAID LOT 3 AND 4 OF SAID BLOCK 4, A DISTANCE OF 55 FEET TO THE MOST NORTHERLY CORNER OF SAID LOT 4, THENCE NORTHEASTERLY ALONG THE NORTHWESTERLY LINE OF SAID LOT 3, A DISTANCE OF 52 FEET TO THE POINT OF BEGINNING.

PARCEL 2

THE NORTHWESTERLY ONE-HALF OF LOTS 1 AND 2, BLOCK 4, OF FIRST ADDITION TO KLAMATH FALLS, OREGON, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS, BEGINNING AT THE MOST NORTHERLY OF LOT 1, BLOCK 4 SAID FIRST ADDITION AND RUNNING THENCE NORTHEASTERLY ALONG THE WESTERLY LINE OF EIGHT STREET 55 FEET; THENCE SOUTHWESTERLY AND AT RIGHT ANGLES TO EIGHT STREET; 104 FEET MORE OR LESS TO THE WESTERLY LINE OF LOT NUMBERED 2, BLOCK NUMBERED 4 SAID FIRST ADDITION; THENCE NORTHWESTERLY ALONG THE WESTERLY LINE OF SAID LOT NUMBERED 2, 55 FEET MORE OR LESS TO THE MOST WESTERLY CORNER OF SAID LOT NUMBERED 2, THENCE NORTHEASTERLY ALONG THE SOUTHERLY LINE OF COOK STREET TO THE PLACE OF BEGINNING

Property commonly known as: 1134 NORTH 8TH STREET KLAMATH FALLS, OR 97601

C **TRUST DEED INFORMATION:**

IMPORTANT: READ SECOND & THIRD PAGE OF THIS DOCUMENT

T.S. No: T03-12378 DA

Loan No: 0020233516

DATED DATE: 04/18/2001
 RECORDING DATE: 04/25/2001
 RECORDING NUMBER: Instr. #: Book: M01 Page: 18465
 RERECORDED ON:
 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 05/01/2002 and all subsequent installments and late charges.

TOTAL PAYMENTS AND LATE CHARGES \$6,923.50

2 Other Arrearages: \$1,300.75

TOTAL AMOUNT DUE: \$8,224.25

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: \$88,418.70

In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 04/01/2002 at 7.990%, 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. Wednesday, 07/09/2003

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 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

IMPORTANT: READ SECOND & THIRD PAGE OF THIS DOCUMENT

T S. No: T03-12378 DA

Loan No: 0020233516

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.

DATED: February 18, 2003

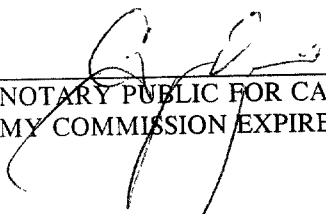
FIDELITY NATIONAL TITLE
INSURANCE COMPANY, as said Trustee

Address for Trustee:
Fidelity National Title Insurance Company
15661 RED HILL AVENUE, SUITE 201
TUSTIN, CA. 92780
C/O TOWN & COUNTRY TITLE SERVICES, INC
For sale information call (888) 485-9191.


By: DANA ROSAS
It's: AUTHORIZED SIGNATOR

STATE OF CALIFORNIA
COUNTY OF ORANGE

This instrument was acknowledged before me on 2/18/03
by DANA ROSAS as AUTHORIZED SIGNATOR of Fidelity National Title Insurance Company.


NOTARY PUBLIC FOR CALIFORNIA
MY COMMISSION EXPIRES: _____

