

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 3/25/03. 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 March 15, 2003, by Maria Aguilar

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

and GREGORY M RYGIEL

Notary Public for California

Residing at VenturaMy commission expires: 0-23-06

First American Title Insurance Company

Trustee

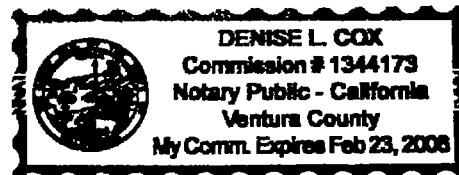
TS No. 03-03717

After Recording return to:

400 COUNTRYWIDE WAY SV-35

First American Title Insurance Company

SIMI VALLEY, CA 93065



State of Oregon, County of Klamath

Recorded 07/16/2003 12:21 p.m.Vol M03 Pg 49613-21

Linda Smith, County Clerk

Fee \$ 61.00 # of Pgs 9

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"****TS No. 03-03717**

**GREGORY M RYGIEL
1605 KANE STREET
KLAMATH FALLS, OR 97603
7187 7930 3131 0218 2290**

**GREGORY M RYGIEL
71 BAUM ST
HERSHEY, PA 17033-1101
7187 7930 3131 0218 2306**

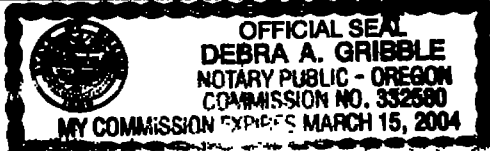
**GREGORY M RYGIEL
P.O. BOX 91
CHILOQUIN, OR 97624
7187 7930 3131 0218 2313**

**STATE OF OREGON
DIVISION OF CHILD SUPPORT (DCS)
P.O. BOX 14506
SALEM, OR 97309
7187 7930 3131 0218 2320**

**STATE OF OREGON
DIVISION OF CHILD SUPPORT (DCS)
39 N CENTRAL AVENUE
MEDFORD, OR 97501
7187 7930 3131 0218 2337**

**KATHY A RYGIEL
P.O. BOX 8084/DAFSD
REDWOOD CITY, CA 94063
7187 7930 3131 0218 2344**

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and attorney's fees
not exceeding the
amount provided
by O.R.S. 31.60.

In construing this
notice, the singular
includes the plural,
the word "person"
includes any person
acting in concert with the
person, as well as
any other person
acting in concert with
the person, and the
words "trustee" and
"beneficiary" in-
clude their respective
successors in interest, if any.

Dated March 19,
1973. First National
Can Title Insurance
Company, Inc., a
flor corporation,
please advise the
First National Title
Insurance Company,
Inc., 1000 North
Main Street, Suite
100, Tallahassee,
Florida 32301, by
first-class mail, not
later than March 27,
1973.

49618

EXHIBIT "A"

That portion of Lot 48, FAIR ACRES SUBDIVISION NO. 1, in the County of Klamath, State of Oregon, described as follows:

Beginning at a point 473.4 feet South of the Northwest corner of said Lot 48; thence South 83.4 feet; thence East 313 feet; thence North 83.4 feet; thence West 313 feet to the point of beginning.

EXCEPTING THEREFROM that portion lying within the boundaries of Kane Street.

CODN 41 MAP 3889-35DC TL 2300

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Gregory M Rygiel, as grantor(s), to Aspin Title, as trustee, in favor of Mortgage Electronic Registration Systems, Inc., as beneficiary, dated 05/25/2001, recorded 05/30/2001, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. M01 at Page No. 24844 as Recorder's fee/file/instrument/microfilm/reception Number -, covering the following described real property situated in said county and state, to wit:

SEE ATTACHED

PROPERTY ADDRESS: 1605 KANE STREET
KLAMATH FALLS, OR 97603

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 \$782.00 beginning 10/01/2002; plus late charges of \$34.31 each month beginning with the 10/01/2002 payment plus prior accrued late charges of \$102.93; plus advances of \$30.00; 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: \$95,849.27 with interest thereon at the rate of 7.625 percent per annum beginning 09/01/2002 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 Wednesday, July 30, 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 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 3/19, 2003


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. 03 -03717
Doc ID #00062739542005N

STATE OF CA

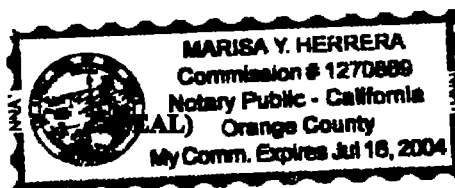
COUNTY OF Orange ss.

On 3/19/03 before me, MARISA HERRERA, personally appeared PAUL LIRIO, ASSIST. SEC., 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.


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.

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SUBMIT "A"

That portion of Lot 48, FAIR ACRES SUBDIVISION NO. 1, in the County of Klamath, State of Oregon, described as follows:

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CODE 41 MAP 3889-35DC TL 2200 ;