

**FIDELITY NATIONAL TITLE - NDS**  
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 STANDARD TRUSTEE SERVICE COMPANY WASHINGTON  
 2600 STANWELL DRIVE, SUITE 200  
 CONCORD, CA 94520  
 (800) 995-2670

34/10/02

State of Oregon, County of Klamath  
 Recorded 08/14/2003 11:46 A m  
 Vol M03 Pg 59190 - 59198  
 Linda Smith, County Clerk  
 Fee \$ 61.00 # of Pgs 9

**TRUSTEE'S NOTICE OF SALE**

T.S. No: OWFP058844 PAP

Loan No: 47542039/Sickles

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): Dorothy M. Steckly and Robert J. Sickles, as tenants by the entirety  
 TRUSTEE: First American Title Insurance Company of Oregon  
 SUCCESSOR TRUSTEE: Fidelity National Title Insurance Company  
 BENEFICIARY: Norwest Financial System Oregon, Inc.

**B. DESCRIPTION OF PROPERTY:**

That portion of the following described property lying Southerly of the South boundary of the Klamath Falls-Lakeview Highway No. 140; That portion of the Northeast one-quarter (1/4) of the Northwest one-quarter (1/4) of Section 21, Township 36 South, Range 13 East of the Willamette Meridian, Klamath County, Oregon lying Westerly of a line parallel to and 440 Feet distant Easterly from the West line of said Northeast one-quarter (1/4), said 440 Feet measured at right angles to said West line.

Property commonly known as: 49424 Hwy 140 E. Bly, OR 97622

**C. TRUST DEED INFORMATION:**

DATED DATE: 06/22/2000  
 RECORDING DATE: 06/28/2000  
 INSTRUMENT NO.: Book: M00 Page: 23624  
 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 10/05/2002 and all subsequent installments and late charges.

TOTAL PAYMENTS AND LATE CHARGES \$1,439.25

**2. Other Arrearages:**

\$38.25

TOTAL AMOUNT DUE:

\$1,477.50

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: \$12,870.90

In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 09/05/2002 at 14.000%, as well as all Trustee's fees and costs, Attorneys fees and costs, and all foreclosure costs.

**IMPORTANT: READ SECOND & THIRD PAGE OF THIS DOCUMENT**

T.S. No: OWFF058844 PAP

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- 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. Friday, 08/22/2003  
 PLACE: On the front steps of the Circuit Court 316 Main Street Klamath Falls, 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 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. FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (925)603-7342.

Dated: April 11, 2003

Fidelity National Title Insurance Company  
 c/o Standard Trustee Service Company Washington  
 2600 Stanwell Drive, Suite 200  
 Concord, Ca 94520  
 (925)603-1000

Peggy Payne  
 By: Peggy Payne  
 It's: Assistant Secretary, as their authorized agent

STATE OF CALIFORNIA  
 COUNTY OF CONTRA COSTA

This instrument was acknowledged before me on April 11, 2003 by Peggy Payne as Assistant Secretary of Standard Trustee Service Company Washington

[Signature]  
 NOTARY PUBLIC FOR CALIFORNIA  
 MY COMMISSION EXPIRES: 4-16-06



**STANDARD TRUSTEE SERVICE COMPANY WASHINGTON**  
2600 Stanwell Drive, Ste. 200  
Concord, CA 94520  
925-603-1000  
FAX 925-685-3735

T.S. Number: OWFF058844 PAP  
Loan Number: 47542039/Sickles

**FAIR DEBT COLLECTION PRACTICES ACT NOTIFICATION**

Pursuant to and in compliance with the Fair Debt Collection Practices Acts (Federal [15 USC 1692]) the Trustee/Agent named in the Notice of Default hereby provides the following notification(s):

"We are attempting to collect a debt and any information we obtain will be used for that purpose."

"The debt described in the Notice of Default is assumed to be valid unless debtor disputes within 30 days and that, if disputed, debt collector will obtain and furnish to debtor the verification.

If written request is made within 30 days by debtor, name of original lender will be given if different than the current creditor."

**\*\*IF YOU HAVE FILED A CHAPTER 7 BANKRUPTCY AND RECEIVED A DISCHARGE OF DEBTOR, YOU ARE NO LONGER PERSONALLY OBLIGATED TO MAKE PAYMENTS ON THE LOAN. However, the beneficiary still retains a security interest in the property and can exercise its rights to commence foreclosure unless a cure of the default under the security instrument is effected. The following communication is mandatory and should not be read as a requirement that you make payments on your loan. If you in fact follow the options specified in the attached communication and make payments, you should only do so if you are interested in preserving your rights to the property.\*\***

**AFFIDAVIT OF MAILING**

Date: April 10, 2003

T.S. No.: OWFF-058844

Loan No.: 47542039

STATE OF California }  
COUNTY OF Contra Costa }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Contra Costa County, California at Fidelity National Title Insurance Company, and is not a party to the within action and that on April 10, 2003, (s)he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

X   
Affiant Kathy McFarland

✓ Dorothy M. Steckly  
49424 Hwy 140 East  
Bly, OR 97622  
Z71788518801006189961

Dorothy M. Steckly  
49424 Hwy 140 East  
Bly, OR 97622  
First Class

✓ Robert J. Sickles  
49424 Hwy 140 East  
Bly, OR 97622  
Z71788518801006189978

Robert J. Sickles  
49424 Hwy 140 East  
Bly, OR 97622  
First Class

✓ Occupants of the premises  
49424 Hwy 140 E.  
Bly, OR 97622  
Z71788518801006189985

Occupants of the premises  
49424 Hwy 140 E.  
Bly, OR 97622  
First Class

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Date: April 10, 2003

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I declare under penalty of perjury that the foregoing is true and correct.

x   
Affiant Kathy McFarland

✓ Dorothy M. Steckly  
P.O. Box 304  
Beatty, OR 97621-0304  
Z71788518801006189992

Dorothy M. Steckly  
P.O. Box 304  
Beatty, OR 97621-0304  
First Class

✓ Robert J. Sickles  
P.O. Box 304  
Beatty, OR 97621-0304  
Z71788518801006190004

Robert J. Sickles  
P.O. Box 304  
Beatty, OR 97621-0304  
First Class

# CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

STATE OF CALIFORNIA

COUNTY OF

Contra Costa

On

8.12.2003

before me,

A. Rigsby

DATE

NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared,

K. McFarland

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.

A. Rigsby

NOTARY PUBLIC SIGNATURE

(SEAL)



## OPTIONAL INFORMATION

THIS OPTIONAL INFORMATION SECTION IS NOT REQUIRED BY LAW BUT MAY BE BENEFICIAL TO PERSONS RELYING ON THIS NOTARIZED DOCUMENT

TITLE OR TYPE OF DOCUMENT \_\_\_\_\_

DATE OF DOCUMENT \_\_\_\_\_

NUMBER OF PAGES \_\_\_\_\_

SIGNER(S) OTHER THAN NAMED ABOVE \_\_\_\_\_

SIGNER'S NAME \_\_\_\_\_

SIGNER'S NAME \_\_\_\_\_

RIGHT THUMBPRINT

RIGHT THUMBPRINT

RIGHT THUMBPRINT

RIGHT THUMBPRINT

**Court Case No.**  
**Sheriff's Case No. 03-01126**

POB 4  
OR 97204

## 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 # 5986

Notice of Sale. Steckly-Sickles

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:  
July 16, 20, 27, August 3, 2003

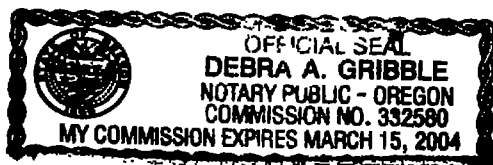
Total Cost: \$769.50

*Larry L. Wells*  
Subscribed and sworn

before me on: August 3, 2003

*Debra A. Gribble*  
Notary Public of Oregon

My commission expires March 15, 2004



The undersigned, Larry L. Wells, Business Manager of the Herald and News, a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at Klamath Falls in the County of Klamath, State of Oregon, do hereby certify that the foregoing is a true and correct copy of the original as the same appears in the files of the publisher of the said newspaper.

Witness my hand and the seal of the County of Klamath, State of Oregon, this 3rd day of August, 2003.

Larry L. Wells  
Business Manager

Debra A. Gribble  
Notary Public



[illegible]

RSVP  
AUG 17 1963