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(CRB/WILSON/03-1066/1240091)

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Foreclosure Notices Re: (1) Substitution or Successor Trustee;
(2) Power of Attorney and
(3) Non-Military Affidavit

Notice is hereby given of:

1. Substitution or Successor Trustee. The intention to appoint and the appointment of the following person as substitute or successor trustee in the Mortgage or Deed of Trust described in the attached Identifying Data of Mortgage or Deed of Trust:

Philip M. Kleinsmith, Attorney
6035 Erin Park Drive, Suite 203
Colorado Springs, CO 80918

2. Power of Attorney. The undersigned Present Mortgagee in the attached Identifying Data of Mortgage or Deed of Trust hereby appoints said successor or substitute trustee to foreclose said Mortgage or Deed of Trust. This power shall endure until a new power of attorney is recorded.

3. Non-Military Affidavit. To the best of my knowledge, the Present Owner(s) in the attached Identifying Data of Mortgage or Deed of Trust is not in the military service of the United States of America or any of its allies.

Name of Present Mortgagee:
Columbia River Bank Mortgage Group

by: [Signature]
Individual's Name: Jennifer Ringbauer
as Real Estate Servicing Manager
of Present Mortgagee

State of Oregon)
County of Wasco)

On AUG. 5th 2003, before me Jennifer Ringbauer, (Name and Title of Person who signs above) personally known to me and/or proven to be said person whose name is subscribed to this Foreclosure Notices Re: Substitute or Successor Trustee consisting of ~~three~~ two or more pages in total: two pages of the above Foreclosure Notices and one or more pages of Identifying Data of Mortgage or Deed of Trust. That person acknowledged to me that said person executed the same in said person's authorized capacity(ies) and that by said person's signature on said instrument the person(s), or the entity upon behalf of which the person(s) acted, executed said instrument. Witness my hand and official seal. My commission expires: MARCH 20, 2006.

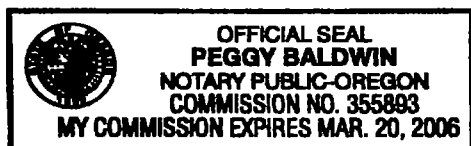
Signature of Notary: [Signature]

Peggy Baldwin

Columbia River Bank

316 E. 3rd, The Dalles, OR 97058

Typed Name and Address of
Notary:



State of Oregon, County of Klamath
Recorded 08/18/2003 3:40 p m
Vol M03 Pg 60404-06
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 3

31K

Identifying Data of Mortgage
or Deed of Trust*

Defaults Causing Foreclosure: Non-payment of periodic payments
since:01/01/2003

<u>Estimated Total Amount Owed On</u>	<u>Principal:</u> \$75,331.99
<u>Deed of Trust or Mortgage*</u>	<u>Estimated Interest:</u> \$ 3,946.16
<u>Being Foreclosed on the</u>	<u>Estimated Costs:</u> . \$ 1,800.00
<u>Estimated Date of Foreclosure</u>	<u>Estimated Total:</u> . \$81,078.15
<u>Sale</u>	

Real Estate** to be Sold:

Common Description::9046 Warbler Drive
Bonanza, OR 97623

Assessor's Tax Parcel No.:Unknown

Legal Description.:LOT 6 IN BLOCK 117 OF
KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 4,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
COUNTY CLERK OF KLAMATH COUNTY, OREGON

Identifying Data of Deed of Trust or
Mortgage* Being Foreclosed Per Real
Estate Records of County Stated

in Legal Description:

Dated:11/27/2000

Recorded:11/30/2000

Recording Data:VOL M00, PG 43113

Original Principal Balance:76,700.00

Original Trustee:Amerititle

Original Mortgagee(s)***Name(s):Columbia River Bank
Mortgage Group

Address(es):1701 NE Third Street #b
Bend, OR 97701

Present Mortgagee(s)***Name(s):Columbia River Bank
Mortgage Group

Address(es):401 E. Third Street #200
The Dalles, OR 97058-9070

Original Mortgagor(s)****Name(s):Chris W. Wilson

Address(es):9046 Warbler Drive
Bonanza, OR 97623

Present Owner(s) Name(s):Chris W. Wilson

Address(es):9046 Warbler Drive
Bonanza, OR 97623

* Sometimes named "Trust Indenture"

** Sometimes named "Mortgaged Property" or "Trust Property" or
"Property"

*** Sometimes named "Beneficiary"

**** Sometimes named "Grantor" or Trustor"

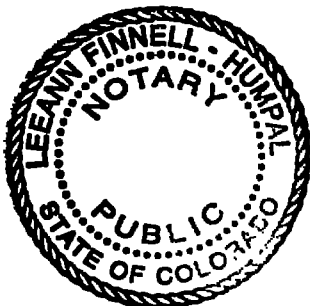
Certificate of Service

(To be completed by Attorney)

I certify that I mailed a copy hereof of the Foreclosure Notices RE: (1) SUBSTITUTE OR SUCCESSOR TRUSTEE; (2) POWER OF ATTORNEY; AND ; (3) NON-MILITARY ATTORNEY to the Original Trustee, Original Mortgagor(s) and Owner(s) at their last known address by regular and certified mail - return receipt requested - on 8/15/2003.

Original Mortgagors Chris W. Wilson
 Present Owner Chris W. Wilson
 Original Trustee Amerititle

Acknowledged, subscribed and sworn to as true before me on 8/15/2003. My commission expires: 8/3/2005



My Commission Expires 8/3/2005


 Notary Public

Typed Name and Address of
 Notary:
 LeeAnn Finnell-Humpal
 6035 Erin Park Dr
 Colorado Springs, CO 80918

** Amerititle
 735 SW Sixth Street
 Redmond, OR 97756

After Recording, Mail To:

Kleinsmith & Associates, P.C.
 6035 Erin Park Dr., Ste. 203
 Colorado Springs, CO 80918