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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:
Mortgage Electronic Registration
Systems, Inc.

State of NEW JERSEY)
County of SOMERSET)

by: Craig P. Orchard
Individual's Name: Craig P. Orchard
as SENIOR ACCOUNT OFFICER
of Present Mortgagee

On August 21, 03, before me Craig P. Orchard, (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 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.

Signature of Notary: Louder M. Ibarra

Typed Name and Address of
Notary:

LOURDES M. IBARRA
My Commission Expires
August 9, 2005

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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> \$68,605.88
<u>Deed of Trust or Mortgage*</u>	<u>Estimated Interest:</u> \$ 5,028.44
<u>Being Foreclosed on the</u>	<u>Estimated Costs:</u> . \$ 1,800.00
<u>Estimated Date of Foreclosure</u>	<u>Estimated Total:</u> . \$75,434.32
<u>Sale</u>	

Real Estate** to be Sold:

Common Description::1924 Mano Court
Chiloquin, OR 97624

Assessor's Tax Parcel No.:Unknown

Legal Description.:
LOT 20 IN BLOCK 3 OR TRACT NO. 1065, IRISH BEND, 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:09/02/1999

Recorded:10/08/1999

Recording Data:Book M99 Page 40221

Original Principal Balance:\$69,750.00

Original Trustee:Amerititle

Original Mortgagee(s)***Name(s):United Panam Mortgage, a
Division of Pan American
Bank, fsb

Address(es):625 The City Dr. Ste 490
Orange, CA 92868

Present Mortgagee(s)***Name(s):Mortgage Electronic
Registration Systems, Inc.

Address(es):c/o SN Servicing Corp.
323 Fifth Street
Eureka, CA 95502

Original Mortgagor(s)****Name(s):Carl McConathy
Palmyre McConathy

Address(es):1924 Mano Court
Chiloquin, OR 97624

Present Owner(s) Name(s):Carl McConathy
Palmyre McConathy

Address(es):1924 Mano Court
Chiloquin, OR 97624

* Sometimes named "Trust Indenture"

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

*** Sometimes named "Beneficiary"

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

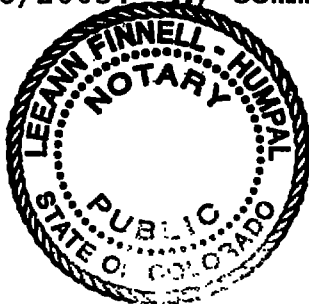
Certificate of Service

(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 8/26/2003.

Original Mortgagors Carl and Palmyre McConathy
Present Owner Carl and Palmyre McConathy
Original Trustee Amerititle

Acknowledged, subscribed and sworn to as true before me on 8/26/2003. 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

* Original Trustee address unknown

After Recording, Mail To:

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