

1st 23485.3

Vol MO3 Page 93485

1895624

AFTER RECORDING RETURN TO:
Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA. 92630
TS#: 60434-F

- ✓1. TRUSTEE'S NOTICE OF SALE
 - ✓2. AFFIDAVIT OF MAILING NOTICE OF SALE
 - ✓3. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
 - ✓4. PROOF OF SERVICE
 - ✓5. TRUSTEE'S AMENDED NOTICE OF SALE
 - ✓6. AFFIDAVIT OF MAILING AMENDED NOTICE OF SALE
 - ✓7. AFFIDAVIT OF PUBLICATION AMENDED NOTICE OF SALE
- Original Grantor on Trust Deed: RANDALL W CHRISTENSEN, A MARRIED MAN

Beneficiary: **WELLS FARGO HOME MORTGAGE, INC.**

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

$\frac{121}{+9} \text{ FA}$

NOTICE OF TRUSTEE'S SALE

Reference is made to that certain Trust Deed made by RANDALL W CHRISTENSEN, A MARRIED MAN, as grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF*, as Trustee in favor of NORWEST MORTGAGE, INC. A CALIFORNIA CORPORATION DBA DIRECTORS MORTGAGE LOAN CORPORATION *OREGON, AN OREGON CORPORATION, as beneficiary, dated October 24, 1995, recorded October 30, 1995 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M95 at Page 29632, and/or as Fee/File/Instrument/Microfilm/Reception No. 95-29632, covering the following described real property situated in the above-mentioned county and state, to-wit:

LOT 2, BLOCK 1 OF CYPRESS VILLA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE
IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Parcel Number: R558854

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

5439 VILLA DRIVE

KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735 (3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to pay the monthly payments in the amount of \$607.76 due beginning April 1, 2003 and monthly late charges in the amount of \$24.24 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

1. Principal of \$62,678.23 and accruing interest as of March 1, 2003 at the rate of 8% per annum from March 1, 2003 until paid.

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 60434-F

Loan Number: 7031606

TSG Number: 1895626

Recording Requested by
And when recorded mail to:
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA 92630
(949) 707-5543

2. \$96.96 in late charges plus future charges.
3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, the undersigned trustee will on December 8, 2003 at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST., IN THE CITY OF KLAMATH, FALLS, COUNTY OF KLAMATH, OR, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said 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 hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

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.

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 60434-F

Loan Number: 7031606

TSG Number: 1895626

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 c/o Attorneys Equity National Corporation
 23721 Birtcher Drive
 Lake Forest, CA 92630
 (949) 707-5543

The right under ORS 86.753 to have the proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in the notice of default, at any time prior to five days before the date last set for the sale.

July 22, 2003

FIRST AMERICAN TITLE INSURANCE
COMPANY

By: Attorneys Equity National Corporation, as Agent
Charles Alderman, III, Vice President

State of California
County of Orange
On this 22 day of July 03, before me, Angela Turkoch, a Notary Public in and for said county and state, personally appeared Charles Alderman III, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

Angela Turkoch
Notary public in and for said County and State



NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 60434-F

Loan Number: 7031606

TSG Number: 1895626

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And when recorded mail to:
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c/o Attorneys Equity National Corporation
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Lake Forest, CA 92630
(949) 707-5543

A F F I D A V I T O F M A I L I N G

STATE OF CALIFORNIA]
COUNTY OF ORANGE]

93489

Trustee Sale Number: 60434-F

CARLY NERELL of Attorneys Equity National Corporation being duly sworn, and deposes says:
That he/she is over the age of eighteen years;
That on 08/08/03 by certified mail properly enclosed in a sealed envelope with the prepaid postage thereon, he/she deposited in the United States Post Office at Lake Forest, CA, a true and correct copy of the referenced Notice of Default & Notice of Trustee's Sale addressed to the following:

Cert#: 7003 1010 0004 3919 6404
& Regular Mail

RANDALL W CHRISTENSEN
5439 VILLA DR
KLAMATH FALLS, OR 97603
RANDALL W. CHRISTENSEN
5439 VILLA DRIVE

Cert#: 7003 1010 0004 3919 6411
& Regular Mail

KLAMATH FALLS, OR 97603
FIRST NATIONAL BANK OF NEVADA
1775 CASINO DRIVE
LAUGHLIN, NV 89029

Cert#: 7003 1010 0004 3919 6428
& Regular Mail

FIRST NATIONAL BANK OF NEVADA
P.O. BOX 9490

Cert#: 7003 1010 0004 3919 6435
& Regular Mail

SCOTTSDALE, AZ 85252-9490
FIRST NATIONAL BANK OF NEVADA

Cert#: 7003 1010 0004 3919 6442
& Regular Mail

7373 N. SCOTTSDALE ROAD, SUITE A-2805F3
SCOTTSDALE, AZ 85253
BANK ONE, N.A. MAIL CODE IN 1-9802
10300 KINCAID DR.

Cert#: 7003 1010 0004 3919 6459
& Regular Mail

FISHERS, IN 43068-9543
BENEFICIAL OREGON, INC.
1345 CTR DR. STE D
MEDFORD, OR 97501

Cert#: 7003 1010 0004 3919 6466
& Regular Mail

BENEFICIAL OREGON INC
C/O RECORDS PROCESSING SERVICES
577 LAMONT ROAD

Cert#: 7003 1010 0004 3919 6473
& Regular Mail

ELMHURST, IL 60126
RANDALL W CHRISTENSEN
5439 VILLA DRIVE

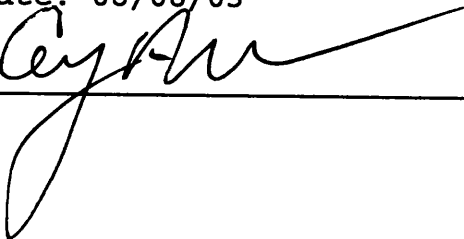
Cert#: 7003 1010 0004 3919 6480
& Regular Mail

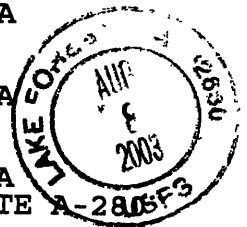
KLAMATH FALLS, OR 97603
RANDALL W CHRISTENSEN
5439 VILLA DRIVE
KLAMATH FALLS, OR 97603

Cert#: 7003 1010 0004 3919 6497
& Regular Mail

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

Date: 08/08/03

x 



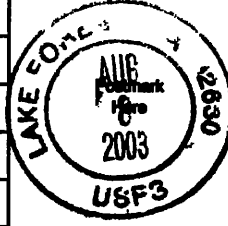
93490

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65



Sent To

Street, Apt. No.,
 or PO Box No.
 City, State, ZIP+4

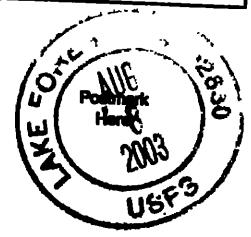
PS Form 3800, June 2002

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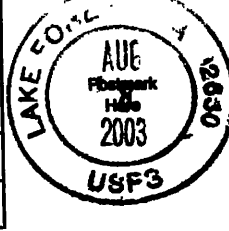
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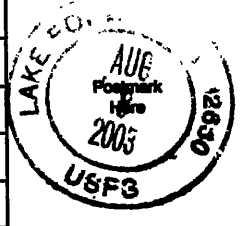
PS Form 3800, June 2002

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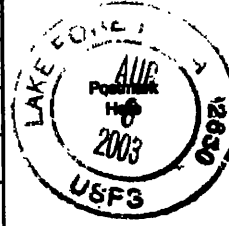
PS Form 3800, June 2002

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OFFICIAL USE

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Restricted Delivery Fee (Endorsement Required)	
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PS Form 3800, June 2002

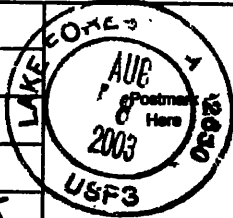
93491

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage \$
 Certified Fee
 Return Receipt Fee
 (Endorsement Required)
 Restricted Delivery Fee
 (Endorsement Required)
 Total Postage & Fees \$ 4.65



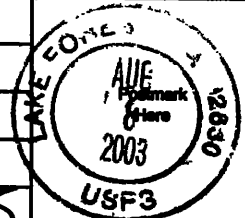
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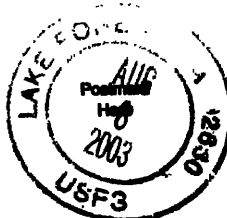
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Sent To
 Street, Apt. No.,
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93492

STATE OF CALIFORNIA
COUNTY OF ORANGE

ON AUGUST 8 20 03 BEFORE ME ANGELA TURKICH
PERSONALLY APPEARED CHARLY NERAC
PERSONALLY KNOWN TO ME (OR PROVED TO ME ON THE BASIS OF PERSONAL
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
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

SIGNATURE Angela Turkich (SEAL)



Affidavit of Publication

93493

60434-F AENC

553258

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 # 6057

Notice of Sale/Christensen

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)

Four

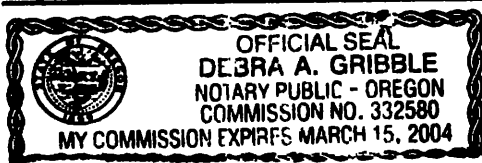
Insertion(s) in the following issues:
August 22, 29, September 5, 12, 2003

Total Cost: \$823.50

Larry L. Wells
Subscribed and sworn
before me on: September 12, 2003

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



NOTICE OF TRUSTEE'S SALE
Trustee Sale Number: 60434-F Loan Number: 70314977 TSC Number: 1895626

Reference is made to that certain Trust Deed made by Randall W. Christensen, a married man, as grantor(s), to First American Title Insurance Company of Oregon, an Oregon Corporation, as Trustee in favor of Norwest Mortgage Inc., a California Corporation dba Directors Mortgage Loan Corporation, as beneficiary, dated October 24, 1995, recorded October 30, 1995 in the Records of Klamath County, Oregon, in Book/Reel/Volume No. M95 at Page 29632, and/or as Fee/ File/Instrument/Microfilm/Reception No. 95-29632, covering the following described real property situated in the above mentioned county and state, to-wit: Lot 2, Block 1 of Cypress Villa, according to the Official Plat thereof, on file in the Office of the County Clerk of Klamath County, Oregon. Parcel Number: R558854. Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be: 5439 Villa Drive Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and

notice is hereby given pursuant to Section 86.735 (2) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to pay the monthly payments in the amount of \$607.76 due beginning April 1, 2003 and monthly late charges in the amount of \$24.24 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject rate and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: 1. Principal of \$62,676.23 and accruing interest as of March 1, 2003 at the rate of 8% per annum from March 1, 2003 until paid. 2. \$96.96 in late charges plus future charges. 3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that First American Title Insurance Company, c/o Attorneys Equity National Corporation, the undersigned trustee will on December 8, 2003

at the hour of 10:00 A.M., as established by Section 187.110, Oregon Revised Statutes, at the following location: On the front steps of the Circuit Court, 316 Main St., in the City of Klamath Falls, County of Klamath, OR, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

Notice hereby is given that the beneficiary and trustee, by reason of the default, have elected to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale,

including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

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. The right under ORS 86.753 to have the proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in the notice of default, at any time prior to five days before the date set for the sale.

Dated: July 22, 2003.
First American Title Insurance Company.
By: Attorney's Equity National Corporation, as Agent,
23721 Birtcher Drive, Lake Forest, CA 92630. (949) 707-5543. Charles Alderman, III, Vice President. ASAP553258
08/22, 08/29, 09/05, 09/12.
#6057 August 22, 29, September 5, 12, 2003.

PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS

STATE OF: OREGON
COUNTY OF: KLAMATH

93495

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 5439 Villa Drive Klamath Falls, Oregon 97603

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

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to _____, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for.

☐ **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 30th day of September, 2003 I mailed a copy of the Trustee's Notice of Sale addresses to all occupants 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 Mary Bakie

**Occupants of 5439 Villa Drive
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.

September 29, 2003
DATE OF SERVICE

4:35 PM
TIME OF SERVICE

☐ or non occupancy

By: Cory Dickens

Dated this 1st day of October, 2003.

Subscribed and sworn to before me by Cory Dickens



Margaret A. Nielsen
Notary Public for Oregon

**AMENDED
NOTICE OF TRUSTEE'S SALE**

Reference is made to that certain Trust Deed made by RANDALL W CHRISTENSEN, A MARRIED MAN, as grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY OF*, as Trustee in favor of NORWEST MORTGAGE, INC. A CALIFORNIA CORPORATION DBA DIRECTORS MORTGAGE LOAN CORPORATION *OREGON, AN OREGON CORPORATION, as beneficiary, dated October 24, 1995, recorded October 30, 1995 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M95 at Page 29632, and/or as Fee/File/Instrument/Microfilm/Reception No. 95-29632, covering the following described real property situated in the above-mentioned county and state, to-wit:

LOT 2, BLOCK 1 OF CYPRESS VILLA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE
IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Parcel Number: R558854

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

5439 VILLA DRIVE

KLAMATH FALLS, OR 97603

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By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

1. Principal of \$62,678.23 and accruing interest as of March 1, 2003 at the rate of 8% per annum from March 1, 2003 until paid.

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Trustee Sale Number: **60434-F**
Loan Number: **7031606**
TSG Number: **1895626**

Recording Requested by
And when recorded mail to:
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA 92630
(949) 707-5543

2. \$169.68 in late charges plus future charges.
3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, the undersigned trustee will on December 8, 2003 at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST., IN THE CITY OF KLAMATH, FALLS, COUNTY OF KLAMATH, OR, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said 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 hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

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.

****Original sale proceedings were stayed due to bankruptcy filing, which was terminated on 10/01/03. Sale will be held on 12/8/03.**

NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 60434-F

Loan Number: 7031606

TSG Number: 1895626

Recording Requested by
And when recorded mail to:
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA 92630
(949) 707-5543

The right under ORS 86.753 to have the proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in the notice of default, at any time prior to five days before the date last set for the sale.

October 17, 2003


FIRST AMERICAN TITLE INSURANCE
COMPANY

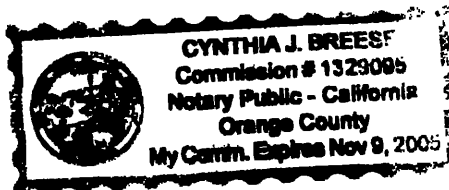

By: Attorneys Equity National Corporation, as Agent
Charles Alderman, III, Vice President

State of CALIFORNIA
County of ORANGE

On this 17th day of October, before me, CYNTHIA J. BRESE, a Notary Public in and for said county and state, personally appeared CHARLES ALDERMAN, III, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.


Notary public in and for said County and State



NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: **60434-F**

Loan Number: **7031606**

TSG Number: **1895626**

Recording Requested by
And when recorded mail to:
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation
23721 Birtcher Drive
Lake Forest, CA 92630
(949) 707-5543

A F F I D A V I T O F M A I L I N G

93499

STATE OF CALIFORNIA]
COUNTY OF ORANGE]

Trustee Sale Number: 60434-F

CARLY NERELL of Attorneys Equity National Corporation being duly sworn, and deposes says:

That he/she is over the age of eighteen years;

That on 10/21/03 by certified mail properly enclosed in a sealed envelope with the prepaid postage thereon, he/she deposited in the United States Post Office at Lake Forest, CA, a true and correct copy of the referenced Notice of Default & Notice of Trustee's Sale addressed to the following:

Cert#: 7003 1680 0005 0458 9141
& Regular Mail

RANDALL W CHRISTENSEN
5439 VILLA DR
KLAMATH FALLS, OR 97603

Cert#: 7003 1680 0005 0458 9158
& Regular Mail

RANDALL W. CHRISTENSEN
5439 VILLA DRIVE

Cert#: 7003 1680 0005 0458 9165
& Regular Mail

KLAMATH FALLS, OR 97603
FIRST NATIONAL BANK OF NEVADA
1775 CASINO DRIVE
LAUGHLIN, NV 89029

Cert#: 7003 1680 0005 0458 9172
& Regular Mail

FIRST NATIONAL BANK OF NEVADA
P.O. BOX 9490

Cert#: 7003 1680 0005 0458 9189
& Regular Mail

SCOTTSDALE, AZ 85252-9490
FIRST NATIONAL BANK OF NEVADA
7373 N. SCOTTSDALE ROAD, SUITE A-280
SCOTTSDALE, AZ 85253

Cert#: 7003 1680 0005 0458 9196
& Regular Mail

BANK ONE, N.A. MAIL CODE IN 1-9802
10300 KINCAID DR.

Cert#: 7003 1680 0005 0458 9202
& Regular Mail

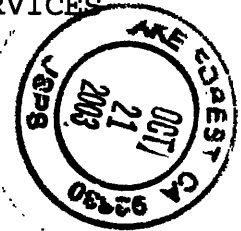
FISHERS, IN 43068-9543
BENEFICIAL OREGON, INC.
1345 CTR DR. STE D
MEDFORD, OR 97501

Cert#: 7003 1680 0005 0458 9219
& Regular Mail

BENEFICIAL OREGON INC
C/O RECORDS PROCESSING SERVICES
577 LAMONT ROAD

Cert#: 7003 1680 0005 0458 9226
& Regular Mail

ELMHURST, IL 60126
RANDALL W CHRISTENSEN
5439 VILLA DRIVE
KLAMATH FALLS, OR 97603
RANDALL W CHRISTENSEN
5439 VILLA DRIVE
KLAMATH FALLS, OR 97603



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

Date: 10/21/03

x


Carly Nerell

7003 1680 0005 0458 9158

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	 Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees		

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____


PS Form 3800, June 2002

7003 1680 0005 0458 9141

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	 Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees		

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____


PS Form 3800, June 2002

7003 1680 0005 0458 9172

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	 Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees		

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____


PS Form 3800, June 2002

7003 1680 0005 0458 9165

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	 Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$ <i>Udd</i>	

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____

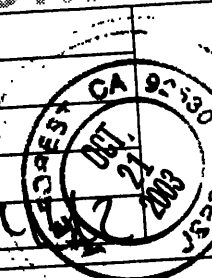
PS Form 3800, June 2002

7003 1680 0005 0458 9202

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	 Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees		

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____

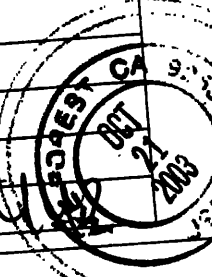
PS Form 3800, June 2002

7003 1680 0005 0458 9196

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	 Postmark Here
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees		

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____

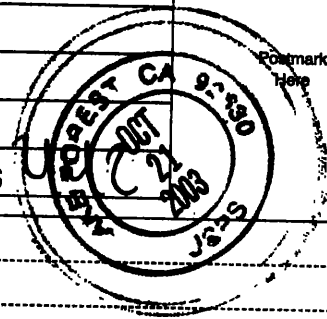
PS Form 3800, June 2002

7003 1680 0005 0458 9189

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____

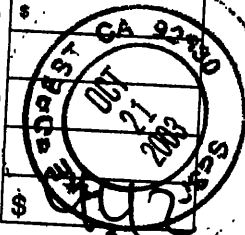
PS Form 3800, June 2002

7003 1680 0005 0458 9219

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____

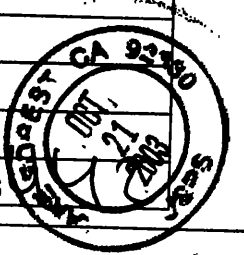
PS Form 3800, June 2002

7003 1680 0005 0458 9233

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____


PS Form 3800, June 2002

7003 1680 0005 0458 9226

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Sent To _____
 Street, Apt. No., or PO Box No. _____
 City, State, ZIP+4 _____

PS Form 3800, June 2002

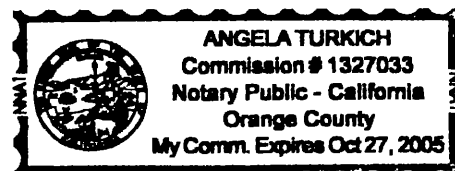
93502

STATE OF CALIFORNIA
COUNTY OF ORANGE

ON OCTOBER 21 20 03 BEFORE ME ANGELA TURKICH
PERSONALLY APPEARED CARMY NEREN
PERSONALLY KNOWN TO ME (OR PROVED TO ME ON THE BASIS OF PERSONAL
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
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

SIGNATURE Angela Turkich (SEAL)



AENC

Affidavit of Publication

93503

524465

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 # 6227

Amended Notice of Sale/Christensen

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)
Four

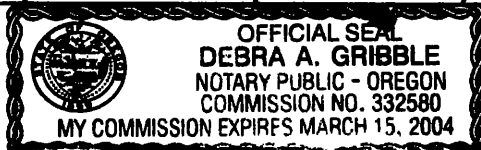
Insertion(s) in the following issues:
November 4, 11, 18, 25, 2003

Total Cost: [REDACTED]

Larry L. Wells
Subscribed and sworn
before me on: November 25, 2003

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



**AMENDED
NOTICE OF
TRUSTEE'S SALE**
Trustee's Sale Notice
Notice: 700000
100000

Reference is made to that certain Trust Deed made by Ronald W. Christensen, a married man, as grantor(s), to First American Title Insurance Company of Oregon, an Oregon Corporation, as Trustee in Trust, M. Warren Anderson, Inc., a California Corporation, as Directors Mortgage Loan Corporation, as beneficiary, dated October 24, 1994, recorded October 30, 1995 in the Records of Klamath County, Oregon, in Book 1000, Page 29432, and/or as Fee/File/Instrument/Microfilm/Reception No. 93-29432, covering the following described real property situated in the above-mentioned county and state, to-wit: Lot 2, Block 1 of Cypress Villa, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Parcel Number: R500054. Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be: 5409 Villa Drive, Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and

notice has been recorded pursuant to Section 86.735 (3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to pay the monthly payments in the amount of \$887.76 due beginning April 1, 2003 and monthly late charges in the amount of \$24.25 and subsequent penalties due together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: 1. Principal of \$62,092.22 and accruing interest as of March 1, 2003 at the rate of 8% per annum from March 1, 2003 until paid. 2. \$249.48 in late charges plus future charges. 3. Together with title expenses, costs, trustee's fees, attorney's fees, and any other sums advanced by beneficiary to interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that First American Title Insurance Company, c/o Aftermath Corporation, the undersigned trustee will on December 8, 2003, original sale proceedings were

Stayed due to bankruptcy filing, which was terminated on 11/21/03. Sale will be held on 12/8/03, at the hour of 10:00 AM, as established by Section 100.110, Oregon Revised Statutes, at the following location: On the front steps of the Circuit Court, 316 Main St., in the City of Klamath Falls, County of Klamath, OR, State of Oregon, set at public auction to the highest bidder for cash the interest in the said-described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

Notice hereby is given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust created by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale,

including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

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. The right under ORS 86.753 to have the proceeding dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in the notice of default, at any time prior to five days before the date set for the sale.

Dated: July 22, 2003.
First American Title
Insurance Company.
By: Attorney's
Equity National Corporation, as Agent,
23721 Birtcher
Drive, Lake Forest,
CA 92630. (949) 707-
5543. Charles Alder-
man, III, Vice Presi-
dent. ASAP553258
08/22, 08/29, 09/05,
09/12.
#6057 August 22, 29,
September 5, 12,
2003.