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MTC-1396-5056

Vol M04 Page 01837

TRUSTEE'S DEED

THIS INDENTURE, Made January 6, 2004, between FIRST AMERICAN TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, hereinafter called trustee, and GEORGE M. REDD AND DEBRA L. HOPF AS TENANTS IN COMMON, hereinafter called the third party;

WITNESSETH

RECITALS: RANDALL W CHRISTENSEN, A MARRIED MAN, as grantor, executed and delivered to FIRST AMERICAN TITLE INSURANCE COMPANY OF*, as trustee, for the benefit of NORWEST MORTGAGE, INC. A CALIFORNIA CORPORATION DBA DIRECTORS MORTGAGE LOAN CORPORATION *OREGON, AN OREGON CORPORATION as beneficiary, a certain Trust Deed dated October 24, 1995, duly recorded on October 30, 1995, in the mortgage records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M95 at Page 29632, or as Fee/File/Instrument/Microfilm/Reception No. 95-29632.

In said trust deed the real property therein and hereinafter described was conveyed by said grantor to said trustee to secure, among other things, the performance of certain obligations of the grantor to the said beneficiary. The said grantor thereafter defaulted in his performance of the obligations secured by said trust deed as stated in the notice of default hereinafter mentioned and such default still existed at the time of the sale hereinafter described.

By reason of said default, the owner and holder of the obligations secured by said trust deed, being the beneficiary therein named, or his successor in interest, declared all sums so secured immediately due and owing; a Notice of Default, containing an election to sell the said real property and to foreclose said Trust Deed by advertisement and sale to satisfy grantor's said obligations was recorded in the mortgage records of said county on July 24, 2003, in Book/Reel/Volume No. VOLM03 at Page 52424 thereof or as Fee/File/Instrument/Microfilm/Reception No. -, to which reference now is made.

After the recording of said notice of default, as aforesaid, FIRST AMERICAN TITLE INSURANCE COMPANY, c/o Attorneys Equity National Corporation, the undersigned trustee gave notice of the time for and place of sale of said real property as fixed by him and as required by law; copies of the Trustee's Notice of Sale were served pursuant to ORCP 7D.(2) and 7D.(3) or mailed by both first class and certified mail with return receipt requested, to the last known address of the persons or their legal representatives, if any, named in ORS 86.740(1) and (2)(a), at least 120 days before the date of the property was sold, and the Trustee's Notice of Sale was mailed by first class and certified mail with return receipt requested, to the last-known address of the guardian, conservator or administrator or executor of any person named in ORS 86.740(1), promptly after the trustee received knowledge of the disability, insanity or death of any such person; the Notice of Sale was served upon occupants of the property described in the trust deed in the manner in which a summons is served pursuant to ORCP 7D.(2) and 7D.(3) at least 120 days before the date the property was sold, pursuant to ORS 86.750(1). If the foreclosure proceedings were stayed and released from the stay, copies of an Amended Notice of Sale in the form required by ORS 86.755(6) were mailed by registered or certified mail to the last-known address on those persons listed in ORS 86.740 and 86.750(1) and to the address provided by each person who was present at the time and place set for the sale which was stayed within 30 days after the release from the stay. Further, the trustee published a copy of said notice of sale in a newspaper of general circulation in each county in which the

TRUSTEE'S DEED

Trustee Sale Number: 60434-F

Loan Number: 7031606

TSG Number: 1895626

Recording Requested by
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation

And when recorded mail to:
GEORGE M. REDD AND DEBRA L. HOPF AS TENANTS IN COMMON
5850 MACK AVE.
KLAMATH FALLS, OR 97603

AMERITITLE has recorded this
instrument by request as an accomodation only,
and has not examined it for regularity and sufficiency
or as to its effect upon the title to any real property
that may be described therein.

State of Oregon, County of Klamath
Recorded 01/13/2004 10:55 a m
Vol M04 Pg 1837-40
Linda Smith, County Clerk
Fee \$ 36⁰⁰ # of Pgs 4

Return to:
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3600
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said real property is situated, once a week for four successive weeks; the last publication of said notice occurred more than twenty days prior to the date of such sale. The mailing, service and publication of said notice of sale are shown by one or more affidavits or proofs of duly recorded prior to the date of sale in the official records of said county, said affidavits and proofs, together with the said notice of default and election to sell and the trustee's notice of sale, being now referred to and incorporated in and made a part of this trustee's deed as fully as if set out herein verbatim. The undersigned trustee has no actual notice of any person, other than the persons named in said affidavits and proofs as having or claiming a lien on or interest in said described real property, entitled to notice pursuant to ORS 86.740(1)(b) or (1)(c).

Pursuant to said Notice of Sale, the undersigned trustee on December 29, 2003, at the hour of 10:00 AM, of said day, in accord with the standard of time established by ORS 187.110 and at the place so fixed for sale, as aforesaid, in full accordance with the laws of the state of Oregon and pursuant to the power conferred upon him by said trust deed, sold said real property in one parcel at public auction to the said third party for the sum of \$84,500.00, he being the highest and best bidder at such sale and said sum being the highest and best sum bid for said property. The true and actual consideration paid for this transfer is the sum of \$84,500.00.

NOW THEREFORE, in consideration of the said sum so paid by the third party in cash, the receipt whereof is acknowledged, and by the authority vested in said trustee by the laws of the State of Oregon and by said trust deed, the trustee does hereby convey unto the third party all interest which the grantor had or had the power to convey at the time of grantor's execution of said trust deed, together with any interest the said grantor or his successors in interest acquired after the execution of said deed in and to the following described real property, 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**

TO HAVE AND TO HOLD the same unto the third party, his heirs, successors-in-interest and assigns forever.

In constructing this instrument and wherever the context so requires, the masculine gender includes the feminine and the neuter and the singular includes the plural; the word "grantor" includes any successor-in-interest to the grantor as well as each and all other persons owing an obligation, the performance which is secured by said trust deed; the word "trustee" includes any successor trustee, the word "beneficiary" includes any successor-in-interest of the beneficiary first named above, and the word "person" includes corporation and any other legal or commercial entity.

TRUSTEE'S DEED

Trustee Sale Number: **60434-F**

Loan Number: **7031606**

TSG Number: **1895626**

Recording Requested by
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation

And when recorded mail to:
GEORGE M. REDD AND DEBRA L. HOPF AS TENANTS IN COMMON
5850 MACK AVE.
KLAMATH FALLS, OR 97603

IN WITNESS WHEREOF, the undersigned trustee has hereunto set his hand

01839

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS, BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITIES OR COUNTIES PLANNING DEPARTMENT TO VERIFY APPROVED USES.

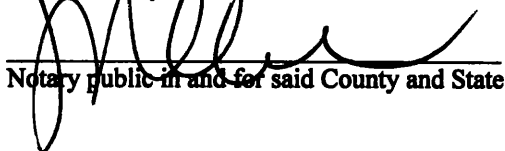
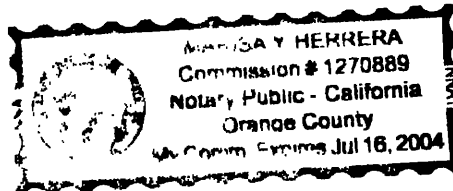
January 6, 2004

FIRST AMERICAN TITLE INSURANCE
COMPANY



State of CA
County of Orange
On this 1/7/04 day of January before me, MARISA HERRERA, a Notary Public in and for said county and state, personally appeared LUIS CERDA, ASSIST. SEC., 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

TRUSTEE'S DEED

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

Recording Requested by
FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Attorneys Equity National Corporation

And when recorded mail to:
GEORGE M. REDD AND DEBRA L. HOPF AS TENANTS IN COMMON
5850 MACK AVE.
KLAMATH FALLS, OR 97603

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON,

County of KLAMATH

]
]ss.
]

Trustee Sale Number: 60434-F

Loan Number: 7031606

Current Beneficiary: WELLS FARGO HOME MORTGAGE, INC.


Current Trustor(s): RANDALL W CHRISTENSEN

I, the undersigned, say:

1. I am an employee of the above referenced beneficiary who is the beneficiary on the above referenced loan. A Trust Deed was dated October 24, 1995 and recorded October 30, 1995, in the mortgage records of said county, in Book No. M95 at Page 29632 under Document No. 95-29632; thereafter a Notice of Default with respect to said Trust Deed was recorded in Book No. VOLM03 at Page 52424 of said mortgage records, under Document No. -; thereafter the said Trust Deed was duly foreclosed by advertisement and sale and the real property covered by said Trust Deed was sold at the trustee's sale on December 29, 2003.
2. To the best of my knowledge, the above referenced trustor(s) is (are) known to be the present record owner(s) of the property referenced by the above Trustee's Sale Number.
3. To the best of my knowledge, the above referenced trustor(s) is (are) not in the military service so as to be entitled to the benefits of the Soldier's and Sailor's Civil Relief Act of 1940, as amended.

In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

WELLS FARGO HOME MORTGAGE, INC.



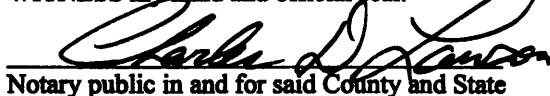
Nadine Bonsick, V.P. Loan Documentation

State of South Carolina

County of York

On this 3rd day of September, before me, Charles D. Landon, a Notary Public in and for said county and state, personally appeared Nadine Bonsick, 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