RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

Town & Country Title Services 505 City Parkway West, Suite 200 Orange, California 92868 (888)485-9191

07373 Vol MO4 Page

State of Oregon, County of Klamath Recorded 02/06/2004 Vol M04 Pg 7373-8 Linda Smith, County Clerk Fee \$ 6600 # of Pgs

NOTICE OF SALE

Loan No: 0041128729 T.S. No.: T03-13155

Reference is made to that certain deed made by, MIKE L. REYNOLDS AND JENA REYNOLDS-PIKE as Grantor to TICOR TITLE INSURANCE, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, as Beneficiary, dated 11/26/2002, recorded 12/20/2002, in official records of Klamath County, Oregon in book/reel/volume No. M02 at page No. 74513, fee/file/instrument/microfile/reception No. (indicated which). covering the following described real property situated in said County and State, to-wit:

APN: R-3809-030BA-02200-000

A PORTION OF LOT 10, SECTION 30, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE SOUTHERLY SIDE OF FRONT STREET, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, OREGON, SAID POINT BEING SITUATE SOUTH 14° 27' EAST 496.7 FEET; THENCE SOUTH 58°41' EAST 374.3 FEET; THENCE SOUTH 39°31'EAST 300.0 FEET AND THENCE SOUTH 52°35' EAST 50.0 FEET FROM THE SOUTHEASTERLY CORNER OF LOT 92, BLOCK 3, FIRST ADDITION TO BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, OREGON; THENCE FROM SAID POINT OF BEGINNING HEREIN DESCRIBED, SOUTH 52°35' EAST ALONG THE SOUTHWESTERLY LINE OF FRONT STREET, 50.0 FEET TO A POINT; THENCE SOUTH 37° 25' WEST 50 FEET. MORE OR LESS, TO THE SHORE OF UPPER KLAMATH LAKE; THENCE NORTHWESTERLY ALONG SAID SHORE OF UPPER KLAMATH LAKE TO A POINT WHICH BEARS SOUTH 37°25' WEST FROM THE POINT OF BEGINNING; THENCE NORTH 37°25' EAST 65 FEET, MORE OR LESS. TO THE POINT OF BEGINNING.

AND

BEGINNING AT A POINT ON THE SOUTHERLY LINE OF FRONT STREET WHICH IS 399.0 FEET WESTERLY ALONG SAID SOUTHERLY LINE FROM THE WEST LINE OF LOT 27, BLOCK 41, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, EXTENDED SOUTHERLY, SAID BEGINNING POINT ALSO BEING THE NORTHWEST CORNER OF PARCEL DESCRIBED IN THAT CERTAIN EASEMENT DEED FROM KLAMATH FALLS LAND AND TRANSPORTATION CO. TO J.T. TOTTON AND H.E. HANSBERRY, RECORDED IN VOLUME 21, PAGE 195, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE SOUTHERLY ALONG THE WESTERLY LINE OF LAST MENTIONED PARCEL TO THE SHORELINE OF UPPER KLAMATH LAKE; THENCE WESTERLY ALONG SAID SHORELINE TO THE SOUTHEASTERLY CORNER OF PARCEL CONVEYED TO HUGH B. CURRIN, ET UX BY DEED RECORDED DECEMBER 30, 1956, IN VOLUME 308 AT PAGE 256, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE ALONG THE SOUTHEASTERLY LINE OF LAST MENTIONED PARCEL



NORTH 37°25' EAST A DISTANCE OF 50.0 FEET, MORE OR LESS, TO THE SOUTHERLY LINE OF FRONT STREET; THENCE SOUTH 52°35' EAST ALONG SAID SOUTHERLY LINE A DISTANCE OF 60.0 FEET TO THE POINT OF BEGINNING.

Commonly known as: 1148 FRONT STREET KLAMATH FALLS, OR 97601

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:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE On 6/1/2003 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Monthly Payment \$1,045.63

Monthly Late Charge \$ 62.74

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$119,035.85 together with interest thereon at the rate of % per annum from 5/1/2003 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that Fidelity National Title (Tustin), the undersigned trustee will on 2/18/2004 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statues, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OREGON County of Klamath, 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 further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and 'beneficiary" include their respective successors in interest, if any.

Dated: October 08, 2003

FIDELITY NATIONAL TITLE INSURANCE COMPANY BY Town & Country Title ServicesAS AGENT TO THE TRUSTEE

Martha Anaya, Trustee Technician

State of California ss. County of Orange

This instrument was acknowledged before me on October 08, 2003, by GABY OSPINO

GABY OSPINO
Commission # 1367298
Notary Public - Cellionte
Orange County
My Comm. Expires Jul 28, 2009

Town & Country Title Services 505 City Parkway West, Suite 200 Orange, California 92868

AFFIDAVIT OF MAILING

Date:

January 30, 2004

anuai y 30, 200

T.S. No .:

T03-13155

Loan No.:

0041128729

STATE OF California } COUNTY OF Orange }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed by Town and Country Title Services, inc as servicing agent for FIDELITY NATIONAL TITLE INSURANCE COMPANY, and is not a party to the within action and that on January 30, 2004, (s)h e 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.

Affiant Randy Bierlein

KLAMATH COUNTY STATE OF OREGON CASE NO. 03-4257CV 1148 FRONT ST KLAMATH FALLS, OR 97601 Z71006309264033534200

KLAMATH COUNTY STATE OF OREGON CASE NO. 03-4257CV 1148 FRONT ST KLAMATH FALLS, OR 97601 First Class 07376

AFFIDAVIT OF MAILING

Date:

October 21, 2003

07377

T.S. No.:

T03-13155

Loan No.:

0041128729

STATE OF California } COUNTY OF Orange }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Orange County at FIDELITY NATIONAL TITLE INSURANCE COMPANY, and is not a party to the within action and that on October 21, 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.

Affiant Randy Bierlein

MIKE L. REYNOLDS 1148 FRONT STREET KLAMATH FALLS, OR 97601 Z71006309264018761072

MIKE L. REYNOLDS 1148 FRONT STREET KLAMATH FALLS, OR 97601 First Class

JENA REYNOLDS-PIKE 1148 FRONT STREET KLAMATH FALLS, OR 97601 Z71006309264018761089

JENA REYNOLDS-PIKE 1148 FRONT STREET KLAMATH FALLS, OR 97601 First Class

MIKE L. REYNOLDS P.O.BOX 385 KLAMATH FALLS, OR 97601 Z71006309264018761096

MIKE L. REYNOLDS P.O.BOX 385 KLAMATH FALLS, OR 97601 First Class

AFFIDAVIT OF MAILING

07378

Date:

October 21, 2003

T.S. No.:

T03-13155

Loan No.:

0041128729

STATE OF California } COUNTY OF Orange }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Orange County at FIDELITY NATIONAL TITLE INSURANCE COMPANY, and is not a party to the within action and that on October 21, 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.

Affiant Randy Bierlein

JENA REYNOLDS-PIKE P.O.BOX 385 KLAMATH FALLS, OR 97601 Z71006309264018761102

JENA REYNOLDS-PIKE P.O.BOX 385 KLAMATH FALLS, OR 97601 First Class

07379

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

·	
State of California)
County of Ownge	ss.
To hojo	J
On 10/x/00	
On before me	e, Oone Alosas
personally appeared Rc no	Name and Title of Officer (e.g., "Jane Doe, Notary Public")
	Name(s) of Signer(s)
	personally known to me
	proved to me on the basis of satisfaction
The second state of the	evidence
Jacons	to be the person(s) whose name(s) is/a
DARA A. ROSAS	subscribed to the within instrument a
on #1266075	acknowledged to me that he/she/they execut
- Country S	same in his/her/their authorize
My Comm. Expires Jun 2, 2004	capacity(ies), and that by his/her/the signature(s) on the instrument the person(s),
Section where the second is	the entity upon behalf of which the person/
the backlasses	acted, executed the instrument.
•	WITNESS my hand official seal.
	10 All a
Place Notary Seal Above	Xa M
	Signature of Notary Public
	OPTIONAL
Though the information below is not required him	OPTIONAL
Though the information below is not required by and could prevent fraudulent removal Description of Attached Document	OPTIONAL
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Though the information below is not required by and could prevent fraudulent removal Description of Attached Document Title or Type of Document: Document Date: Signer(s) Other Than Named Above: Capacity(les) Claimed by Signer Signer's Name: Individual Corporate Officer — Title(s): Partner — □ Limited □ General	OPTIONAL I aw, it may prove valuable to persons relying on the document I and reattachment of this form to another document. Number of Pages; RIGHT THUMBPRINT OF SIGNER
Though the information below is not required by and could prevent fraudulent removal Description of Attached Document: Title or Type of Document: Document Date: Signer(s) Other Than Named Above: Capacity(ies) Claimed by Signer Signer's Name: Individual Corporate Officer — Title(s): Partner — □ Limited □ General Attorney in Fact	OPTIONAL I aw, it may prove valuable to persons relying on the document I and reattachment of this form to another document. Number of Pages; RIGHT THUMBPRINT OF SIGNER
Though the information below is not required by and could prevent fraudulent removal Description of Attached Document: Title or Type of Document: Document Date: Signer(s) Other Than Named Above: Capacity(ies) Claimed by Signer Signer's Name: Individual Corporate Officer — Title(s): Partner — □ Limited □ General Attorney in Fact	OPTIONAL I aw, it may prove valuable to persons relying on the document I and reattachment of this form to another document. Number of Pages; RIGHT THUMBPRINT OF SIGNER
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Though the information below is not required by and could prevent fraudulent removal Description of Attached Document: Title or Type of Document: Document Date: Signer(s) Other Than Named Above: Capacity(ies) Claimed by Signer Signer's Name: Individual Corporate Officer — Title(s): Partner — Limited General Attorney in Fact Trustee Guardian or Conservator	OPTIONAL I aw, it may prove valuable to persons relying on the document I and reattachment of this form to another document. Number of Pages; RIGHT THUMBPRINT OF SIGNER

PROOF OF SERVICE **JEFFERSON STATE ADJUSTERS**

STATE OF: OREGON COUNTY OF: KLAMATH

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 1148 FRONT STREET, KLAMATH FALLS, OREGON 97601 X PERSONNALLY SERVED: Original or True Copy to within named, personally and in person to_____ at the address below. SUBSTITUE 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 personal inspection, I found the above described real property to be unoccupied. X SUBSTITUTE SERVICE MAILER: That on the 17th day of October, 2003 I mailed a copy of the Trustee's Notice of Sale addressed to Jane Doe and all other 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 Company Mitts 97601 Klamath Falls 1148 Front Street Oregon 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. October 15, 2003 5:47 p.m. DATE OF SERVICE TIME OF SERVICE or non occupancy Subscribed and sworn to before me by_

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

<u>Legal # 6238</u>
Notice of Sale/Reynolds
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 12, 19, 26, December 3, 2003
Total Cost:
Total Cost.
Da & Will.
Subscribed and sworn
before me on: December 3, 2003
``
Debra a Subo
Notary Public of Oregon
a., i doile of oregon
My commission evoires March 15, 2004
My commission expires March 15, 2004
(AFRICIAL CE
DEBRA A. GRIBBLE

DEBRA A. CRIBBLE MITARY - HELIC - OREGON

COMMISSION NO 332580

MY COMMISSION I XPIRE WITH CITY 5, 2004

TRUSTEE'S NOTICE OF SALE T.S. No.: T03-13155 Loan No: 0041128729

Reference is made

to that certain deed made by, Mike L. Reynolds and Jena Reynolds-Pike as Grantor to Ticor Title insurance, tle insurance, as trustee, in favor of Ameriquest Mortgage Company, as Beneficiary, dated 11/26/2002, recorded 12/20/2002, in official records of Klamath County, Oregon in book/reel/volume No. M02 at page No. 74513, fee/ file/ in-strument/ microfile/ reception No. -- (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R-3809-030-BA-02200-000.

RARCEL 1: Beginding at a point on the Southerly side of Front Street, said point described as being situate South 14 degrees 27' East 496.7 feet: Thence 14 degrees 27 East 496.7 feet; thence South 88 degrees 41 East 33.4.3 feet; and thence South 39 degrees 31 East 147.5 feet from the South-easterly corner of Lot 92 in Block 3, first Addition to the City of Klamath County Falls, from the point of beginning, south 88 degrees 31 East, along the East, along the Southwesterly of Front Street, 52.5 feet to a point; thence South 52 degrees 35' East, along the Southwesterly the Southwesterly line of Front Street, ine for Front Street,
50 feet to a point;
thelice South 37 degrees 25' East to the
share of Upper Klamath Lake; thence
Northwesterly along
said shore of Upper
Klamath Lake to a

Nest from the point of beginning; there North 45 degrees 41'
East to the point of beginning; being a portion of Lot 10, Section 20, Tawnship 38 South, Range 9 East of the Willamette Meridian. Tax 101 1600.

PARCEL 2: Begin-

ning at a point on the Southerly side of Front Street, Buena Vista Addition to the City of Klamath Falls, Oregon, said point being situate South 14 degrees 27' East 496.7 feet; thence South 58 degrees 41' East 374.3 feet; thence South 39 degrees 31' East 300.00 feet; and thence South 52 de-grees 35' East 50.0 feet from the Southeasterly corner Lot 92 Block 3, First Addition to Buena Vista Addition to the City of Klamath Falls, Oregon; Oregon; thence from said point of beginning herein described, South 52 degrees 35' along East, Southwesterly line of Front Street, 50.0 feet to a point; thence South 37 de-grees 25' West 50 feet, more or less, to the shore of Upper Lake; Klamath thence Northwesterly along said shore of Upper Klamath Lake to a point which bears South 37 degrees 25' West from the point of beginning; thence North 37 degrees 25' thence East 65 feet, more or less to the point of beginning, being a portion of Lot 10, Section 30, Township 38 South, Range 9 East of the Willamette Meridian. And beginning at a point on the Southerly line of Front Street which is 399.0 feet Street Westerly along said

27, Block 41, Buena Vista Addition to the City of Klamath Falls, extended Southerly; said beginning point also being the Northwest corner of parcel described in that cer-tain Easement Deed from Klamath Falls Land and Transportation Co., J.T. Tot-ton and H.E. Hansberry, recorded in Volume 21 Page 195, Deed Records of Klamath County, County, Oregon; thence; Southerly along the Westerly line of last mentioned parcel to the shoreline of Upper Klamath Lake; thence Westerly along said shoreline to the Southeasterly corner of parcel conveyed to Hugh B. Currin, et ux py Deed recorded December 30, 1958, in Volume 308 Page 256, Deed Records of Klamath County, Oregon; thence along the Southeasterly line of last mentioned parc el North 37 degrees ::5' East a distance of 50.0 feet, more or less, to the Souther-ly line of Front Street; thence South 52 degrees 35' East along said Southerly line a distance of 60.0 feet to the point of beginning.

Tax Lot 2200 Commonly known as: 1148 Front Street, Klamath Falls, CR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obliga-tions secured by said trust deed and notice has been re-corded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the fore-closure is made is the grantor's: In-stallment of princi-Klamath Lake to a Southerly line from stallment of princi-point which bears the West line of Lot pal and interest plus impounds and / or advances which became due On 6/1/2003 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable. Monthly Payment \$1,045.63; Monthly Late Charge \$62.74.

By this reason of said default the beneficiary has de-clared all obliga-tions secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$119,035.85 together with interest thereon at the rate of 9.99 % per annum from 5/1/2003 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof. notice hereby is given that, Fidelity National Title (Tustin), the untrustee dersigned will on 2/18/2004 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at on the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, Oregon County of Klamath, 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 he

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 saie, including a reasonable charge by the trustee.

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default com-plained of in the No-tice of Default by tendering the per-formance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

in construing this notice, the mascu-line gender includes the feminine and the neuter, the singular includes plural, the word "grantor" in-cludes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and 'beneficiary" include the respective successors in interest, if any. Fidelity National Title insur-ance Company by Town & Country Titie Services 85 Agent to the Trustee Martha Anaya, Technician. Trustee Dated: October 08, 2003 ASAP561143 11/12, 11/19, 11/26, 12/3. #6238 November 12, 19, 26, December 3, 2003.