

04 FEB 6 PM 2:34

Vol M04 Page 07373

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO

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

State of Oregon, County of Klamath
Recorded 02/06/2004 2:34 p m
Vol M04 Pg 7373-82
Linda Smith, County Clerk
Fee \$ 66⁰⁰ # of Pgs 10

ATG 590084
TRUSTEE'S 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

66A

07374

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.

07375

Dated: October 08, 2003

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

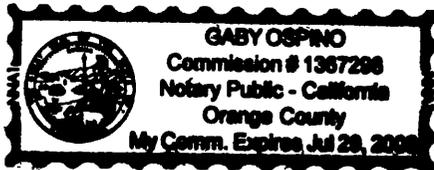


Martha Anaya, Trustee/Technician

State of California} ss.
County of Orange}

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





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

AFFIDAVIT OF MAILING

07376

Date: **January 30, 2004**

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.

X 
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

Unofficial Copy

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.

X 
Affiant **Randy Bierlein**

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

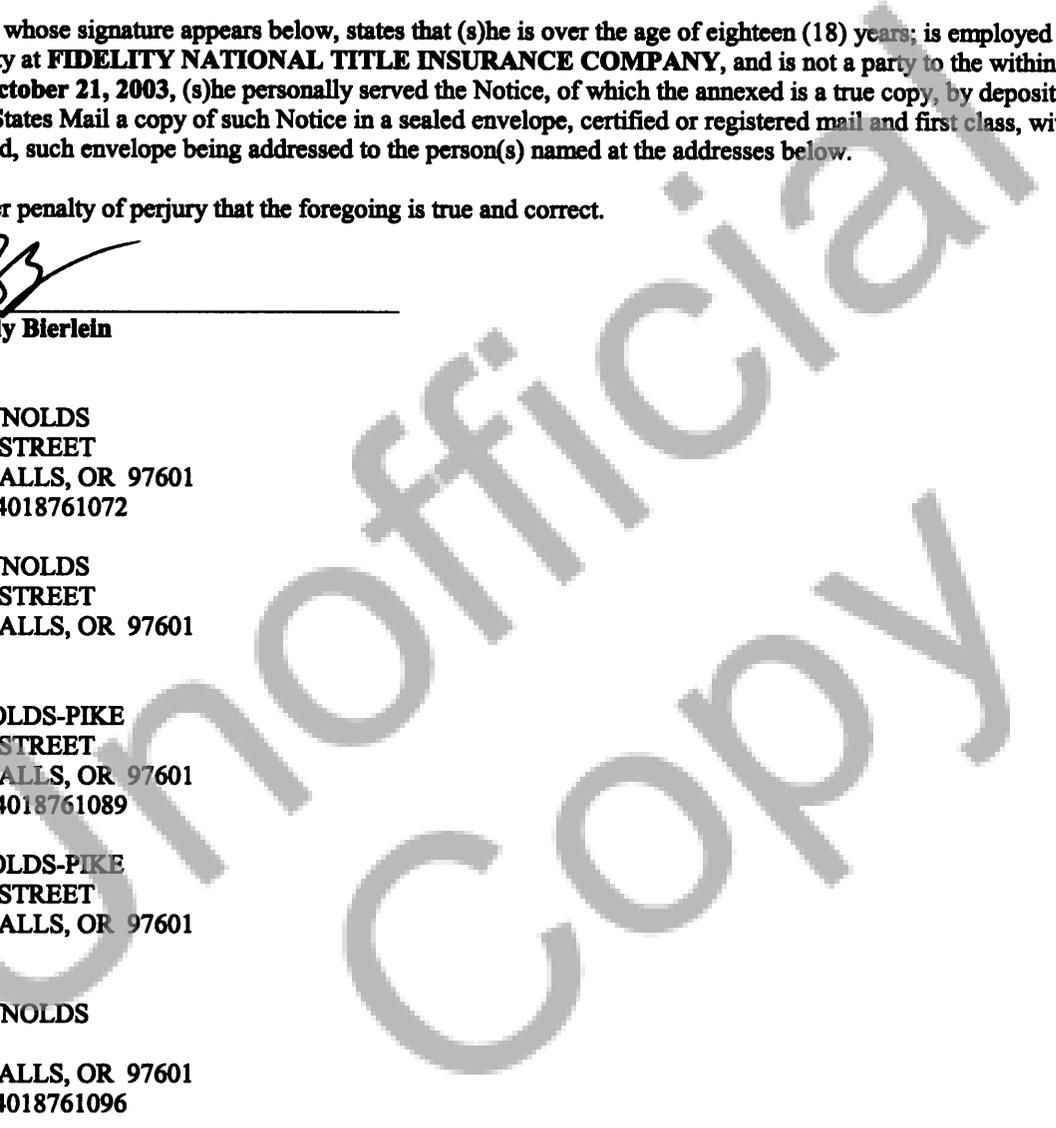
MIKE L. REYNOLDS
1148 FRONT STREET
KLAMATH FALLS, OR 97601
First Class

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**

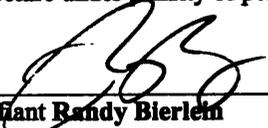
T.S. No.: **T03-13155**

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.

X 

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

Unofficial Copy

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

07379

State of California

County of

Orange

ss.

On

10/21/03

Date

before me,

Dana A Rosas

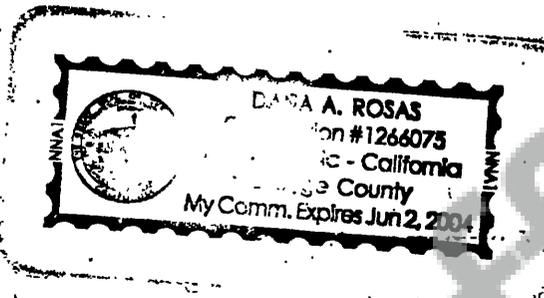
Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared

Randy Bielner

Name(s) of Signer(s)

- personally known to me
- proved to me on the basis of 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 by 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]

Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document:

Document Date:

Number of Pages:

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
- Other:

Signer Is Representing:

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

07380
T0313155
T+C

(Reynolds)

**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

PERSONALLY SERVED: Original or True Copy to within named, personally and in person to JANE DOE 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 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 Evelyn Mitts
Evelyn Mitts

1148 Front Street Klamath Falls Oregon 97601

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

By: Cory Dickens
Cory Dickens

Dated this 17th day of October, 2003.

Subscribed and sworn to before me by Cory Dickens

Margaret A. Nielsen
Notary Public for Oregon



Affidavit of Publication

07381

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 # 6238

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

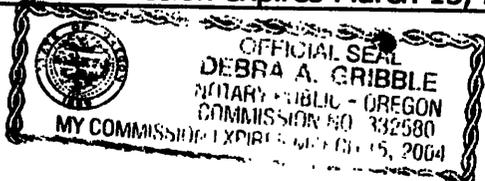
Total Cost: [REDACTED]

Larry L. Wells
Subscribed and sworn

before me on: December 3, 2003

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 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, 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-3809-030-BA-02200-000.

PARCEL 1: Beginning 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 South 58 degrees 41' East 374.3 feet; and thence South 39 degrees 31' East 147.5 feet from the Southeast corner of Lot 92 in Block 3, first Addition to Buena Vista Addition to the City of Klamath County Falls, Oregon; thence from the point of beginning herein described, South 88 degrees 31' East, along the Southwesterly line of Front Street, 152.5 feet to a point; thence South 52 degrees 35' East, along the Southwesterly line of Front Street, 50 feet to a point; thence South 37 degrees 25' East to the shore of Upper Klamath Lake; thence Northwesterly along said shore of Upper Klamath Lake to a point which bears

South 45 degrees 41' West from the point of beginning; thence North 45 degrees 41' East to the point of beginning; being a portion of Lot 10, Section 30, Township 38 South, Range 9 East of the Willamette Meridian. Tax Lot 1600.

PARCEL 2: 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 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 degrees 35' East 50.0 feet from the Southeast 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 degrees 35' East, along the Southwesterly line of Front Street, 50.0 feet to a point; thence South 37 degrees 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 degrees 25' West from the point of beginning; thence North 37 degrees 25' 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 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., 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 Southeast corner of parcel conveyed to Hugh B. Currin, et ux by Deed recorded December 30, 1958, in Volume 308 Page 256, Deed Records of Klamath County, Oregon; thence along the Southerly line of last mentioned parcel North 37 degrees 25' East a distance of 50.0 feet, more or less, to the Southerly 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 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 instalments 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 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 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 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 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 the respective successors in interest, if any. Fidelity National Title Insurance Company by Town & Country Title Services as Agent to the Trustee Martha Anaya, Trustee Technician. Dated: October 08, 2003 ASAP561143 11/12, 11/19, 11/26, 12/3. #6238 November 12, 19, 26, December 3, 2003.