

04 MAR 2 10:17

AFFIDAVIT OF MAILING

Vol M04 Page 12050

Date: **November 06, 2003**

T.S. No.: **T03-13233**

Loan No.: **0040853202**

State of Oregon, County of Klamath
Recorded 03/02/2004 10:17 A m
Vol M04 Pg 12050-58
Linda Smith County Clerk
Fee \$ 64⁰⁰ # of Pgs 9

A 58129
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 **November 06, 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
1150 Front Street
KLAMATH FALLS, OREGON 97601
Z71006309264018769740

Mike L Reynolds
1150 Front Street
KLAMATH FALLS, OREGON 97601
First Class

Jena Reynolds-Pike
1150 Front Street
KLAMATH FALLS, OREGON 97601
Z71006309264018769757

Jena Reynolds-Pike
1150 Front Street
KLAMATH FALLS, OREGON 97601
First Class

Mike L Reynolds
P.O.BOX 1722
KLAMATH FALLS, OR 97601
Z71006309264018769764

Mike L Reynolds
P.O.BOX 1722
KLAMATH FALLS, OR 97601
First Class

61A

AFFIDAVIT OF MAILING

12051

Date: **November 06, 2003**

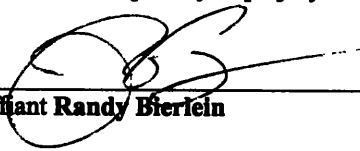
T.S. No.: **T03-13233**

Loan No.: **0040853202**

STATE OF California }
COUNTY OF Orange }

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

X 
Affiant **Randy Bierlein**

Jena Reynolds-Pike
P.O.BOX 1722
KLAMATH FALLS, OR 97601
Z71006309264018769771

Jena Reynolds-Pike
P.O.BOX 1722
KLAMATH FALLS, OR 97601
First Class

Unofficial Copy

RECORDING REQUESTED BY

12052

AND WHEN RECORDED MAIL TO

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

TRUSTEE'S NOTICE OF SALE

Loan No: 0040853202
T.S. No.: T03-13233

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. 74532, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: 3809-30BB-1600

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 SOUTHEASTERLY CORNER OF LOT 92 IN BLOCK 3, FIRST ADDITION TO BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, OREGON; THENCE FROM THE POINT OF BEGINNING HEREIN DESCRIBED, SOUTH 39 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' WEST 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.

Commonly known as:

1150 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 \$1,370.93

Monthly Late Charge \$82.26

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 \$156,069.25 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 3/3/2004 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 17, 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 17, 2003, by GABY OSPINO





CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

State of California

County of Orange } SS.

On 11/16/03
Date

before me,

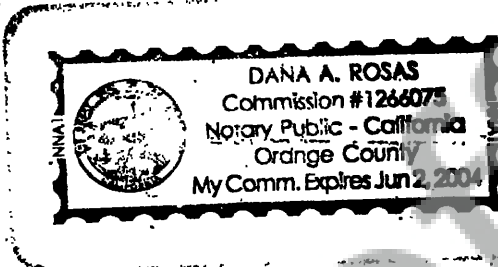
Dana A. Rosas
Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared

Randy Biestein
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.

Dana A. Rosas
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

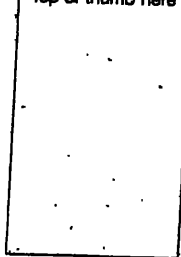
Signer's Name: _____

- 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



Affidavit of Publication

12055

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 # 6247

Notice of Sale/Reynolds

562521

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

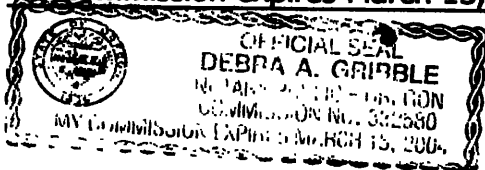
Insertion(s) in the following issues:
November 19, 26, December 3, 10, 2003

Total Cost: \$2,500

Larry L. Wells
Subscribed and sworn
before me on: December 10, 2003

Debra A. Grizzle
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S
NOTICE OF SALE
T.S. No.: T03-13233
Loan No: 0040853202

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. 74532, fee/file/ instrument/ microfilm/ reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: 3809-30BB-1600 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 Southeasterly corner of Lot 92 in Block 3, First Addition to Buena Vista Addition to the City of Klamath Falls, Oregon; thence from the point of beginning herein described, South 39 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' West 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. Commonly known as: 1150 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 \$1,370.93 Monthly Late Charge \$82.26.

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 \$156,069.25 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 3/3/2004 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 17, 2003
ASAP562521 11/19,
11/26, 12/3, 12/10.
#6247 November 19,
26, December 3, 10,
2003.

Unofficial
Copy



TO: T&C

T.S. NO.: T0313233

12057

D/L: 10/20

TRUSTOR: REYNOLDS

PUB DATES: 11/19 11/26 12/3 12/10

CONTACT: JENNY EXT. 238 OP ID: TY

NEWSPAPER: HERALD & NEWS (OR)-E (C)

PAGE: 1 OF 1 PRINTED: 10/20/03 9:13 AM

*** PLEASE VERIFY THIS AD IS FOR YOUR NEWSPAPER - DO NOT RE-TYPE THIS AD ***

TRUSTEE'S NOTICE OF SALE T.S. No.: T03-13233 Loan No: 0040663202 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 Ameritrust Mortgage Company, as Beneficiary, dated 11/28/2002, recorded 12/20/2002, in official records of Klamath County, Oregon in book/reel/volume No. M02 at page No. 74532, fee/file/instrument/microfilm/reception No. - (indicated which), covering the following described real property situated in said County and State, to-wit: APN: 3809-308B-1600 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 Southeastern corner of Lot 92 in Block 3, First Addition to Buena Vista Addition to the City of Klamath Falls, Oregon; thence from the point of beginning herein described, South 39 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' West to the shore of Upper Klamath Lake; thence Northwest-erly 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 Wil-lamette Meridian. Com-monly known as: 1150

Front Street Klamath Falls, OR 97601 Both the beneficiary and the trustee have elected to sell the said real property to sat- isfy the obligations se- cured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Ore- gon Revised Statutes: the default for which the fore- closure is made is the grantor's: Installment of principal and interest plus impounds and / or ad- vances which became due On 6/1/2003 plus late charges, and all subse- quent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable. Monthly Pay- ment \$1,370.93 Monthly Late Charge \$82.28 By this reason of said default the beneficiary has de- clared all obligations se- cured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$158,069.25 to- gether 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 pursu- ant to the terms of said deed of trust. Whereof, notice hereby is given that, Fidelity National Title (Trustee), the undersigned trustee will on 3/3/2004 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, Ore- gon County of Klamath, State of Oregon, sell at public auction to the high- est bidder for cash the interest in the said de- scribed 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 inter- est acquired after the execution of said trust deed, to satisfy the forego- ing 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 foreclo- sure proceeding dis- missed 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 de- fault occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the No- tice of Default by tender- ing the performance re- quired 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 perform- ance 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 17, 2003 ASAP562521 11/19, 11/26, 12/3, 12/10

22-0"

12058

TJC

T0313233/Reynolds

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

I, Cory Dickens, being first duly sworn, depose and say:

That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 31st day of December, 2003 after personal inspection, I found the following described real property to be unoccupied:

SEE ATTACHED

Commonly known as: 1150 FRONT STREET
KLAMATH FALLS, OR 97601

I declare under the penalty of perjury that the above statements are true and correct.

[Signature]
Cory Dickens 280271

SUBSCRIBED AND SWORN to before me this 24 day of February, 2004, by Cory Dickens.

[Signature]
Notary Public for Oregon

