

State of Oregon, County of Klamath
 Recorded 03/05/2004 1:03 p m
 Vol M04 Pg 12837-44
 Linda Smith, County Clerk
 Fee \$ 56.00 # of Pgs 8

WHEN RECORDED MAIL TO:
 EXECUTIVE TRUSTEE SERVICES
 15455 SAN FERNANDO MISSION BLVD, SUITE 208
 MISSION HILLS, CA 91345
 (818) 837-2300

2041965
 T.S. NO.: OR-71630-C

LOAN NO.: 306987062

Space above line for Recorder's Use

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California} SS
 COUNTY OF Los Angeles}

I, ELIZA MEZA being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of CALIFORNIA, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

NAME & ADDRESS

CERTIFIED NO.

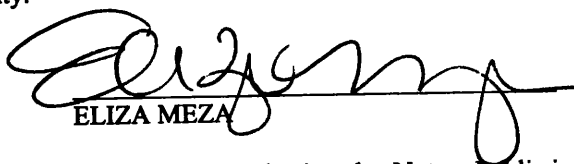
SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Karen J. Cooper, for FIRST AMERICAN TITLE INSURANCE COMPANY, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail LOS ANGELES CALIFORNIA, on December 04, 2003. Each of said notices was mailed after the notice of default and election to sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE California} SS
 COUNTY Los Angeles}


 ELIZA MEZA

On December 04, 2003 before me, Marvell Carmouche the undersigned, a Notary Public in and for said State, personally appeared ELIZA MEZA personally known to me (or 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


 Marvell Carmouche, Notary Public



TRUSTEE'S NOTICE OF SALE

Loan No: 306987062
T.S. No.: OR-71630-C

Reference is made to that certain deed made by, MELVIN NOWAK AND DEBORAH NOWAK, HUSBAND AND WIFE as Grantor to FIRST AMERICAN TITLE, as trustee, in favor of "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER GREENPOINT MORTGAGE FUNDING, INC., as Beneficiary, dated 5/26/2000, recorded 6/1/2000, in official records of Klamath County, Oregon in book/reel/volume No. M00 at page No. 19812, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R123235

LOT 3 IN BLOCK 2 OF TOWN OF CLINTON, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:
15547 SWISHER ROAD
MERRILL, OREGON 97633

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:
UNPAID PRINCIPAL BALANCE OF \$79,410.22; PLUS ACCRUED INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 9/1/2003 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 \$896.55 Monthly Late Charge \$37.00

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 \$79,410.22 together with interest thereon at the rate of 10.50 % per annum from 8/1/2003 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 FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 4/8/2004 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **AT THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY**

OF KLAMATH, OR 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.

Loan No: 306987062
T.S. No: OR-71630-C

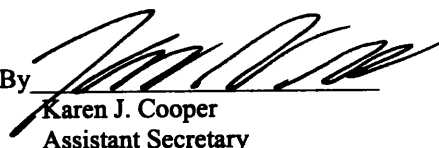
TRUSTEE'S NOTICE OF SALE

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: November 19, 2003

FIRST AMERICAN TITLE INSURANCE COMPANY
3 First American Way
Santa Ana, CA 92707
(818) 361-6998


Signature By



Karen J. Cooper
Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



MARVELL L. CARMOUCHE
Trustee Sale Officer

**EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD
SUITE #208
MISSION HILLS, CA 91345**

(818) 837-2300

Date: November 19, 2003

T.S. Number: OR-71630-C
Loan Number: 306987062

DEBT VALIDATION NOTICE

1. The enclosed document relates to a debt owed to the current creditor:

**MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC.
BY: GMAC MORTGAGE CORPORATION, IT'S ATTORNEY IN FACT**

You may send us a written request for the name and address of the original creditor, if different from the current creditor, and we will obtain and mail the information to you.

2. As of **November 19, 2003** the total delinquency owed was **\$4,840.81**, but this amount will increase until the delinquency has been fully cured.
3. As of **November 19, 2003** the amount required to pay the entire debt in full was **\$84,085.96** but this amount will increase daily until the debt has been fully paid.
4. You may dispute the validity of this debt, or any portion thereof, within thirty (30) days after receiving this notice. Otherwise, we will assume that the debt is valid.
5. If you notify us in writing that you dispute all or any portion of this debt within thirty (30) days after receiving this notice, we will obtain and mail to you verification of the debt, or a copy of any judgement against you.

**WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION
WE OBTAIN WILL BE USED FOR THAT PURPOSE.**

AFFIDAVIT OF MAILING

12841

Date: **December 04, 2003**

T.S. No.: **OR-71630-C**

Loan No.: **306987062**

STATE OF CALIFORNIA }
COUNTY OF LOS ANGELES

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Los Angeles County at **Executive Trustee Service Inc.**, and is not a party to the within action and that on **December 04, 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 **ELIZA MEZA**

BT
MELVIN NOWAK
15547 SWISHER ROAD
MERRILL, OREGON 97633
P71006309264019099013

MELVIN NOWAK
15547 SWISHER ROAD
MERRILL, OREGON 97633
First Class

DT
DEBORAH NOWAK
15547 SWISHER ROAD
MERRILL, OREGON 97633
P71006309264019099020

DEBORAH NOWAK
15547 SWISHER ROAD
MERRILL, OREGON 97633
First Class

4
MELVIN NOWAK
P O BOX 353
MERRILL, OR 97633
P71006309264019099037

MELVIN NOWAK
P O BOX 353
MERRILL, OR 97633
First Class

AFFIDAVIT OF MAILING

12842

Date: **December 04, 2003**

T.S. No.: **OR-71630-C**

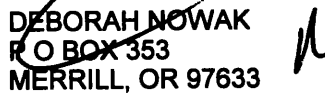
Loan No.: **306987062**

STATE OF CALIFORNIA }
COUNTY OF LOS ANGELES

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Los Angeles County at **Executive Trustee Service Inc.**, and is not a party to the within action and that on **December 04, 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 **ELIZA MEZA**


DEBORAH NOWAK
P O BOX 353
MERRILL, OR 97633
P71006309264019099044

DEBORAH NOWAK
P O BOX 353
MERRILL, OR 97633
First Class

OR71630C/NOWAK

12843

Exla

PROOF OF SERVICE

STATE OF OREGON)
) ss.
County of Klamath)

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, upon an **OCCUPANT** at the following address:

15547 SWISHER ROAD, MERRILL, OREGON 97633, as follows:

Personal service upon "John Doe", by delivering said true copy, personally and in person, at the above address on December 4, 2003 at 7:10 p.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2003 at _____:_____.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2003 at _____:_____.m.

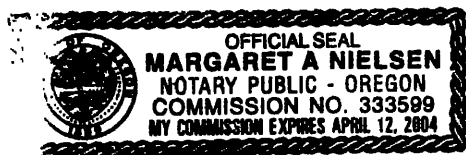
Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2003 at _____:_____.m.

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

[Signature]
Cory Dickens

278503

SUBSCRIBED AND SWORN to before me this 5th day of Decemb, 2003 by Cory Dickens



[Signature]
Margaret A. Nielsen
Notary Public for Oregon

Affidavit of Publication

12844

EXEC

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 # 6306

Notice of Sale/Nowak

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:
January 14, 21, 28, February 4, 2004

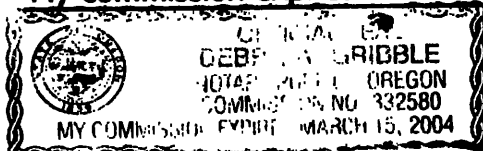
Total Cost:

Subscribed and sworn

before me on: February 4, 2004

Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S
NOTICE OF SALE
T.S. No.: OR-71630-2
Loan No.: 30497062

Reference is made to that certain deed made by Melvin Nowak and Deborah Nowak, husband and wife as Grantor to First American Title, as trustee, in favor of "MERS" Mortgage Electronic Registration Systems, Inc., solely as nominee for lender Greenpoint Mortgage Funding, Inc., as Beneficiary, dated 5/26/2000, recorded 6/1/2000, in official records of Klamath County, Oregon in book/reel/volume No. M00 at page No. 19812, fee/file/Instrument/microfilm/reception No. (Indicated which), covering the following described real property situated in said County and State, to-wit: APN: R123235 Lot 3 in Block 2 of Town of Clinton, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Commonly known as: 15547 Swisher Road, Merrill, Oregon 97633.

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: Unpaid principal balance of \$79,410.22; plus accrued interest plus impounds and/or advances which became due on 9/1/2003 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 \$896.55 Monthly Charge \$37.00.

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 \$79,410.22 together with interest thereon at the rate of 10.50 % per annum from 8/1/2003 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 First American Title Insurance Company, the undersigned trustee will on 4/8/2004 at the hour of 10:00 AM Standard of Time, as established by section 187.110, Oregon Revised Statutes, at the front steps of the Circuit Court, 316 Main Street, in the City Klamath Falls, County of Klamath, OR, 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.

Date: November 19, 2003. First American Title Insurance Company, 3 First American Way, Santa Ana, CA 92707, (818) 361-6998. Signature By Karen J. Cooper, Assistant Secretary. ASAP567785 1/14, 1/21, 1/28, 2/4. #6306 January 14, 21, 28, February 4, 2004.

567785