

Klamath

First American Title Insurance Company

Vol M04 Page 21223

2048305 / 302111
RECORDING COVER SHEET FOR
NOTICE OF SALE PROOF OF COMPLIANCE
Per ORS 205.234

State of Oregon, County of Klamath
Recorded 04/13/2004 11:28 A m
Vol M04 Pg 21223-33
Linda Smith, County Clerk
Fee \$ 86.00 # of Pgs 11

AFTER RECORDING RETURN TO:
VICKI VASQUEZ 6291
First American Title Insurance Company
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065

TS No.: 03 -15687
Doc ID #000207291152005N

- ✓1. AFFIDAVIT OF MAILING NOTICE OF SALE
- ✓2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
- ✓3. AFFIDAVIT OF SERVICE
- ✓4. COPY OF NOTICE OF SALE

Original Grantor on Trust Deed: CASSIE A. KENNEDY, CASSEY A KENNEDY and CASSIE A. KANNEDY

Beneficiary: CHAPEL MORTGAGE CORPORATION

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING, ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

11/5/06
x56
864

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original 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 both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by 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 post office at VENTURA, CALIFORNIA, on 12/30/2003. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. 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.

Subscribed and sworn to before me on 12/30, 2003 by Chantal Mekhjian

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

CASSIE A. KENNEDY, CASSEY A KENNEDY and CASSIE A. KANNEDY

Notary Public for California

Residing at

My commission expires: 2-23-06

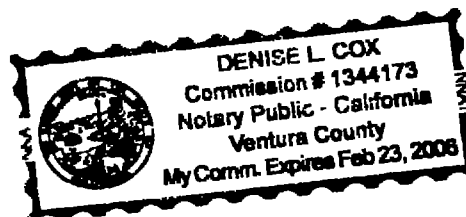
First American Title Insurance Company

Trustee TS No. 03-15687

After Recording return to:

400 COUNTRYWIDE WAY SV-35

First American Title Insurance Company
SIMI VALLEY, CA 93065





21225

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 03-15687

**CASSIE A. KENNEDY
5735 GLENRIDGE WAY
KLAMATH FALLS, O 97603
7187 7930 3131 0330 8224**

**CASSIE A. KENNEDY
14343 N. KINGFISHER DRIVE
BONANZA, OR 97623
7187 7930 3131 0330 8231**

**CASSIE A. KENNEDY
5735 GLENRIDGE WAY
KLAMATH FALLS, OR 97603-4136
7187 7930 3131 0330 8248**

**CASSIE A. KENNEDY
PO BOX 995
KLAMATH, OR 97601
7187 7930 3131 0330 8255**

**CASSEY A KENNEDY
PO BOX 995
KLAMATH, OR 97601
7187 7930 3131 0330 8262**

**CASSEY A KENNEDY
14343 N KINGFISHER DR
BONANZA, OR 97623
7187 7930 3131 0330 8279**

**CASSIE A. KANNEDY
14343 N. KINGFISHER DRIVE
BONANZA, OR 97623
7187 7930 3131 0330 8286**

**CHAPEL MORTGAGE CORPORATION
315 MAIN STREET
RANCOCAS, NJ 08073-0550
7187 7930 3131 0330 8293**

**CHAPEL MORTGAGE CORPORATION
P.O. BOX 550
RANCOCAS, NJ 08073-0550
7187 7930 3131 0330 8309**



21226

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 03-15687

**CHAPEL FUNDING CORPORATION
ATTN: SHIPPING DEPT.
23361 MADERO #100
MISSION VIEJO, CA 92691
7187 7930 3131 0330 8323**

Affidavit of Publication

7469

21227

STATE OF OREGON, COUNTY OF KLAMATH

I, John T. Walker,
being first duly sworn, depose and say
that I am 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 # 6396

Notice of Sale/Kennedy

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:
February 12, 19, 26, March 4, 2004

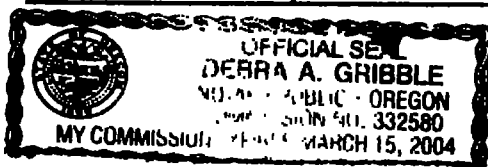
Total Cost: \$823.50

Subscribed and sworn

before me on: March 4, 2004

Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE

2048505
Reference is made to that certain Trust Deed made by Cassie A. Kennedy, as grantor(s) to AmeriTitle, as Trustee, in favor of Chapel Mortgage Corporation, as Beneficiary, dated 07/18/2002, recorded 07/26/2002, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. M02 at Page No. 42255 as Recorder's fee/file/instrument/microfilm/reception Number, and subsequently assigned to Countrywide Home Loans, Inc. by Assignment recorded 09/20/2002 in Book/Reel/Volume No. M02 at Page No. 53641 as Recorder's fee/file/instrument/microfilm/reception No. and re-recorded by Assignment recorded 02/10/2003 in Book/Reel/Volume Number M03 at Page Number 07893 as Recorder's fee/file/instrument/microfilm/reception Number, covering the following described real property situated in said county and state, to wit:

PARCEL 1: Lot 9 in Block 85 of Klamath Falls Forest Estates Highway 66 Unit, Plat No. 4, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PARCEL 2: Lot 62 in Block 81 of Klamath Falls Forest Estates Highway 66 Unit, Plat No. 4, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 14343 N. Kingfisher Drive, Bonanza, OR 97623.

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$475.83 beginning 07/01/2003; plus late charges of \$23.79 each month beginning with the 07/01/2003 payment plus prior accrued late charges of \$47.58; plus advances of \$808.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, said sums being the following to wit: \$65,159.78 with interest thereon at the rate of 7.875 percent per annum beginning 06/01/2003 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described

real property and its interests therein.

WHEREFORE, notice hereby is given that First American Title Insurance Company, the undersigned Trustee will on Wednesday, May 05, 2004 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the city of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 hereby given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the perform-

ance required under the obligation or Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: December 30, 2003. First American Title Insurance Company. For further information, please contact: First American Title Insurance Company, 400 Countrywide Way, SV-34, Simi Valley, CA, 93065. (800) 669-6600. TS No. 03-13687. Doc ID #00020729115005N. #6396 February 12, 19, 26, March 4, 2004.

ance required under the obligation or Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: December 30, 2003. First American Title Insurance Company. For further information, please contact: First American Title Insurance Company, 400 Countrywide Way SV-35, Simi Valley, CA 93065. (800) 669-6650. TS No. 03-15687. Doc ID #000207291152005N. #6396 February 12, 19, 26, March 4, 2004.

1000.07469/Kennedy

21230

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss.
County of Klamath)

I, Rob Girard, 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 7th day of January 2004, after personal inspection, I found the following described real property to be unoccupied:

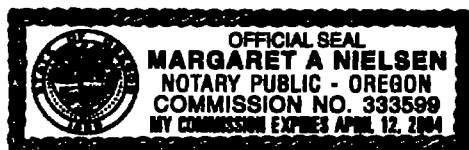
See Attached

Commonly known as: 14343 N. Kingfisher Drive
Bonanza, OR 97623

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

Rob Girard 280446

SUBSCRIBED AND SWORN to before me this 7th day of January 2004, by Rob Girard.



Margaret L. Nelson
Notary Public for Oregon

PARCEL 1:
LOT 9 IN BLOCK 85 OF KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, FLAT NO. 4,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON.

PARCEL 2:
LOT 62 IN BLOCK 81 OF KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, FLAT NO. 4,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 14345 N. KINGFISHER DRIVE
BONANZA, OR 97623

TRUSTEE'S NOTICE OF SALE

2048505

Reference is made to that certain Trust Deed made by Cassie A. Kennedy, as grantor(s), to Amerititle, as Trustee, in favor of Chapel Mortgage Corporation, as Beneficiary, dated 07/18/2002, recorded 07/26/2002, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. M02 at Page No. 42255 as Recorder's fee/file/instrument/microfilm/reception Number -, and subsequently assigned to Countrywide Home Loans, Inc. by Assignment recorded 09/20/2002 in Book/Reel/Volume No. M02 at Page No. 53641 as Recorder's fee/file/instrument/microfilm/reception No. and re-recorded by Assignment recorded 02/10/2003 in Book/Reel/Volume Number M03 at Page Number 07893 as Recorder's fee/file/instrument/microfilm/reception Number , covering the following described real property situated in said county and state, to wit:

PARCEL 1:

LOT 9 IN BLOCK 85 OF KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PARCEL 2:

LOT 62 IN BLOCK 81 OF KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 4, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 14343 N. KINGFISHER DRIVE
BONANZA, OR 97623

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$475.83 beginning 07/01/2003; plus late charges of \$23.79 each month beginning with the 07/01/2003 payment plus prior accrued late charges of \$47.58; plus advances of \$808.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, said sums being the following to wit: \$65,159.78 with interest thereon at the rate of 7.875 percent per annum beginning 06/01/2003 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned Trustee will on Wednesday, May 05, 2004 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the city of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the

default by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees not exceeding the amounts provided by OSRS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated 1/2/30, 2003

FIRST AMERICAN TITLE INSURANCE COMPANY

For further information, please contact:

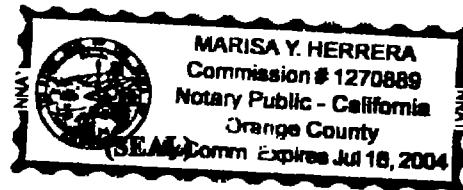
FIRST AMERICAN TITLE INSURANCE COMPANY
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
(800) 669 6650
TS No. 03 -15687
Doc ID #000207291152005N

STATE OF CA,
 COUNTY OF Orange ss.

On 1/2/30/1/3, before me, MARISA HERRERA, personally appeared LUIS GILDA, ASSIST. SEC., 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.

Notary Public for _____
 My commission expires: _____



THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.