

04 DEC 22 PM 3:30

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

Vol M04 Page 87769

State of Oregon, County of Klamath
Recorded 12/22/04 3:30 P m
Vol M04 Pg 87769-75
Linda Smith, County Clerk
Fee \$ 51⁰⁰ # of Pgs 7

1st 440022

T.S. NO.: 1069678-09
LOAN NO.: 7606809

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, FRANCO CABADING 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 Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the 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 persons at their last known address, to-wit:

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 MERLOBEL R CUSTODIO, for CAL-WESTERN RECONVEYANCE CORPORATION, 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 in San Diego County, California, on September 13, 2004. 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.

FRANCO CABADING
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this _____ day of _____

SEP 13 2004

Christopher Padilla
Notary Public



TRUSTEE'S NOTICE OF SALE

Loan No: 7606809
T.S. No: 1069678-09

Reference is made to that certain deed made by
MARK C. SAXTON AND DEBORAH L. SAXTON AS TENANTS BY THE
ENTIRETY as Grantor to
AMERITITLE, as Trustee, in favor of

UNITED PANAM MORTGAGE, A DIVISION OF PAN AMERICAN BANK, FSB
as Beneficiary,

dated December 30, 1999, recorded January 14, 2000, in official records of KLAMATH County, OREGON in
book/reel/volume No. M00 at
page No. 1411, fee/file/instrument/microfilm/reception No. XX covering the following described real property
situated in the said County and State, to-wit:

THE E 1/2 OF LOT 3 IN BLOCK 35 OF HILLSIDE ADDITION TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK
OF KLAMATH COUNTY, OREGON.

Commonly known as:

1820 CRESCENT 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:

Failure to pay the monthly payment due February 1, 2004 of principal, interest and impounds and subsequent
installments due thereafter; plus late charges; failure to pay when due liens and charges superior hereto; together
with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$852.30 Monthly Late Charge \$33.56

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 following, to-wit: The sum of \$71,000.43 together with interest
thereon at 10.625% per annum from January 01, 2004 until paid; plus all accrued late charges thereon; and all
trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of
the said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION
the undersigned trustee will on January 12, 2005 at the hour of 1:00pm, Standard of Time, as established by
Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, 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 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

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TRUSTEE'S NOTICE OF SALE

Loan No: 7606809
T.S. No: 1069678-09

the costs and expense 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.

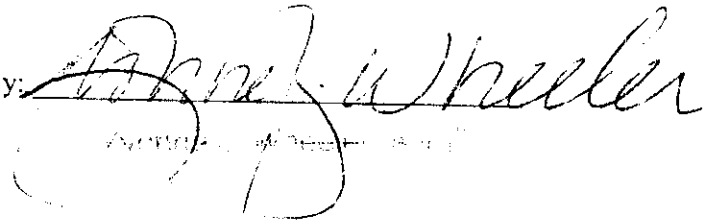
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words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

Dated: September 01, 2004

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:

A handwritten signature in dark ink, appearing to read "Anthony J. Wheeler", is written over a horizontal line. Below the signature, there is a faint, circular embossed or stamped seal, likely the official seal of the Cal-Western Reconveyance Corporation.

87772

9/13/2004 10:32:34 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1069678-09 030 09081034 CWR

Postal Number Sequence Recipient Name

11041994141002677353
1 OCCUPANT

11041994141002677360
2 MARK C. SAXTON

11041994141002677377
3 DEBORAH L. SAXTON

11041994141002677384
4 MARK C SAXTON

11041994141002677391
5 DEBORAH L SAXTON

11041994141002677407
6 WESTERN CREDIT SERVICES

11041994141002677414
7 HOUSEHOLD FINANCE CORPORATION II

11041994141002677421
9 HOUSEHOLD FINANCE CORPORATION II

Address Line 1/3

1820 CRESCENT AVENUE

1820 CRESCENT AVENUE

1820 CRESCENT AVENUE

1816 CRESCENT ST

1816 CRESCENT ST

81 E STEWART AVE.

9710 S.E. WASHINGTON

C/O HOUSEHOLD FINANCIAL SERVICES
ELMHURST IL 60126

Address Line 2/4

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

MEDFORD OR 97501

PORTLAND OR 97216

577 LAMONT ROAD

87773

9/13/2004 10:32:34 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1069678-09 030 09081034 CWR

Postal Number Sequence Recipient Name

71041994141004087626
1 OCCUPANT

71041994141004087633
2 MARK C. SAXTON

71041994141004087640
3 DEBORAH L. SAXTON

71041994141004087657
4 MARK C SAXTON

71041994141004087664
5 DEBORAH L SAXTON

71041994141004087671
6 WESTERN CREDIT SERVICES

71041994141004087688
7 HOUSEHOLD FINANCE CORPORATION II

71041994141004087695
9 HOUSEHOLD FINANCE CORPORATION II

Address Line 1/3

1820 CRESCENT AVENUE

1820 CRESCENT AVENUE

1820 CRESCENT AVENUE

1816 CRESCENT ST

1816 CRESCENT ST

81 E. STEWART AVE.

9710 S.E. WASHINGTON

C/O HOUSEHOLD FINANCIAL SERVICES
ELMHURST IL 60126

Address Line 2/4

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

MEDFORD OR 97501

PORTLAND OR 97216

577 LAMONT ROAD

Affidavit of Publication

87774

STATE OF OREGON, COUNTY OF KLAMATH

I, Jeanine P. Day, 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 I know from my personal knowledge that the

Legal # 6994

Notice of Sale/Saxton

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

Four

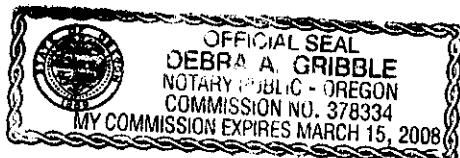
Insertion(s) in the following issues:
October 4, 11, 18, 25, 2004

Total Cost: \$686.00

Jeanine P. Day
Subscribed and sworn
before me on: October 25, 2004

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE Loan No: 7606809 T.S. No.: 1069678-09

Reference is made to that certain deed made by, Mark C. Saxton and Deborah L. Saxton As Tenants By The Entirety, as Grantor to Amerititle, as Trustee, in favor of United Panam Mortgage, A Division of Pan American Bank, FSB, as Beneficiary, dated December 30, 1999, recorded January 14, 2000, in official records of Klamath County, Oregon in book/reel/volume No. M00 at page No. 1411, fee/file/instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: The E 1/2 of

Lot 3 in Block 35 of Hillside Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. Commonly known as: 1820 Crescent 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: Failure to pay the monthly payment due February 1, 2004 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; failure to pay when due liens

and charges Superior hereto; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.. Monthly payment \$852.30 Monthly Late Charge \$33.56.

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 \$71,000.43 together with interest thereon at 10.625% per annum from January 01, 2004 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance

by the beneficiary pursuant to the terms and conditions of said Deed of Trust.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on January 12, 2005 at the hour of 1:00 pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the Main Street entrance to Klamath County Courthouse 316 Main Street City of Klamath Falls, 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 expense 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 oth-

er 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" includes their respective successors in interest, if any.

Dated: September 01, 2004. Cal-Western Reconveyance Corporation, 525 East Main Street, P.O. Box 22004, El Cajon, CA 92022-9004. Cal-Western Reconveyance Corporation Signature/By: Yvonne J. Wheeler, A.V.P. R-111922

10/04; 11/18; 25/04.
#6994 October 4, 11, 18, 25, 2004.

JEFFERSON STATE ADJUSTERS
RECOVERY IS OUR BUSINESS

1135 Pine Street
Klamath Falls, Oregon 97601
Phone: (541) 882-8036 Fax: (541) 883-2129

111922
1069678-09
87775

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF KLAMATH

I, Ed Foreman, 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 the county of Klamath, State of Oregon.

I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 9th day of September 2004, after personal inspection, I found the following described real property to be unoccupied.

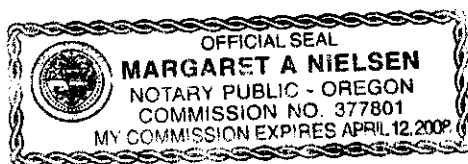
Commonly described as (Street address)

1820 Crescent Street Klamath Falls, Oregon 97601

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

Ed Foreman September 9, 2004
Ed Foreman (Signed and Dated)

Subscribed and Sworn to before me this 10th day of September 2004.



Margaret A. Nielsen
NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES:

111922