

**M05-66453**

Klamath County, Oregon

10/13/2005 12:18:02 PM

Pages 4 Fee: \$36.00

SEND ALL TAX STATEMENTS TO  
AND WHEN RECORDED MAIL TO:

BENEFICIAL OREGON INC. DBA BENEFICIAL MORTGAGE CO.  
WHOLESALE REO DEPARTMENT  
931 CORPORATION CENTER DRIVE  
POMONA, CA 91768

*1st 582276*

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No.: 66171100513944/BROWN

TS #: 09412OR

UTC #:

### TRUSTEE'S DEED

**THIS INDENTURE**, made on October 10, 2005, between **FIRST AMERICAN TITLE INSURANCE COMPANY** hereinafter called the trustee, and **BENEFICIAL OREGON INC. DBA BENEFICIAL MORTGAGE CO.** hereinafter called the second party; and this true and actual consideration paid for this transfer is the sum of **\$54,527.00**.

#### WITNESSETH:

**RECITALS:** LOUISA MAE BROWN, as grantor, executed and delivered to AMERITITLE as trustee, for the benefit of **BENEFICIAL OREGON INC. D/B/A BENEFICIAL MORTGAGE CO.** as beneficiary, a certain trust deed dated 11-12-1999, duly recorded on 11-17-1999, in the mortgage records of **KLAMATH County, Oregon** in book/reel/volume No. **M99**, at **45576** page, or as fee/file/instrument/microfilm/reception No. . In said trust deed the real property therein and hereinafter described was conveyed by said grantor to said trustee to secure, among other things, the performance of certain obligations of the grantor to the said beneficiary. The said grantor thereafter defaulted in grantor's performance of the obligations secured by said trust deed as stated in the notice of default hereinafter mentioned and such default still existed at the time of the sale hereinafter described.

By reason of said default, the owner and holder of the obligations secured by said trust deed, being the beneficiary therein named, or beneficiary's successor in interest, declared all sums so secured immediately due and owing; a notice of default, containing an election to sell the said real property and to foreclose said trust deed by advertisement and sale to satisfy grantor's said obligations was recorded in the mortgage records of said County on **05-11-2005**, in book/reel/volume No. at page thereof or as fee/file/instrument/microfilm/reception No. **M05-34101** to which Reference now is made.

After the recording of said notice of default, as aforesaid, the undersigned trustee gave notice of the time for and place of sale of said real property as fixed by the trustee and as required bylaw; copies of the Trustee's Notice of Sale were served pursuant to ORCP 7D.(2) and 7D.(3) or mailed by both first class and certified mail with return receipt requested, to the last-known address of the persons or their legal representatives, if any, named in ORS 86.740 (1) and (2) (a), at least 120 days before the date the property was sold, and the Trustee's Notice of Sale was mailed by first class and certified mail with return receipt requested, to the last-known address of the guardian, conservator or administrator or executor of any person named in ORS 86.740 (1), promptly after the trustee received knowledge of the disability, insanity or death of any such person; the Notice of sale was served upon occupants of the property described in the trust deed in the manner in which a summons is served pursuant to ORCP 7D. (2) and

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7D.(3) at least 120 days before the date the property was sold, pursuant to ORS 86.750(1). If the foreclosure proceedings were stayed and released from the stay, copies of the Amended Notice of Sale in the form required by ORS 86.755 (6) were mailed by registered or certified mail to the last-known address of those persons listed in ORS 86.740 and 86.750 (1) and to the address provided by each person who was present at the time and place set for the sale which was stayed within 30 days after the release from the stay. Further, the trustee published a copy of said notice of sale in a newspaper of general circulation in each county in which the said real property is situated, once a week for four successive weeks; the last publication of said notice occurred more than twenty days prior to the date of such sale.

The mailing, service and publication of said notice of sale are shown by one or more affidavits or proofs of service duly recorded prior to the date of sale in the official records of said county, said affidavits and proofs, together with the said notice of default and election to sell and the trustee's notice of sale, being now referred to and incorporated in and made a part of this trustee's deed as fully as if set out herein verbatim. The undersigned trustee has no actual notice of any person, other the persons named in said affidavits and proofs as having or claiming a lien on or interest in said described real property, entitled to notice pursuant to ORS 86-740 (1) (b) or (1) (c).

Pursuant to said notice of sale, the undersigned trustee on 09-30-2005 at the hour of 10:00 AM, of said day, in accord with the Standard of Time established by ORS 187.110 (which was the day and hour to which said sale was postponed as permitted by ORS 86.755 (2) (which was the day and hour set in the amended Notice of Sale) \* and at the place so fixed for sale, as aforesaid in full accordance with the laws of the State of Oregon and pursuant to the powers conferred upon said trust deed, sold said real property in one parcel at public auction to the said second party for the sum of \$54,527.00, said second party being the highest and best bidder at such sale and said sum being the highest and best sum bid for said property.

NOW THEREFORE, in consideration of the said sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in said trustee by the laws of the State of Oregon and by said trustee deed, the trustee does hereby convey unto the second party all interest which the grantor had or had the power to convey at the time of grantor's execution of said trust deed, together with any interest the said grantor or his successors in interest acquired after the execution of said trust deed in and to the following described real property, to-wit:

**SEE EXHIBIT "A".**

Commonly known as: 715 HWY 422 NORTH CHILOQUIN OR 97624

**TO HAVE AND TO HOLD** the same unto the second party, second party's heirs, successors-in-interest and assigns forever.

In construing this instrument and whenever the context so requires, the singular includes the plural; the word "grantor" includes any successor in interest to the grantor as well as each and all other persons owing an obligation, the performance of which is secured by said trust deed, the word "trustee" includes any successor trustee, the word "beneficiary" includes any successor in interest of the beneficiary first named above, and the word "person" includes corporation and any other legal or commercial entity.

IN WITNESS WHEREOF, the undersigned trustee has caused its corporate name to be signed by its officers duly authorized thereunto by order of its Board of Directors.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS, BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT. THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENTS TO VERIFY APPROVED USES.

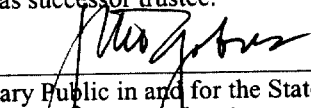
DATED: October 10, 2005  
FIRST AMERICAN TITLE INSURANCE COMPANY

By: 

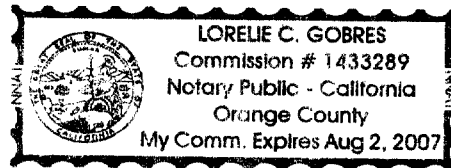
DENNIS CANLAS  
ASSISTANT SECRETARY

STATE OF California}  
COUNTY OF ORANGE } s.s.

The foregoing instrument was acknowledged before me this 12TH day of OCTOBER, 2005, by DENNIS CANLAS of FIRST AMERICAN TITLE INSURANCE COMPANY on behalf of the corporation, as successor trustee.

  
Notary Public in and for the State of California

My Commission Expires: 8/2/07



**Exhibit "A"**

Real property in the County of Klamath, State of Oregon, described as follows:

All that portion of Lot 6 Section 34, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point bearing North 47° 12' West 760 feet and North 30° 30' East 10.2 feet from the intersection of the Westerly line of LaLakes Avenue with the Northerly line of Chocktoot Street, in the Townsite of West Chiloquin; thence North 47° 12' West parallel and distant 10 feet from the County road, a distance of 60 feet; thence North 30° 30' East parallel to LaLakes Avenue, a distance of 120 feet; thence South 47° 12' East a distance of 60 feet; thence South 30° 30' West a distance of 120 feet to the place of beginning, also known as Lot 22, Spinks Addition to Chiloquin, an unplatted subdivision.

Tax Parcel Number: 198672 and 198672 and 198672 and 198672