

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

Vol M99 Page 20959

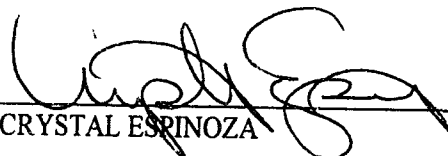
I, Crystal Espinoza, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of California a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under 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 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 addresses, attached hereto.

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 of 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 of 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.

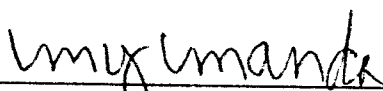
Each of the notices so mailed was certified to be a true copy of the original notice of sale by David Kubat, OSBA No. 84265, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Santa Ana, CA on 2-3-99. With respect to each person listed on the attached, 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.

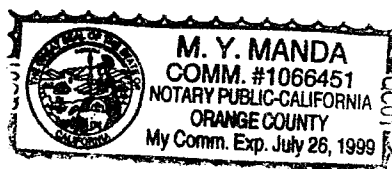
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


CRYSTAL ESPINOZA

Subscribed and sworn before me this 3rd day of February, 1999

WITNESS my hand and official seal.


M.Y. MANDA
Notary Public for California
My Commission Expires: 7/26/99



AFTER RECORDING RETURN TO:

TD Services
P.O. Box 11988
Santa Ana, Ca 92711-1988

K53409

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

OK

1. NAME OF MAILER

DATE 2-3-99

2. NAME OF ADDRESSEE

CERTIFIED 2 270 021 120
RETURN RECEIPT REQUESTED

3. NAME OF CITY

4. NAME OF STATE

5. NAME OF ADDRESSEE

CERTIFIED 2 270 021 121
RETURN RECEIPT REQUESTED

6. NAME OF CITY

7. NAME OF STATE

8. NAME OF ADDRESSEE

CERTIFIED 2 270 021 122
RETURN RECEIPT REQUESTED

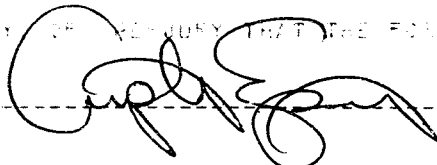
9. NAME OF CITY

10. NAME OF STATE

STATE OF CALIFORNIA
COUNTY OF

I, the undersigned, do hereby declare that he/she is over the age of 18 years and that his/her business address is 1750 E. 4TH STREET, SUITE 100, SAN JOSE, CA, 95131. I hereby declare that the enclosed material is to be deposited, or delivered, in the United States Mail, with postage fully prepaid, and is certified/registered mail, with return receipt requested, and a copy of the receipt which is attached to this declaration.

I, the undersigned, do hereby declare under penalty of perjury that the foregoing is true and correct.



20961

ASSURANCE OF MAILING
BY FIRST CLASS MAIL

100-100-1120 F

DATE 2-3-99 *B*

SOUTH OF CALIFORNIA
COUNTY OF ORANGE

I, JAMES ALAN TERRY, DO hereby certify that JAMES ALAN TERRY IS OVER THE AGE OF 18
YEARS AND THAT HIS/HER RESIDENCE IS 1750 E. 4TH STREET, SUITE
200, SANTA ANA, CA, 92701. THAT HIS/HER ID CARD TO BE DEPOSITED, ON
THE ABOVE DATE, IN THE UNITED STATES MAIL, WITH POSTAGE FULLY PREPAID,
MAILED BY FIRST CLASS MAIL, IN A SUFFICIENT ENVELOPE, A COPY OF THE
OFFICE OF DEFAULT.

DEPOSED TO THE FOLLOWING:

JAMES A. TERRY
SANTA ANA, CA.
CLARENCE FALLS, OF 57603

JAMES A. TERRY
SANTA ANA, CA.
CLARENCE FALLS, OF 57603

JAMES A. TERRY
SANTA ANA, CA.
CLARENCE FALLS, OF 57603

WITNESSE MY HAND AND SEAL OF OFFICE AT SANTA ANA, CALIFORNIA, THIS 3RD DAY OF FEBRUARY, 1999.

James A. Terry

20962

RE: Loan #: 0080001222
 Title #: K53409 DAVE S#83237
 UTC #: 0-1172

OREGON TRUSTEE'S NOTICE OF SALE

TO: SHERYL A. TORRES AND THOMAS W. TORRES

Reference is made to that certain deed of trust made by SHERYL A. TORRES AND THOMAS W. TORRES
 , as grantor,
 ASPEN TITLE & ESCROW , as trustee,
 in favor of TRANSAMERICA FINANCIAL SERVICES
 as beneficiary,
 dated APRIL 03, 1996 , recorded APRIL 03, 1996 , in the
 mortgage records of KLAMATH , County, Oregon, in book/reel/
 volume No. M96 at page 9342 , (fee/file/instrument No.)
 covering the following described real property situated in said county and state, to wit:

LOT 5 BLOCK 8, FIRST ADDITION TO CYPRESS VILLA, IN THE COUNTY OF KLAMATH, STATE OF OREGON.
 MORE COMMONLY KNOWN AS: 4461 DAY DR. KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said deed of trust and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

16 Payments of \$1,364.00 from 10/03/97	21,824.00
MISC. FEE	18.00
INSURANCE	78.73

SUB-TOTAL OF AMOUNTS IN ARREARS:	21,920.73

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed of trust immediately due and payable, said sums being the following, to wit: Principal \$ 93,690.23 , together with interest as provided in the note or other instrument secured from the 3RD day of SEPTEMBER , 1997 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

Wherefore, notice is hereby given that the undersigned trustee will on JUNE 04, 1999 at the hour of 10 : 00 AM , o'clock, Standard Time, as established by ORS 187.110, at MAIN ST. ENTRANCE, KLAMATH COUNTY COURTHOUSE, 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 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 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, 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 the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: January 14, 1999

David A. Kubat, OSBA# 84265
(Successor Trustee)

BY: 

DIRECT INQUIRIES TO:
T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
(800) 843-0260

State of Oregon, County of Klamath
Recorded 5/26/99, at 3:10 p.m.
In Vol. M99 Page 20959
Linda Smith, County Clerk
Fee \$ 36.

