

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE, PER ORS 205.234**

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

Vol M00 Page 19041

200 MAY 26 AM 11:03

This Space For County Recording Use Only
as of 8-1-98

AFTER RECORDING RETURN TO:

*T.D. Service Co.
P.O. Box 11988
Santa Ana, CA
92711-1988*

K53409

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.



AFFIDAVIT OF MAILING NOTICE OF SALE



AFFIDAVIT OF PUBLICATION NOTICE OF SALE



PROOF OF SERVICE

Original Grantor on Trust Deed

Sheryl A. Larres and Thomas W. Larres

Beneficiary

Transamerica Financial Services

K76-

Affidavit of Publication

0-1172

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#3076

Oregon Trustee's Notice of Sale

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for Four

(4) insertion(s) in the following issues:

April 12, 19, 26, 2000

May 3, 2000

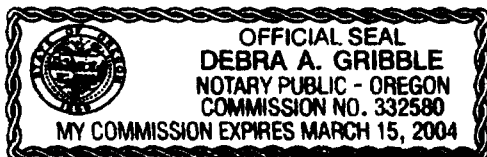
Total Cost: \$110,200.00

Subscribed and sworn before me this 3rd
day of May 20 00

Debra A. Gribble

Notary Public of Oregon

My commission expires March 15, 20 04



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 TRANSMERICA FINANCIAL SERVICES, as beneficiary, dated March 29, 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 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: 27 payments of \$1,364.00 from 11/03/97--\$36,828.00

Appraisal--\$200.00
Inspection Fee--\$63.00
Escrow Advance--\$866.03
Sub-total of amounts in arrears: \$37,957.03

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 \$93,536.40 together with interest as provided in the note or other instrument secured from the 3RD day of October, 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 02, 2000 at the hour of 10:00 A.M. o'clock, Standard Time, as established by ORS 187.110, at Main Street Entrance, 316 Main Street, Klamath Co. 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 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 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 at all interest in property describe 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 words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: January 13,
2000
David A. Kubat,
OSBA #84265
(Successor Trustee)
Direct Inquiries to T.D.
Service Company
Foreclosure Depart-
ment (800) 843-0260
#3076 April 12, 19, 26,
2000
May 3, 2000

19043

State of Oregon)
County of Klamath)

Court Case No. 0-1172
Sheriff's Case No. 00-00167

Received for Service 01/19/00

0-1172

I hereby certify that I received for service on
TORRES, SHERYL ANN
the within:

TRUSTEE NOTICE OF SALE

TORRES, SHERYL ANN
was served personally, and in person, at
✓ 4461 DAY DR
KLAMATH FALLS , OR, on 01/24/00, -
at 08:51 hours.

All search and service was made within Klamath County, State of Oregon.

Carl R. Burkhart, Sheriff
Klamath County, Oregon

By TERRI ALEXANDER
ALEXANDER, TERRI L

Copy to:

TD SERVICE COMPANY
1750 E 4TH ST, SUITE 800
SANTA ANA

PO BOX
CA 92705

STATE OF OREGON

COUNTY OF KLAMATH

This instrument was acknowledged before me on 1-24-00,
by TERRI ALEXANDER, as a duly appointed and commissioned
Deputy of Carl R. Burkhart, Sheriff of Klamath County, Or,



PATRICIA JOHNSON
Notary for State of Oregon
My Commission Expires: 08-24-02.

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

I, Ester Daquioag, 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 2-8-00. 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.

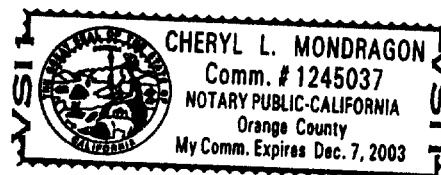
Ester Daquioag
ESTER DAQUIOAG

Subscribed and sworn before me this 8th day of Feb., 2000

WITNESS my hand and official seal.

Cheryl L. Mondragon
CHERYL L. MONDRAGON
Notary Public for California

My Commission Expires: Dec. 7, 2003



AFTER RECORDING RETURN TO:

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# 0- 1172

DATE 2/08/00

QUICK COLLECT
P.O. BOX 55457
PORTLAND, OR 97238CERTIFIED Z 270 055 635
RETURN RECEIPT REQUESTEDSTATE OF CALIFORNIA
COUNTY OF ORANGE

THE UNDERSIGNED DOES HEREBY DECLARE THAT HE/SHE IS OVER THE AGE OF 18 YEARS AND THAT HIS/HER BUSINESS ADDRESS IS 1820 E. FIRST STREET, STE# 300, SANTA ANA, CA, 92705. THAT HE/SHE DID CAUSE TO BE DEPOSITED, ON THE ABOVE DATE, IN THE UNITED STATES MAIL, WITH POSTAGE FULLY PREPAID, MAILED BY CERTIFIED/REGISTERED MAIL, IN A SEALED ENVELOPE, A COPY OF THE DOCUMENT WHICH IS ATTACHED TO THIS DECLARATION.

I CERTIFY OR DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Peter Dagnan-----

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# 0- 1172

DATE 2/08/00

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

THE UNDERSIGNED DOES HEREBY DECLARE THAT HE/SHE IS OVER THE AGE OF 16 YEARS AND THAT HIS/HER BUSINESS ADDRESS IS 1820 E. FIRST STREET, STE# 300, SANTA ANA, CA, 92705. THAT HE/SHE DID CAUSE TO BE DEPOSITED, ON THE ABOVE DATE, IN THE UNITED STATES MAIL, WITH POSTAGE FULLY PREPAID, MAILED BY FIRST CLASS MAIL, IN A SEALED ENVELOPE, A COPY OF THE NOTICE OF DEFAULT.

ADDRESSED TO THE FOLLOWING

QUICK COLLECT
P.O. BOX 55457
PORTLAND, OR 97238

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE
AND CORRECT.

Peter Dagnino

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

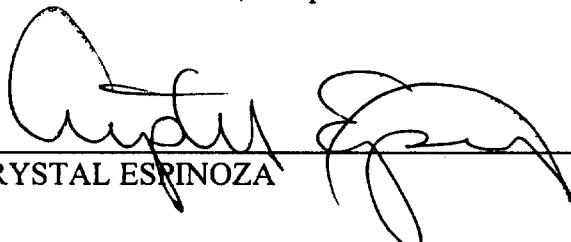
I, Crystal Espinoza, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of California a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original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

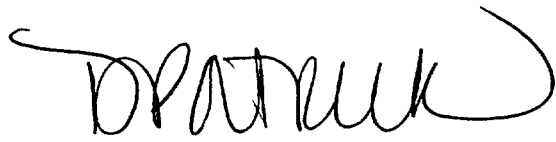
Each of the notices so mailed was certified to be a true copy of the original notice of sale by David Kubat, OSBA No. 84265, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Santa Ana, CA on 2-2-00. 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.

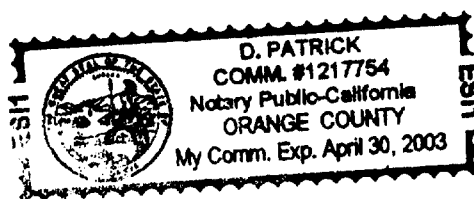

CRYSTAL ESPINOZA

Subscribed and sworn before me this 2nd day of February, 2000

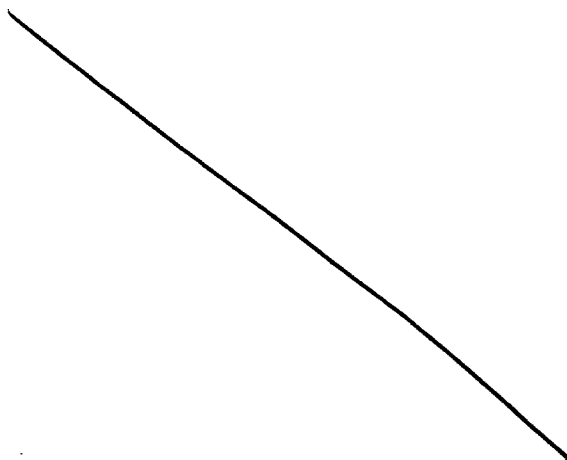
WITNESS my hand and official seal.



D. PATRICK --
Notary Public for California
My Commission Expires: 4-30-03



AFTER RECORDING RETURN TO:



DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

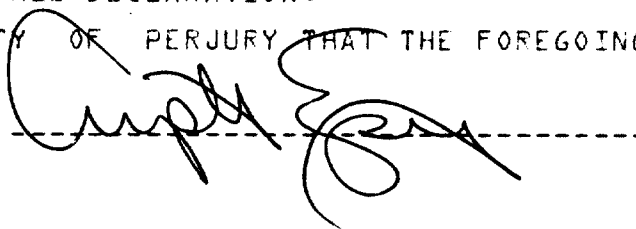
T.S.# 0- 1172 F

DATE 2/02/00

SHERYL A. TORRES
4461 DAY DR.
KLAMATH FALLS, OR 97603CERTIFIED Z 270 055 026
RETURN RECEIPT REQUESTEDTHOMAS W. TORRES
4461 DAY DR.
KLAMATH FALLS, OR 97603CERTIFIED Z 270 055 027
RETURN RECEIPT REQUESTEDOCCUPANT
4461 DAY DR.
KLAMATH FALLS, OR 97603CERTIFIED Z 270 055 028
RETURN RECEIPT REQUESTEDSHERYL ANN TORRES
409 PINE STREET
KLAMATH FALLS, OR 97603CERTIFIED Z 270 055 029
RETURN RECEIPT REQUESTEDQUICK COLLECT, INC.,
ATTN RONALD D. THOMPSON, AUTHORIZED REP.
P.O. BOX 55457
PORTLAND, OR 97238CERTIFIED Z 270 055 030
RETURN RECEIPT REQUESTEDSTATE OF CALIFORNIA
COUNTY OF ORANGE

THE UNDERSIGNED DOES HEREBY DECLARE THAT HE/SHE IS OVER THE AGE OF 18 YEARS AND THAT HIS/HER BUSINESS ADDRESS IS 1820 E. FIRST STREET, STE# 300, SANTA ANA, CA, 92705. THAT HE/SHE DID CAUSE TO BE DEPOSITED, ON THE ABOVE DATE, IN THE UNITED STATES MAIL, WITH POSTAGE FULLY PREPAID, MAILED BY CERTIFIED/REGISTERED MAIL, IN A SEALED ENVELOPE, A COPY OF THE DOCUMENT WHICH IS ATTACHED TO THIS DECLARATION.

I CERTIFY OR DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.



AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# 0- 1172 F

DATE 2/02/00

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

THE UNDERSIGNED DOES HEREBY DECLARE THAT HE/SHE IS OVER THE AGE OF 18 YEARS AND THAT HIS/HER BUSINESS ADDRESS IS 1820 E. FIRST STREET, STE# 300, SANTA ANA, CA, 92705. THAT HE/SHE DID CAUSE TO BE DEPOSITED, ON THE ABOVE DATE, IN THE UNITED STATES MAIL, WITH POSTAGE FULLY PREPAID, MAILED BY FIRST CLASS MAIL, IN A SEALED ENVELOPE, A COPY OF THE NOTICE OF DEFAULT / NOTICE OF TRUSTEE'S SALE CIRCLE

ADDRESSED TO THE FOLLOWING

SHERYL A. TORRES
4461 DAY DR.
KLAMATH FALLS, OR 97603

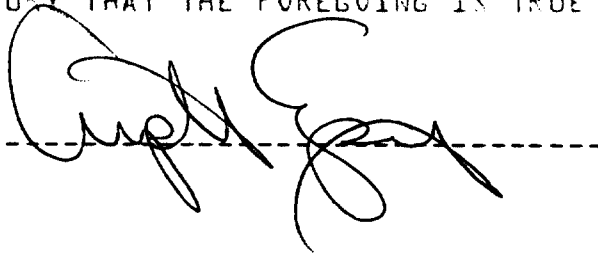
THOMAS W. TORRES
4461 DAY DR.
KLAMATH FALLS, OR 97603

OCCUPANT
4461 DAY DR.
KLAMATH FALLS, OR 97603

SHERYL ANN TORRES
409 PINE STREET
KLAMATH FALLS, OR 97603

QUICK COLLECT, INC.,
ATTN RONALD D. THOMPSON, AUTHORIZED REP.
P.O. BOX 55457
PORTLAND, OR 97238

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE
AND CORRECT.



RE: Loan #: 0080001222
Title #: K53409/(541)884-5155
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
ASPEN TITLE & ESCROW, as grantor,
in favor of TRANSAMERICA FINANCIAL SERVICES, as trustee,
dated MARCH 29, 1996, recorded APRIL 03, 1996, as beneficiary,
mortgage records of KLAMATH, in the
volume No. M96 at page 9342, (fee/file/instrument No. --), County, Oregon, in book/reel/
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:

27 Payments of \$1,364.00 from 11/03/97	36,828.00
APPRAISAL	200.00
INSPECTION FEE	63.00
ESCROW ADVANCE	866.03
SUB-TOTAL OF AMOUNTS IN ARREARS:	37,957.03

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 \$ 93,536.40,
together with interest as provided in the note or other instrument secured from the 3RD day of
OCTOBER, 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 02, 2000,
at the hour of 10 : 00 AM, o'clock, Standard Time, as established by ORS 187.110, at MAIN
STREET ENTRANCE, 316 MAIN STREET, KLAMATH CO. 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 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 13, 2000

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 05/26/00, at 11:03 a.m.
In Vol. M00 Page 19041
Linda Smith,
County Clerk Fee\$ 76⁰⁰