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

Vol MOO Page 25265

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.

mtc 50480

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

**AFTER RECORDING RETURN TO**

*name and address of the person authorized to receive the  
instrument after recording, as required by ORS 205.180(4)  
and ORS 205.238.*

*Standard Trustee Service Company Washington  
2600 Stanwell Drive Ste 200  
Concord, CA 94520*

**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.

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**AFFIDAVIT OF MAILING NOTICE OF SALE** *(must have trustee's notice of sale attached)*

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**AFFIDAVIT OF PUBLICATION NOTICE OF SALE**

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**PROOF OF SERVICE**

*Original Grantor on Trust Deed*

*Beneficiary*

# Affidavit of Publication

## 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#3255

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:

June 9, 16, 23, 30, 2000

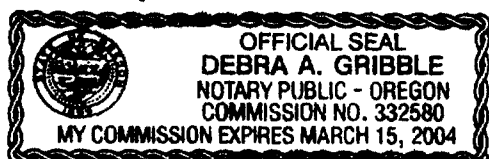
Total Cost: \$729.00

Subscribed and sworn before me this 30th  
day of June 20 00

*Debra A. Gribble*

Notary Public of Oregon

My commission expires March 15 20 04



### TRUSTEE'S NOTICE OF SALE

TIS. NO: ONMCO54292  
DPM  
Loan No: 9797764/685/  
Baines

The trustee, under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in said Trust Deed to satisfy the obligations secured thereby;

### A. PARTIES IN THE DEED OF TRUST:

GRANTOR(S): Franklin R. Baines and Mary Lou Baines, husband and wife

TRUSTEE: First American Title Company of Oregon, an Oregon Corporation

SUCCESSOR TRUSTEE: Fidelity National Title Company of Oregon

BENEFICIARY: Directors Mortgage Loan Corporation, a California Corporation

### B. DESCRIPTION OF PROPERTY:

Lots 32 and 33, in Block 10 of St. Francis Park, according to the Official Plat thereof on file in the office of the County Clerk of Klamath County, Oregon. Property commonly known as: 4423 Peck Boulevard, Klamath Falls, OR 97603

### C. TRUST DEED INFORMATION:

Dated Date: 05/16/1994  
Recording Date: 05/23/1994  
Recording Number: Instr. #: 81444 Book: M94  
Page: 16137  
Rerecorded On:

Recording Place: Official records of the County of Klamath, State of Oregon

D. DEFAULT: The Debtor(s) are in default and the beneficiary elects to foreclose the Trust Deed for failure to pay:

1. Monthly Payments: Monthly installment and late charges from 10/01/1999 and all subsequent installments and late charges. TOTAL PAYMENTS AND LATE CHARGE: \$2,493.06

2. Other Arrearages: \$93.56

TOTAL AMOUNT DUE: \$2,399.50 plus all accrued real property taxes, interest or penalties until paid.

3. Default(s) other than payment of money:

E. AMOUNT DUE: The Beneficiary has declared all sums owing on the obligation and Trust Deed immediately due and payable, said sums being: Principal Balance \$42,225.66

In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 09/01/1999 at 8.000%, as well as all Trustee's fees and costs, Attorney's fees and costs, and all foreclosure costs.

F. ELECTION TO SELL: NOTICE IS HEREBY GIVEN that the Beneficiary and Trustee, by reason of said default have elected and do hereby elect to foreclose said Trust Deed by advertisement

and sale pursuant to Oregon Revised Statutes Sections 86.705, et. seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in the described property which the Debtor(s) had, or had the power to convey, at the time of the execution of the Trust Deed together with any interest the Grantor or successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of the Trustee's Attorney.

### G. TIME AND PLACE OF SALE:

TIME: 10.00 A.M. Tuesday, 07/18/2000

PLACE: On the front steps to the Circuit Court, 317 South 7th Street, Klamath Falls, OR.

### H. RIGHT TO REINSTATE: NOTICE IS

FURTHER GIVEN that at any time prior to five days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee 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 of

Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fee and Attorney's fees.

Dated: 3/2/2000  
Fidelity National Title  
Company of Oregon  
401 S.W. Fourth Avenue  
Portland, OR 97204  
(503) 223-8338

Fair Debt Collection

**FAIR DEBT COLLECTION PRACTICES ACT NOTIFICATION**

Pursuant to and in compliance with the Fair Debt Collection Practices Acts (Federal [15 USC 1692]) the Trustee/Agent named in the Notice of Default hereby provides the following notification(s):

"We are attempting to collect a debt and any information we obtain will be used for that purpose."

"The debt described in the Notice of Default is assumed to be valid unless debtor disputes within 30 days of that, if disputed, debt collector will obtain and furnish to debtor the verification."

"If written request is made within 30 days by debtor, name of original lender will be given if different than the current creditor."

#3255 June 9, 16, 23, 30  
2000

STDS  
JUL 7 2000

State of Oregon, County of Klamath  
Recorded 07/11/00, at 11:22 a.m.  
In Vol. M00 Page 25265  
**Linda Smith,**  
County Clerk Fee\$ 31<sup>00</sup>