

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

2001 JAN 23 PM 3:20

Vol MQ1 Page 2804

**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.**

**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.**

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

mtc 52142

**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** (must have trustee's notice of sale attached)



**AFFIDAVIT OF PUBLICATION NOTICE OF SALE**



**PROOF OF SERVICE**

**Original Grantor on Trust Deed**

**Beneficiary**

56.00 b/m

# 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#3699

Trustee's Notice of Sale

Teresa M. Hurd

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:

December 12, 19, 26, 2000

January 2, 2001

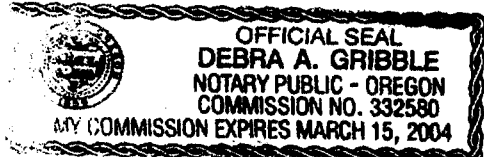
Total Cost: \$715.50

Subscribed and sworn before me this 2nd day of January 20 01

*Debra A. Gribble*

Notary Public of Oregon

My commission expires March 15 20 04



<b>TRUSTEE'S NOTICE OF SALE</b> T.S. No. ONMC054927 AKR. No. 9770820/685/ Hurd 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. <b>A. PARTIES IN THE DEED OF TRUST:</b> GRANTOR(S): 1. Teresa M. Hurd, an unmarried woman. TRUSTEE: First American Title Insurance Company of Oregon, an Oregon corporation. BENEFICIARY: Directors Mortgage Loan Corporation, a California Corporation. <b>B. DESCRIPTION OF PROPERTY:</b> Lot 5 in Block 49 of First Addition to the City of Klamath Falls, Oregon, and all that portion of Lot 7 in Block 7 of Bwauna Heights Addition to the City of Klamath Falls, Oregon, lying and being on the Southwesterly side of a line beginning at the Northerly corner of Lot 5 in Block 49 of First Addition to the City of Klamath Falls, Oregon, and running thence Northwesterly parallel to Third Street to Washington Street. Property commonly known as: 314 Washington Avenue, Klamath Falls, OR 97601. <b>C. TRUST DEED INFORMATION:</b> DATED: 10/17/1994 DATE: 10/26/1994 RECORDED IN: 90154 Book, Map Page: 33193 NUMBER: 10/26/1994	<b>RECORDING PLACE:</b> Official records of the County of Klamath State of Oregon. <b>D. DEFAULT:</b> The Debtor(s) are in default and the Beneficiary elects to foreclose the Trust Deed for failure to pay: 1. Monthly payments and late charges from 08/01/1999 and all subsequent installments and late charges. <b>TOTAL PAYMENTS AND LATE CHARGES:</b> \$8,779.71 2. Other: Arrearages: \$1,250.22 <b>TOTAL AMOUNT DUE:</b> \$10,029.93 Plus all accrued real property taxes, interest or penalties until paid. 3. Default(s) other than payment of money: <b>E. AMOUNT DUE:</b> The beneficiary has declared all sums owing on the obligation and Trust Deed immediately due and payable, said sums being: Principal: \$58,634.59 In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 07/01/1999 at 9.000%, as well as all Trustee's fees and costs, Attorneys' fees and costs, and all foreclosure costs. <b>F. ELECTION TO SELL:</b> 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. <b>G. TIME AND PLACE OF SALE:</b> TIME: 10:00 A.M. Monday, 01/29/2001 PLACE: On the front steps to the Circuit Court 316 Main Street Klamath Falls, OR. <b>H. RIGHT TO REINSTATE:</b> 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 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 to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's
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fees and Attorney's fees. MAXIMUM

1. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest the grantor as well as any other person owing an obligation the performance of which is secured by the Trust Deed and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 8/8/2000

Fidelity National Title

Company of Oregon

401 S.W. Fourth Avenue

Portland, OR 97204

(503) 223-8338

By: Thomas R. Moore,

Assistant Vice President

Fidelity National Title

Company of Oregon

#3699 December 12, 19,

26, 2000

January 2, 2001

NOT RECORDED

2806

STDS  
JAN 5 2001

STATE OF CALIFORNIA  
COUNTY OF Contra Costa

) In the matter of Notice of Sale  
) S.S. File # ONMC054927

Dixie Morton of Standard Trustee Service Company WA, P.O. Box 5070 of Concord, CA 94524-0070 being duly sworn, deposes and says; That she/he is over the age of eighteen years; That on 09/27/2000, by certified mail, return receipt requested/regular mail enclosed in a sealed envelope with prepaid postage thereon, she/he deposited in the United States Post Office at Concord, CA a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

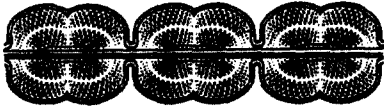
P974163540	Teresa M. Hurd
& first class mail	314 Washington Avenue
	Klamath Falls, OR 97601
P974163541	Occupants of the Premises
& first class mail	314 Washington Avenue
	Klamath Falls, OR 97601
P974163542	Carter-Jones Collection LLC
& first class mail	1143 Pine Street
	Klamath Falls, OR 97601
P974163543	Teresa Marie Alvarez fka
& first class mail	Teresa M. Hurd
	314 Washington Avenue
	Klamath Falls, OR 97601

The receipts for certification of said letters are hereunto affixed and made a part hereof. I certify (or declare) under penalty of perjury that the foregoing is true and correct.

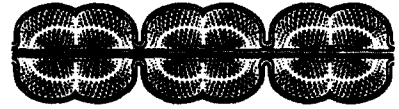
x   
Affiant

CALIFORNIA

2808



ALL-PURPOSE



## ACKNOWLEDGEMENT

STATE OF CALIFORNIA )  
COUNTY OF Contra Costa )

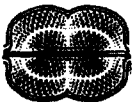
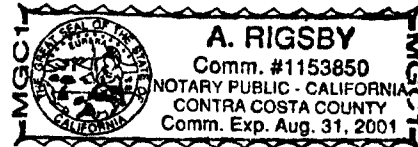
On 1-22-2001 before me, A. Rigby,  
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared, Dixie Morton

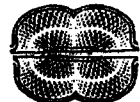
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

A. Rigby (SEAL)  
NOTARY PUBLIC SIGNATURE



## OPTIONAL INFORMATION



TITLE OR TYPE OF DOCUMENT \_\_\_\_\_

DATE OF DOCUMENT \_\_\_\_\_ NUMBER OF PAGES \_\_\_\_\_

SIGNER(S) OTHER THAN NAMED ABOVE \_\_\_\_\_

Record and Return to:

STANDARD TRUSTEE SERVICE COMPANY WASHINGTON  
 2600 STANWELL DRIVE, SUITE 200  
 CONCORD, CA 94520  
 (800) 995-2670

**TRUSTEE'S NOTICE OF SALE**

T.S. No: ONMC054927 AKR

Loan No: 9770820/685/Hurd

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): Teresa M. Hurd , an unmarried woman

TRUSTEE: First American Title Insurance Company of Oregon, an Oregon Corp.

SUCCESSOR TRUSTEE: Fidelity National Title Company of Oregon

BENEFICIARY: Directors Mortgage Loan Corporation, a California Corporation

**B. DESCRIPTION OF PROPERTY:**

Lot 5 in Block 49 of First Addition to the City of Klamath Falls, Oregon, and all that portion of Lot 7 in Block 7 of Ewauna Heights Addition to the City of Klamath Falls, Oregon, lying and being on the Southwesterly side of a line beginning at the most Northerly corner of Lot 5 in Block 49 of First Addition to the City of Klamath Falls, Oregon, and running thence Northwesterly parallel to Third Street to Washington Street.

Property commonly known as: 314 Washington Avenue Klamath Falls, OR 97601

**C. TRUST DEED INFORMATION:**

DATED DATE: 10/17/1994

RECORDING DATE: 10/26/1994

RECORDING NUMBER: Instr. #: 90154 Book: M94 Page: 33193

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 installments and late charges from 08/01/1999 and all subsequent installments and late charges.

TOTAL PAYMENTS AND LATE CHARGES \$8,779.71

**2. Other Arrearages:**

\$1,250.22

TOTAL AMOUNT DUE:

\$10,029.93

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: \$58,634.59

**IMPORTANT: READ SECOND & THIRD PAGE OF THIS DOCUMENT**

T.S. No: ONMC054927 AKR

Loan No: 9770820/685/Hurd

In addition to said principal, interest at the rate of variable as provided in the Note or other instrument secured, shall be payable from 07/01/1999 at 9.000%, as well as all Trustee's fees and costs, Attorneys 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. Monday, 01/29/2001  
 PLACE: On the front steps to the Circuit Court 316 Main 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 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 to the Trustee actually incurred by Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with Trustee's fees and Attorney's fees.
- I. In construing this notice, 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 the Trust Deed, and the words trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 2/8/2000

Fidelity National Title Company of Oregon  
 401 S.W. Fourth Avenue  
 Portland, OR 97204  
 (503)223-8338

By: [Signature]  
 Thomas R. Moore, Assistant Vice President  
 Fidelity National Title Company of Oregon

STATE OF OREGON  
 COUNTY OF MULTNOMAH

This instrument was acknowledged before me on 9-8-00 by Thomas R. Moore as Assistant Vice President of Fidelity National Title Company of Oregon

[Signature]  
 NOTARY PUBLIC FOR OREGON

MY COMMISSION EXPIRES 5-16-03



**STANDARL RUSTEE SERVICE COMPANY W. HINGTON**  
2600 Stanwell Drive, Ste. 200  
Concord, CA 94520  
925-603-1000  
FAX 925-685-3735

**2811**

T.S. Number: ONMC054927 AKR  
Loan Number: 9770820/685/Hurd

**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 and 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."

**\*\*IF YOU HAVE FILED A CHAPTER 7 BANKRUPTCY AND RECEIVED A DISCHARGE OF DEBTOR, YOU ARE NO LONGER PERSONALLY OBLIGATED TO MAKE PAYMENTS ON THE LOAN. However, the beneficiary still retains a security interest in the property and can exercise its rights to commence foreclosure unless a cure of the default under the security instrument is effected. The following communication is mandatory and should not be read as a requirement that you make payments on your loan. If you in fact follow the options specified in the attached communication and make payments, you should only do so if you are interested in preserving your rights to the property.\*\***



State of Oregon )  
County of Klamath )

Court Case No.  
Sheriff's Case No. 00-02846

2812

Received for Service 09/19/00

I hereby certify that I received for service on  
HURD, MICHAEL  
the within:

TRUSTEE'S NOTICE OF SALE

HURD, MICHAEL  
was served personally, and in person, at  
3300 VANDENBERG RD  
KLAMATH FALLS , OR, on 09/22/00,  
at 13:15 hours.

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

Carl R. Burkhardt, Sheriff  
Klamath County, Oregon

By

  
DAILEY, REBECCA

Copy to:

TRANSERV LEGAL PROCESS  
310 SW 4TH AVE #200  
PORTLAND

OR 97204

State of Oregon, County of Klamath  
Recorded 01/23/01, at 2:20 p. m.  
In Vol. M01 Page 2804  
Linda Smith,  
County Clerk Fee\$ 61<sup>00</sup>