

2001 FEB 13 PM 2:36

ASPEN 51770

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

Vol MQ1 Page 5744

**AFTER RECORDING RETURN TO:**  
Attorneys Equity National Corporation  
23721 Birtcher Drive  
Lake Forest, CA. 92630  
TS#: 46069-F

1. TRUSTEE'S NOTICE OF SALE
2. AFFIDAVIT OF MAILING NOTICE OF SALE
3. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
4. PROOF OF SERVICE

**Original Grantor on Trust Deed: ROBERT L. HOUSER AND SHARRON L HOUSER, AN  
ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY**

**Beneficiary: BANK OF NEW YORK, AS TRUSTEE**

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

6/A

**NOTICE OF TRUSTEE'S SALE**

Reference is made to that certain Trust Deed made by ROBERT L. HOUSER AND SHARRON L HOUSER, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY, as grantor(s), to CHICAGO TITLE COMPANY, as Trustee in favor of FULL SPECTRUM LENDING, INC., as beneficiary, dated January 26, 2000, recorded January 31, 2000 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M00 at Page \*\* and/or as Fee/File/Instrument/Microfilm/Reception No. , covering the following described real property situated in the above-mentioned county and state, to-wit:

LOT 1, BLOCK 1, ROBERTS RIVER ACRES, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

\*\*3105

R2409-017BO-01500-000

Parcel Number: .

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

**335 HOUSER LANE**

**GILCHRIST, OR 97737**

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735 (3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to pay the monthly payments in the amount of \$1,339.83 due beginning April 1, 2000 and monthly late charges in the amount of \$66.99 and subsequent installments due thereafter, together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust.

By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

1. Principal of \$174,144.44 and accruing interest as of March 1, 2000 at the rate of 9% per annum from March 1, 2000 until paid.
2. \$468.93 in late charges plus future charges.

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**NOTICE OF TRUSTEE'S SALE**

Trustee Sale Number: 46069-F

Loan Number: 2590485

TSG Number: 14273

Recording Requested by

And when recorded mail to:

Shalom Rubanowitz, Attorney at Law, OSBA #00137

1001 SW 5th Avenue, Suite 1100

Portland, OR 97204

(503) 437-2746

3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed.

Whereof, notice hereby is given that Shalom Rubanowitz, Attorney at Law, OSBA #00137, the undersigned trustee will on March 2, 2001 at the hour of 10:00 AM, as established by Section 187.110, Oregon Revised Statutes, at the following location: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE 316 MAIN ST. KLAMATH FALLS, OR., 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 hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

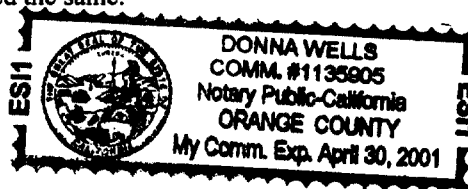
October 17, 2000

Shalom Rubanowitz, Attorney at Law, OSBA #00137

State of California  
County of Orange  
On this 17th day of October, 2000, before me, Donna Wells, a Notary Public in and for said county and state, personally appeared Shalom Rubanowitz, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

Notary public in and for said County and State



#### NOTICE OF TRUSTEE'S SALE

Trustee Sale Number: 46069-F

Loan Number: 2590485

TSG Number: 14273

Recording Requested by

And when recorded mail to:

Shalom Rubanowitz, Attorney at Law, OSBA #00137

1001 SW 5th Avenue, Suite 1100

Portland, OR 97204

(503) 437-2746

## A F F I D A V I T O F M A I L I N G

5747

STATE OF CALIFORNIA]  
COUNTY OF ORANGE]

Trustee Sale Number: 46069-F

KIM LEQUANG of Attorneys Equity National Corporation being duly sworn, and deposes says:  
That he/she is over the age of eighteen years;  
That on 10/25/00 by certified mail properly enclosed in a sealed envelope with the prepaid postage thereon, he/she deposited in the United States Post Office at Lake Forest, CA, a true and correct copy of the referenced Notice of Default & Notice of Trustee's Sale addressed to the following:

Certified Number: P 972 685 856 & Regular Mail	SHARRON L HOUSER PO BOX 765 GILCHRIST, OR 97737
Certified Number: P 972 685 857 & Regular Mail	ROBERT L HOUSER PO BOX 765 GILCHRIST, OR 97737
Certified Number: P 972 685 858 & Regular Mail	ROBERT L. HOUSER 335 HOUSER LANE GILCHRIST, OR 97737
Certified Number: P 972 685 859 & Regular Mail	SHARRON L. HOUSER 335 HOUSER LANE GILCHRIST, OR 97737
Certified Number: P 972 685 860 & Regular Mail	PARR LUMBER COMPANY P.O. BOX 849 HILLSBORO, OR 97123
Certified Number: P 972 685 861 & Regular Mail	JEFFREY F. NUDELMAN DUNN CARNEY HIGGINS & TONGUE LLP 851 S.W. SIXTH AVENUE, SUITE 1500 PORTLAND, OR 97204
Certified Number: P 972 685 862 & Regular Mail	ROBERT L. HOUSER 355 HOUSER LANE GILCHRIST, OR 97737
Certified Number: P 972 685 863 & Regular Mail	SHARRON L. HOUSER 355 HOUSER LANE GILCHRIST, OR 97737
Certified Number: P 972 685 864 & Regular Mail	JEFFREY F. NUDELMAN DUNA CARNEY ALLEN HIGGINS & TONGUE LLP OF ATTORNEYS FOR JUDGMENT CREDITOR 851 S. W. SIXTH AVENUE, SUITE 1500 PORTLAND, OR 97204
Certified Number: P 972 685 865 & Regular Mail	ROBERT L. HOUSER 335 HOUSER LANE GILCHRIST, OR 97737
Certified Number: P 972 685 866 & Regular Mail	SHARRON L HOUSER 335 HOUSER LANE GILCHRIST, OR 97737
Certified Number: P 972 685 867 & Regular Mail	ROBERT L. HOUSER 335 HOUSER LANE GILCHRIST, OR 97737
Certified Number: P 972 685 868 & Regular Mail	SHARRON L HOUSER 335 HOUSER LANE GILCHRIST, OR 97737

I certify under penalty of perjury that the foregoing is true and correct.

Date: 10/25/00

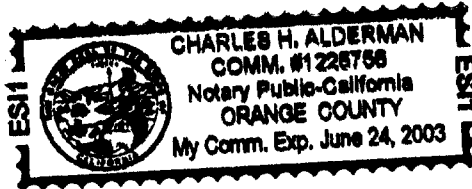
x \_\_\_\_\_

STATE OF CALIFORNIA  
COUNTY OF ORANGE

ON 10-25-00 BEFORE ME, Charles Alderman  
PERSONALLY APPEARED Kim Lequons  
PERSONALLY KNOWN TO ME ( OR PROVED TO ME ON THE BASIS OF SATISFACTORY  
EVIDENCE ) TO BE THE PERSON ( S ) WHOS 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.

SIGNATURE  ( SEAL )



Attorneys  
Equity

46069-F OR

5749

# 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#3573

Trustee Sale Number: 46069

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:

October 31, 2000

November 7, 14, 21, 2000

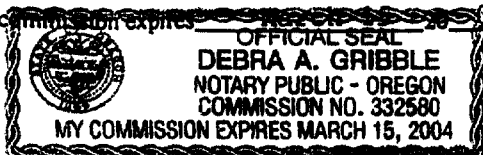
Total Cost:                     

Subscribed and sworn before me this 21st  
day of November 2000

*Debra A. Gribble*

Notary Public of Oregon

My commission expires 2004



Trustee Sale Number: 46069, E. Loan Number: 2590489, TSG Number: 002737. Notice of Trustee's Sale. Reference is made to that certain Trust Deed made by Robert L. Houser and Sharron L. Houser, an estate in fee simple as tenants by the entirety as grantor(s) to Chicago Title Company as trustee in favor of Full Spectrum Lending, Inc., as beneficiary, dated January 26, 2000, recorded January 31, 2000 in the records of Klamath County, Oregon, in Book/Reel/Volume No. 3105 at page, and/or as Fee/File/Instrument/Microfilm/Reception No. M00, covering the following described real property situated in the above mentioned county and state, to wit: Lot 1, block 1, Roberts River Acres, in the County of Klamath, State of Oregon. Parcel Number: R2409-017BO-01500-000. Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be: 335, Houser Lane Gilchrist, OR 97737. Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to section 89.5(3) of Oregon Revised Statutes the sale of which the foreclosure is made in the grantor's failure to pay the monthly payments in the amount of \$1,983.83 due beginning April 1, 2000 and monthly late charges in the amount of \$6.99 subsequent thereto due thereafter, together with all unpaid sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition in subject note and deed of trust. By reason of said default, the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following: Principal of \$174,144.44 and accruing interest as of March 1, 2000 at the rate of 9% per annum from March 1, 2000 until paid: \$468.93 in late charges plus future charges. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property pursuant to the terms of said Trust Deed. Whereof, notice is hereby given that Shalom Rubanowitz, Attorney at Law, OSBA #00137, the undersigned trustee will on March 2, 2001 at the hour of 10:00 A.M. as established by Section 187.110, Oregon Revised Statutes, at the following location: At the Main Entrance to the County Courthouse, 316 Main St., Klamath Falls, OR, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which is 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 charges by the trustee. Notice is hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had or had the power to convey at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys. 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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. On this 17th day of October 2000, before me Donna Wells, a Notary Public in and for said county and state, personally appeared Shalom Rubanowitz, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same. Witness my hand and official seal. Donna Wells, Notary Public in and for said County and State. Comm# 1835905, Notary Public, California, Orange County, My Comm. Exp. 10/30/16, 11/13/11/20/00. 1573 October 31, 2000 November 7, 14, 21, 2000

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46069F

Klamath County, Oregon  
FULL SPECTRUM LENDING INC., beneficiary  
ROBERT L HOUSER & SHARRON L HOUSER, grantor  
SHALOM RUBANOWITZ, trustee/successor trustee  
REF # P-141060

**AFFIDAVIT OF SERVICE**

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, and that I am not the beneficiary of trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that I made service of the foregoing **TRUSTEE'S NOTICE OF SALE; NOTICE OF DEFAULT AND ELECTION TO SELL** upon the **OCCUPANTS of 335 HOUSER LANE, GILCHRIST, OR 97737**, named below, by delivering or leaving true copies of said documents, as follows:

**PERSONAL SERVICE UPON INDIVIDUAL(S)**

Upon **ROBERT L. HOUSER**, by delivering such true copy to him/her personally and in person at **335 HOUSER LANE, GILCHRIST, OR 97737**, on **October 31, 2000**, at **12:30 pm**.

**SUBSTITUTED SERVICE UPON INDIVIDUAL(S)**

Upon **SHARRON HOUSER & BECKY STURDYVIN**, by delivering such true copy to him/her dwelling house or usual place of abode, to-wit: **335 HOUSER LANE, GILCHRIST, OR 97737**, to **ROBERT L. HOUSER**, who is a person over the age of 14 years and a member of the household of the person served on **October 31, 2000**, at **12:30 pm**.



(signature)  
Dave Shuck, JEFFERSON STATE ADJUSTERS

STATE OF OREGON, County of Klamath.

Signed and affirmed before me on Nov. 13<sup>th</sup>, 2000.  
(SEAL)

  
NOTARY PUBLIC - OREGON

My commission expires: 4-12-04

CLIENT: PRIORITY POSTING & PUBLISHING REF # P-141060  
IPS# 9216



INTERSTATE PROCESS SERVING, INC. \* P.O. Box 422, Beaverton OR 97075 \* (503) 526-8850

members of

Oregon Association of Process Servers

National Association of Professional Process Servers

Washington State Process Servers Association

Klamath County, Oregon

FULL SPECTRUM LENDING INC., beneficiary  
ROBERT L HOUSER & SHARRON L HOUSER, grantor  
SHALOM RUBANOWITZ, trustee/successor trustee

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: BECKY STURDYVIN  
335 HOUSER LANE  
GILCHRIST, OR 97737

You are hereby notified that you have been served with a TRUSTEE'S NOTICE OF SALE; NOTICE OF DEFAULT AND ELECTION TO SELL, (hereafter called documents), a true copy is attached and enclosed. SUBSTITUTED SERVICE was made on **October 31, 2000, at 12:30 pm** by leaving a true copy of said documents with **ROBERT L. HOUSER**, , who is a person of suitable age and a member of your household, to-wit: **335 HOUSER LANE, GILCHRIST, OR 97737**.

-----  
AFFIDAVIT OF MAILING

I certify that:

I mailed a Notice of Service, a complete copy of which appears above, together with a true copy of the documents referred to therein and attached thereto, to the person and to the address first appearing above.

The Notice set forth above, and true copies of the said documents were placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **October 31, 2000**, addressed as aforesaid.

Glenia Carter

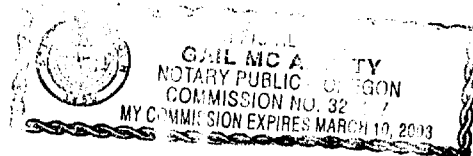
STATE OF OREGON, County of Washington. Signed and affirmed before me on October 31, 2000.  
(SEAL)

Gail McCarty

NOTARY PUBLIC - OREGON

My commission expires: 3-10-03

CLIENT: PRIORITY POSTING & PUBLISHING ref # P-141060  
IPS# 9216



INTERSTATE PROCESS SERVING, INC \* P.O. Box 422, Beaverton OR 97075 \* (503)526-8850



Klamath County, Oregon

5752

FULL SPECTRUM LENDING INC., beneficiary  
ROBERT L HOUSER & SHARRON L HOUSER, grantor  
SHALOM RUBANOWITZ, trustee/successor trustee

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: SHARRON HOUSER  
335 HOUSER LANE  
GILCHRIST, OR 97737

You are hereby notified that you have been served with a TRUSTEE'S NOTICE OF SALE; NOTICE OF DEFAULT AND ELECTION TO SELL, (hereafter called documents), a true copy is attached and enclosed. SUBSTITUTED SERVICE was made on **October 31, 2000**, at **12:30 pm** by leaving a true copy of said documents with **ROBERT L. HOUSER**, who is a person of suitable age and a member of your household, to-wit: **335 HOUSER LANE, GILCHRIST, OR 97737**.

AFFIDAVIT OF MAILING

I certify that:

I mailed a Notice of Service, a complete copy of which appears above, together with a true copy of the documents referred to therein and attached thereto, to the person and to the address first appearing above.

The Notice set forth above, and true copies of the said documents were placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **October 31, 2000**, addressed as aforesaid.

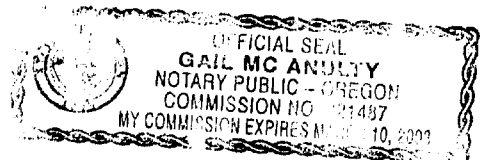
Glennia Carter

STATE OF OREGON, County of Washington. Signed and affirmed before me on October 31, 2000.  
(SEAL)

Gail McAnulty

NOTARY PUBLIC - OREGON

My commission expires: 3-10-03



CLIENT: PRIORITY POSTING & PUBLISHING ref # P-141060  
IPS# 9216

INTERSTATE PROCESS SERVING, INC \* P.O. Box 422, Beaverton OR 97075 \* (503)526-8850

State of Oregon, County of Klamath  
Recorded 02/13/01, at 2:36 p.m.  
In Vol. M01 Page 5744  
Linda Smith,  
County Clerk Fees 61.00