

'01 OCT 15 PM3:17

WHEN RECORDED MAIL TO:

LAW OFFICES OF STEVEN J. MELMET, INC.
2912 S. Daimler Street
Santa Ana, CA 92705-5811

731255 / K56830

THE SPACE ABOVE LINE IS FOR RECORDER'S USE ONLY

T.S. NO.: 2001-22865-D
LOAN NO.: 8790372059

**AFFIDAVITS OF MAILING, PUBLICATION, AND SERVICE
OF NOTICE OF DEFAULT AND ELECTION TO SELL
AND TRUSTEE'S NOTICE OF SALE**

K81
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101

T.S. NO.: 2001-22865-D
 LOAN NO.: 8790372059

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA
 COUNTY OF ORANGE

I, **TERI VON ACHEN**, being first duly sworn, depose, 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 or copy of notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, attached hereto.

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of records or whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed were certified to be a true copy of the original notice of sale by **TERI VON ACHEN**, for **FIRST AMERICAN TITLE INSURANCE COMPANY**, 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 7/9/2001. Each of said notices was mailed after the notice of default and election to sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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



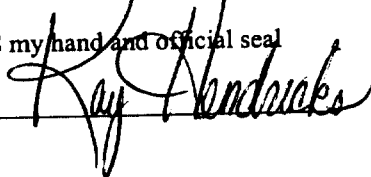
TERI VON ACHEN

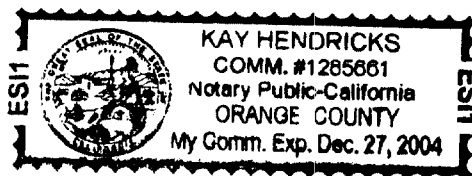
STATE OF CALIFORNIA
 COUNTY OF ORANGE

On **July 09, 2001** before me, the undersigned, A Notary Public in and for said State, personally appeared **TERI VON ACHEN** 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

Signature





T.S. No. 2001-22865-D

NOTICES WERE SENT TO THE FOLLOWING PARTIES:

<u>NAME</u>	<u>ADDRESS</u>
RAQUEL OCHOA	315 SOUTH 2ND AVENUE CHILOQUIN, OR 97624
RAQUEL OCHOA	PO BOX 98 CHILOQUIN, OR 97624
RAQUEL OCHOA	315 SOUTH 2ND ST. CHILOQUIN, OR 97624
THE KLAMATH TRIBES, A FEDERALLY RECOGNIZED INDIAN TRIBE OF THE STATE OF OREGON	P.O. BOX 436 CHILOQUIN, OR 97624

TRUSTEE'S NOTICE OF SALE**52450**

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq.
Trustee No.: 2001-22865-D

Reference is made to that certain Trust Deed made by **RAQUEL OCHOA**, as Grantor, to **AMERITITLE**, as Trustee, in favor of **ACCREDITED HOME LENDERS, INC.**, as Beneficiary, dated 11/24/99, recorded 12/3/99, in the mortgage records of **KLAMATH, Oregon**, as Instrument No. --, in Book **M99**, Page **47813**. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by **EQUICREDIT CORPORATION OF AMERICA**. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

LOTS 1, 2 AND 3, BLOCK 1, SOUTH CHILOQUIN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

The street address or other common designation, if any, of the real property described above is purported to be:

**315 SOUTH 2ND AVENUE
CHILOQUIN, OR 97624**

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums:

<u>FROM</u>	<u>INT. RATE</u>	<u>NO. PMT</u>	<u>AMOUNT</u>	<u>IMPOUND</u>	<u>TOTAL</u>
9/1/2000	10.99	15	\$353.51		\$5,302.65
Late Charges:					\$247.52

<u>ADVANCES:</u>	<u>AMOUNT</u>
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Grand Total:	\$5,550.17
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ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:

The unpaid principal balance of **\$36,919.01** together with interest thereon at the current rate of **10.99%** per annum from **8/1/2000** until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

WHEREFORE, notice hereby is given that the undersigned trustee will, on **11/9/2001**, at the hour of **10:00 AM** in accord with the standard of time established by O.R.S. 187.110 at the following place;

AT THE MAIN ENTRANCE TO THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET, KLAMATH FALLS, OREGON

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 has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor his successors in interest acquired after the execution

52451

of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including reasonable charge by the trustee.

Notice is further given that any person named in O.R.S. 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 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.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes 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: June 27, 2001

**FIRST AMERICAN TITLE INSURANCE
COMPANY**

By Chris Bolger

For further information, please contact:

**FIRST AMERICAN TITLE INSURANCE COMPANY
200 S.W. MARKET STREET, SUITE 250
PORTLAND, OR 97201-5730
C/O LAW OFFICES OF STEVEN J. MELMET, INC.
(949) 263-1000**

STATE OF CA
COUNTY OF ORANGE) ss.

I certify that I, CHRIS BOLGER am an authorized representative of FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee, and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Chris Bolger
Authorized Representative of Trustee

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS

STATE OF OREGON
COUNTY OF KLAMATH

CASE #: Trustee's Notice

154794
2001-22865-1
52452

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows:

X PERSONALLY SERVED: Original or True Copy to within named, personally and in person to Sam Wilson at the address below.

X SUBSTITUTE SERVICE: By delivering an Original or True Copy to Sam Wilson, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Rachel Ochoa, Van Wilson, & Amber Ochoa

☐ **OFFICE SERVICE:** At the office which he/she maintains for the conduct of business as shown at the address below, by leaving such true copy of Original with _____, the person who is apparently in charge.

☐ **SERVICE ON CORPORATIONS, LIMITED PARTNERSHIPS OR UNINCORPORATED ASSOCIATIONS SUBJECT TO SUIT UNDER A COMMON NAME.**

Upon _____, by (a) delivering such true copy personally and in person,

Corporation, Limited Partnership, etc.

to: _____ who is a/the _____ thereof, or

(b) leaving such true copy with _____, the person who is apparently in charge of the office of _____, who is a/the _____ thereof.

☐ **OTHER METHOD:** By leaving an Original or True Copy with _____

☐ **NOT FOUND:** I certify that I received the within document for service on _____ and after due and diligent search and inquiry, I hereby return that I have been unable to find, the within named respondent, within _____ County.

ADDRESS OF SERVICE: 315 South 2nd St. Chiloquin, OR. 97624

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or corporation named in the action.

July 10, 2001

DATE OF SERVICE

11:00am

TIME OF SERVICE

☐ or not found

By: _____

Dave Shuck

Dated this 16th day of July, 2001.

Subscribed and sworn before me, _____

July 16th, 2001
Date

Margaret A. Nielsen

Notary Public for Oregon



Klamath County, Oregon

52453

ACCREDITED HOME LENDERS INC, beneficiary
RAQUEL OCHOA, grantor
STEVEN J. MELMET, INC, trustee/successor trustee

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: AMBER OCHOA
315 S. 2nd AVE
CHILOQUIN, OR 97624

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 **July 10, 2001**, at **11:00 AM** by leaving a true copy of said documents with **SAM WILSON**, who is a person of suitable age and a member of your household, to-wit: **315 S. 2nd AVE, CHILOQUIN, OR 97624**.

AFFIDAVIT OF MAILING

I certify that:

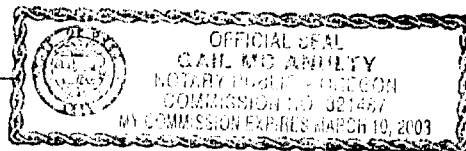
I mailed a Notice of Service, a complete copy of which appears above, together with a true copy of the documents referred to therein and attached thereto, to the person and to the address first appearing above.

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 **July 12, 2001**, addressed as aforesaid.

Glenn Carter

STATE OF OREGON, County of Washington. Signed and affirmed before me on July 12, 2001.
(SEAL)

Gail McAnulty
NOTARY PUBLIC - OREGON
My commission expires: 3-10-03



CLIENT: PRIORITY POSTING & PUBLISHING ref # P-154794
IPS# 13111

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

Klamath County, Oregon

ACCREDITED HOME LENDERS INC, beneficiary
RAQUEL OCHOA, grantor
STEVEN J. MELMET, INC, trustee/successor trustee

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: VAN WILSON
315 S. 2nd AVE
CHILOQUIN, OR 97624

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 **July 10, 2001**, at **11:00 AM** by leaving a true copy of said documents with **SAM WILSON**, who is a person of suitable age and a member of your household, to-wit: **315 S. 2nd AVE, CHILOQUIN, OR 97624**.

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 **July 12, 2001**, addressed as aforesaid.

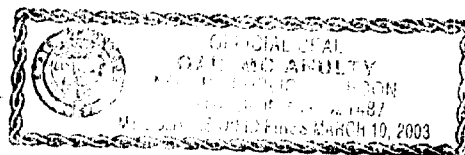
Glennia Carter

STATE OF OREGON, County of Washington. Signed and affirmed before me on July 12, 2001.
(SEAL)

Gail M. Anulty

NOTARY PUBLIC - OREGON

My commission expires: 3-10-03



CLIENT: PRIORITY POSTING & PUBLISHING ref # P-154794
IPS# 13111

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

Klamath County, Oregon

52455

ACCREDITED HOME LENDERS INC, beneficiary
RAQUEL OCHOA, grantor
STEVEN J. MELMET, INC, trustee/successor trustee

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: RAQUEL OCHOA
315 S. 2nd AVE
CHILOQUIN, OR 97624

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 **July 10, 2001**, at **11:00 AM** by leaving a true copy of said documents with **SAM WILSON**, who is a person of suitable age and a member of your household, to-wit: **315 S. 2nd AVE, CHILOQUIN, OR 97624**.

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 **July 12, 2001**, addressed as aforesaid.

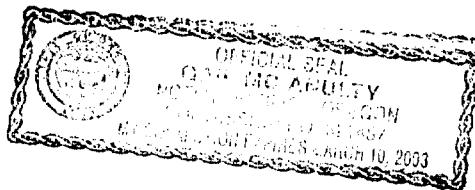
Glenn Carter

STATE OF OREGON, County of Washington. Signed and affirmed before me on July 12, 2001.
(SEAL)

Gail McNulty

NOTARY PUBLIC - OREGON

My commission expires: 3-10-03



CLIENT: PRIORITY POSTING & PUBLISHING ref # P-154794
IPS# 13111

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

Affidavit of Publication

22865
52456

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 # 4249

Notice of Sale

Ochoa, Raquel

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)

Four

Insertion(s) in the following issues:

July 25, August 1, 8, 15, 2001

Larry L. Wells
Subscribed and sworn

before me on: August 15, 2001

Debra A. Gribble
Notary Public of Oregon

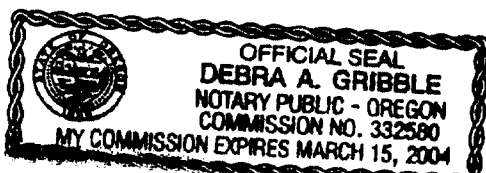
My commission expires March 15, 2004

TRUSTEE'S NOTICE OF SALE

Pursuant to ORS 86.705, et seq. and ORS 79.5010, et seq. Trustee No: 2001-22865-D Reference is made to that certain deed made by Raquel Ochoa, as grantor, to Amerititle, as Trustee, in favor of Accredited Home Lenders, Inc., as beneficiary, dated 11/24/99, recorded 12/3/99 in the mortgage records of Klamath County, Oregon, as Instrument No. in book M99, page 47813. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by Equicredit Corporation of America. Said Trust Deed encumbers the following described real property situated in said county and state to wit: Lots 1, 2 and 3, block 1, South Chiloquin, according to the Official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. The street address or other common designation, if any, of the real property above is purported to be: 315 South 2nd Avenue, Chiloquin, OR 97624. The undersigned trustee, 9/1/2000 Int. Rate 10.99 No. Pmt 15, Amount \$353.51, Impound Total \$5,302.65, Late Charges: \$247.52, Advances Amount Grand Total: \$5,550.17. Also, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist

that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned trustee. By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following: The unpaid principle balance of \$36,919.01 together with interest thereon at the current rate of 10.99% per annum from 8/1/2000 until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust. Wherefore, notice hereby is given that the undersigned trustee will, on 11/9/2001, at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110 at the following place: at the main entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash, the interest in the said described real property with had power to convey

at the time of execution by him of the said Trust Deed, together with any interest which the Grantor has 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 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 principle 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 obligations or to cure to default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes 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 dated, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. Dat-



52457

100000

ed: June 27, 2001
First American Title
Insurance Company,
By Chris Bolger.
First American Title
Insurance Company,
200 SW Market
Street, Suite 250,
Portland, OR 97201-
5730, C/O Law Of-
fice of Steven J.
Melmet, Inc.
#4249 July 25,
August 1, 8, 15, 2001.

AFFIDAVIT OF MAILING

52458

TS: 2001-22865-D
DATE: July 09, 2001

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Orange County at 2912 S. Daimler, Santa Ana, CA 92705 by Law Offices of Steven J. Melmet, and is not a party to the within action; and that on the date set forth above, (s)he personally served the Notice of Default / Trustee Sale of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and regular mail or as otherwise indicated below, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.



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

RAQUEL OCHOA
315 SOUTH 2ND AVENUE
CHILOQUIN, OR 97624
CERTIFIED:71799981097004127205

RAQUEL OCHOA
315 SOUTH 2ND AVENUE
CHILOQUIN, OR 97624
First Class

RAQUEL OCHOA
PO BOX 98
CHILOQUIN, OR 97624
CERTIFIED:71799981097004127212

RAQUEL OCHOA
PO BOX 98
CHILOQUIN, OR 97624
First Class

RAQUEL OCHOA
315 SOUTH 2ND ST.
CHILOQUIN, OR 97624
CERTIFIED:71799981097004127229

RAQUEL OCHOA
315 SOUTH 2ND ST.
CHILOQUIN, OR 97624
First Class

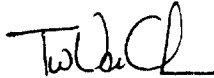
THE KLAMATH TRIBES,
A FEDERALLY RECOGNIZED INDIAN TRIBE OF THE STATE OF OREGON
P.O. BOX 436
CHILOQUIN, OR 97624
CERTIFIED:71799981097004127236

AFFIDAVIT OF MAILING

52459

TS: 2001-22865-D
DATE: July 09, 2001

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Orange County at 2912 S. Daimler, Santa Ana, CA 92705 by Law Offices of Steven J. Melmet, and is not a party to he within action; and that on the date set forth above, (s)he personally served the Notice of Default / (Trustee Sale) of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and regular mail or as otherwise indicated below, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.



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

THE KLAMATH TRIBES,
A FEDERALLY RECOGNIZED INDIAN TRIBE OF THE STATE OF OREGON
P.O. BOX 436
CHILOQUIN, OR 97624
First Class

State of Oregon, County of Klamath
Recorded 10/15/01 at 3:17 p. m.
In Vol. M01 Page 52447
Linda Smith,
County Clerk Fee\$ 101⁰⁰