

'01 DEC 6 PM 2:43

State of Oregon, County of Klamath
 Recorded 12/06/01 2:43 p. m.
 Vol M01, Pg 62342-52
 Linda Smith, County Clerk
 Fee \$ 71⁰⁰ # of Pgs 11

WHEN RECORDED MAIL TO:
 EXECUTIVE TRUSTEE SERVICES
 15455 SAN FERNANDO MISSION BLVD, SUITE 208
 MISSION HILLS, CA 91345
 (818) 837-2300

848681

K57412

T.S. NO.: OR-57375-C LOAN NO.: 124629403

Space above line for Recorder's Use

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California} SS
 COUNTY OF Los Angeles}

I, DANIELLE MUNS 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, to-wit:

NAME & ADDRESSCERTIFIED NO.SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of 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 was certified to be a true copy of the original notice of sale by Aida Rodriguez, 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 mail LOS ANGELES CALIFORNIA, on 8/10/2001. 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.

STATE California} SS
 COUNTY Los Angeles}

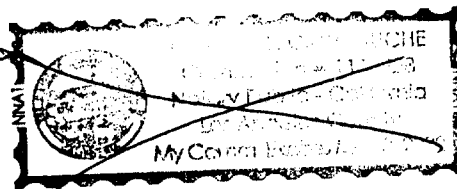
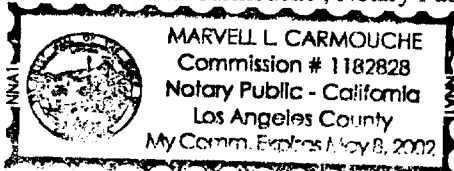
Danielle Muns
 DANIELLE MUNS

On 8/10/2001 before me, Marvell L. Carmouche the undersigned, a Notary Public in and for said State, personally appeared DANIELLE MUNS 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

Marvell L. Carmouche, Notary Public



K711

TRUSTEE'S NOTICE OF SALE

Loan No: 124629403
T.S. No.: OR-57375-C

Reference is made to that certain deed made by, CINDY R. ARNOLD AND DENNIS E. ARNOLD, WIFE AND HUSBAND as Grantor to AMERITITLE, as trustee, in favor of GMAC MORTGAGE CORPORATION, as Beneficiary, dated 9/2/99, recorded 9/9/99, in official records of KLAMATH County, Oregon in book/reel/volume No. M99 at page No. 36206, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R488207

LOT 7 IN BLOCK 2 OF FOREST GREEN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OREGON 97601

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:
UNPAID PRINCIPAL BALANCE OF \$114,152.69; PLUS ACCRUED INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 5/1/2001 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Monthly Payment \$1,016.20

Monthly Late Charge \$42.02

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$114,152.69 together with interest thereon at the rate of 7.875 % per annum from 4/1/2001 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 12/14/2001 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **AT THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY**

OF KLAMATH, OR 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 Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

Loan No: 124629403
T.S. No: OR-57375-C

TRUSTEE'S NOTICE OF SALE

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 persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: July 27, 2001

FIRST AMERICAN TITLE INSURANCE COMPANY
3 First American Way
Santa Ana, CA 92707
(818) 361-6998

Signature By Aida Rodriguez
AIDA RODRIGUEZ,
ASSISTANT SECRETARY

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

Marvell L. Carmouche
MARVELL L. CARMOUCHE
Trustee Sale Officer

**EXECUTIVE TRUSTEE SERVICES, INC.
15455 SAN FERNANDO MISSION BLVD
SUITE #208
MISSION HILLS, CA 91345**

(818) 837-2300

Date: July 27, 2001

T.S. Number: OR-57375-C
Loan Number: 124629403

DEBT VALIDATION NOTICE

1. The enclosed document relates to a debt owed to:

GMAC MORTGAGE CORPORATION

2. You may send us a written request for the name and address of the original creditor, if different from the current creditor, and we will obtain and mail the information within thirty (30) days after we receive your written request.
3. As of **July 27, 2001** the total delinquency owed was **\$5,379.72**, but this amount will increase until the delinquency has been fully paid.
4. As of **July 27, 2001** the amount required to pay the entire debt in full was the unpaid principal balance of **\$114,152.69**, plus interest from **4/1/2001**, late charges, negative escrow and attorney and/or trustee's fees and costs that may have been incurred. The amount will increase daily until the debt has been paid in full.
5. You may dispute the validity of this debt, or any portion thereof, by contacting our office within thirty (30) days after receiving this notice. In that event, we will obtain and mail to you written verification of the debt. Otherwise, we will assume that the debt is valid.

**WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION
WE OBTAIN WILL BE USED FOR THAT PURPOSE.**

AFFIDAVIT OF MAILING

Date: August 10, 2001

T.S. No.: OR-57375-C

Loan No.: 124629403

STATE OF CALIFORNIA }
COUNTY OF LOS ANGELES

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Los Angeles County at **Executive Trustee Service Inc.**, and is not a party to the within action and that on **August 10, 2001**, (s)he personally served the Notice, 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 first class, 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.

X 
Affiant **DANIELLE MUNS**

DENNIS E. ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OR 97601
P71799981097003159900

D+

DENNIS E. ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OR 97601
First Class

CINDY R. ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OREGON 97601
P71799981097003159917

D+

10

CINDY R. ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OREGON 97601
First Class

DENNIS E. ARNOLD C/O W. DANIEL BUNCH
BRANDSNESS, BRANDSNESS & RUDD, P.C.
ATTORNEYS AT LAW
411 PINE STREET
KLAMATH FALLS, ORE. 97601
P71799981097003159924

X59


DENNIS E. ARNOLD C/O W. DANIEL BUNCH
BRANDSNESS, BRANDSNESS & RUDD, P.C.
ATTORNEYS AT LAW
411 PINE STREET
KLAMATH FALLS, ORE. 97601
First Class

AFFIDAVIT OF MAILINGDate: **August 10, 2001**T.S. No.: **OR-57375-C**Loan No.: **124629403**STATE OF CALIFORNIA }
COUNTY OF LOS ANGELES

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Los Angeles County at **Executive Trustee Service Inc.**, and is not a party to the within action and that on **August 10, 2001**, (s)he personally served the Notice, 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 first class, 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.

x 
Affiant **DANIELLE MUNS**

CINDY RAE WALKER C/O W. DANIEL BUNCH
BRANDSNESS, BRANDSNESS & RUDD, P.C. 
ATTORNEYS AT LAW
411 PINE STREET
KLAMATH FALLS, ORE. 97601
P71799981097003159931

CINDY RAE WALKER C/O W. DANIEL BUNCH
BRANDSNESS, BRANDSNESS & RUDD, P.C.
ATTORNEYS AT LAW
411 PINE STREET
KLAMATH FALLS, ORE. 97601
First Class

CINDY RAE WALKER
9211 MCLAUGLIN LANE
KLAMATH FALLS, OREGON 97601 
P71799981097003159948

CINDY RAE WALKER
9211 MCLAUGLIN LANE
KLAMATH FALLS, OREGON 97601
First Class

IN THE _____ COURT OF THE STATE OF Oregon
COUNTY OF _____ : COURT CASE NO. _____

62348

GMAC Mortgage Corp.

vs

Cindy R. Arnold
etal

AFFIDAVIT/PROOF OF SERVICE

STATE OF OREGON)

) SS.

County of Multnomah

I hereby certify that on the 14th day of August, 2001, at the hour of 7:20PM,
I served Travis Walker and Dennis & Cindy Walker, All occupants by:

Travis Personal Service (personally and in person)

Dennis Substitute Service (by serving a person over the age of 14 years, who resides at the usual place of abode of the
Cindy within named)

Office Service (by serving the person apparently in charge)

By posting (said residence)

A certified/true copy of:

Summons

Motion

Complaint

Petition

xxxx Other: Trustee's Notice of Sale

Writ of Garnishment

Order

Citation

Notice

Small Claims

Affidavit

Subpoena

Decree

Together with a copy of _____

To Travis Walker, co occupant At 9211 McLaughlin Lane
Klamath Falls, OR 97601

NOT FOUND: I certify that I received the within document for service on the _____ day of _____,
and after due and diligent search and inquiry, I have been unable to locate _____
within the county of _____ Dated this _____ day of _____,

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF Klamath

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer,
director or employee of, nor attorney for any party, corporate or otherwise and knew that the person,
firm or corporation served is the identical one named in the action.

Subscribed to and sworn to before me this
22nd day of Aug., 2001

Capitol Investigation Company
JEFF STATE

Papers Received From ASAP
P O Box 276420
Sacramento, CA 95827

Remit to: CAPITOL	Service Fee	\$
P.O. Box 3225	Mileage	\$ 0.00
Portland, OR 97208	Rush/Emergency	\$ 0.00
Date: <u>08/22/2001</u>	Incorrect Add.	\$ 0.00
File No. <u>01-26057-M</u>	3rd acct	\$ 25.00
Client No. <u>441500</u>	Amount Paid	\$ 0.00
	TOTAL DUE	\$

0R57375C

IN THE COURT STATE OF OREGON, COUNTY OF

GMAC Mortgage Corp.

Plaintiff,

V 71

Cindy E. Arnold
etal

Defendant(s) .

TO DEFENDANT(S): Dennis & Cindy Walker, All occupants

YOU ARE HEREBY NOTIFIED that service of TRUSTEE'S NOTICE OF SALE in the above cause was made upon you by SUBSTITUTE service at the address below, your usual place of abode.

DATE AND TIME OF SERVICE:
TO WHOM THE DOCUMENTS
WERE DELIVERED:

August 14th, 2001 7:20PM
Travis Walker, co occupant
9211 McLaughlin Lane
Klamath Falls, OR 97601

Capitol Investigation Co., LTD.
P.O. Box 3225
Portland, OR 97208

AFFIDAVIT OF MAILING

STATE OF OREGON

County of Multnomah

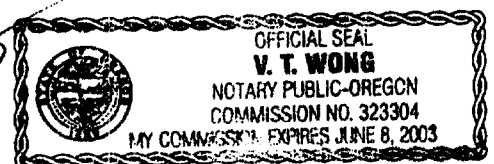
) 55

DATE: 08/22/2001

I, THE UNDERSIGNED, BEING FIRST DULY SWORN, DEPOSE AND SAY THAT I CAUSED TO BE MAILED TO THE DEFENDANT(S) WHOSE NAME AND ADDRESS APPEARS BELOW, TRUE, EXACT AND COMPLETE BELOW, TRUE, EXACT AND COMPLETE BELOW, RUE, EXACT AND COMPLETE BELOW, TRUE, EXACT AND COMPLETE CSING SAME TO BE DEPOSED IN THE UNITED STATES MAELS AT Portland, OREGON, ON SAID DATE, ADDRESSED AS SHOWN, WHICH IS THE USUAL PLACE OF ABODE OF SAID DEFENDANT(S) BEING THE ADDRESS AT WHICH SUBSTITUTE SERVICE OF TRUSTEE'S NOTICE OF SALE THEREIN WAS HERETOFORE MADE UPON SAID DEFENDANT(S). --

SUBSCRIBED AND SWORN TO BEFORE ME
THE DAY AND YEAR LAST ABOVE WRITTEN:

Dennis & Cindy Walker, All occupants
9211 McLaughlin Lane
Klamath Falls, OR 97601



PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS

62350

STATE OF OREGON
COUNTY OF

Klamath

COURT CASE NO.

0

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:

- | | | | |
|--------------------------------------|--|-----------------------------------|--|
| <input type="checkbox"/> Small Claim | <input type="checkbox"/> Order | <input type="checkbox"/> Subpoena | <input type="checkbox"/> Order to Show Cause |
| <input type="checkbox"/> Summons | <input type="checkbox"/> Motion | <input type="checkbox"/> Notice | <input checked="" type="checkbox"/> Trustee's Notice of Sale |
| <input type="checkbox"/> Complaint | <input type="checkbox"/> Affidavit | <input type="checkbox"/> Petition | <input type="checkbox"/> Writ of Garnishment |
| <input type="checkbox"/> Answer | <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Letter | <input type="checkbox"/> Writ of Continuing Garnishment |
| <input type="checkbox"/> | | <input type="checkbox"/> | |

For the within named: Occupants of 9211 McLaughlin Ln.
Klamath Falls, OR

☒ PERSONALLY SERVED: Original or True Copy to within named, personally and in person to: Travis Walker at the address below.

☒ SUBSTITUTE SERVICE: By delivering an Original or True Copy to Travis Walker, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Dennis Walker and Cindy Walker.

☐ OFFICE SERVICE: At the office which he/she maintains for the conduct of business as shown at the address below, leaving such true copy or 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: _____

☐ 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.

9211 McLaughlin
ADDRESS OF SERVICE STREET
Klamath Falls OR 97601
CITY STATE ZIP

I further certify that I am a competent person 18 years of age or older and a resident of the state of service or 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.

August 14, 2001 7:20 a.m. ☐ p.m. ☒ Ed Foreman
DATE OF SERVICE TIME OF SERVICE SIGNATURE

or not found
PRINTED IN OREGON

Affidavit of Publication

62351

EXEC

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 # 4403

Notice of Sale

Arnold/ASAP No. 441500

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:

October 2, 9, 16, 23, 2001

Total Cost:

Subscribed and sworn

before me on: October 23, 2001

Notary Public of Oregon

My commission expires March 15, 2004

TRUSTEE'S NOTICE OF SALE

Loan No. 124829403,
T.S. No. OR-57375-C.

Reference is made to that certain deed made by, CINDY R. ARNOLD AND DENNIS E. ARNOLD, WIFE AND HUSBAND, as Grantor to AMERITITLE, as trustee, in favor of GMAC

MORTGAGE CORPORATION, as Beneficiary, dated 9/2/99, recorded 9/9/99, in official records of KLAMATH County, Oregon in book/reel/volume No. M99 at page No. 36206, fee/file/instrument/microfile/reception No. (Indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R488207
LOT 7 IN BLOCK 2 OF FOREST GREEN SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 9211 MCLAUGHLIN LANE, KLAMATH FALLS, OREGON 97601.

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: UNPAID PRINCIPAL BALANCE OF \$114,152.69; PLUS ACCRUED INTER-

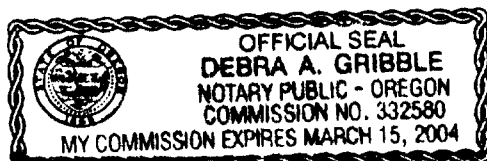
EST PLUS IMPOUNDS AND/OR ADVANCES WHICH BECAME DUE ON 5/1/2001, PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE; Monthly Payment, \$1,016.20; Monthly Late Charge \$42.02.

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$114,152.69 together with interest thereon at the rate of 7.875 % per annum from 4/1/2001 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 12/14/2001 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, 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 further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligations or trust deed, at any time prior to five days before the date last set for sale.

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 persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respec-



tive successors in interest, if any.
Dated: July 27, 2001.
First American Title Insurance Company,
3 First American Way, Santa Ana, CA
92707 (818)361-6998.
Signature by Alda Rodriguez, Assistant Secretary.
#4403 October 2, 9, 16, 23, 2001.