

**AFFIDAVIT OF SERVICE****TRUSTEE'S NOTICE OF SALE**

Case Number: 12344-OR-01/24991259

Vol M02 Page 56251014996  
Beneficiary:  
**THE CIT GROUP/CONSUMER,**

vs.

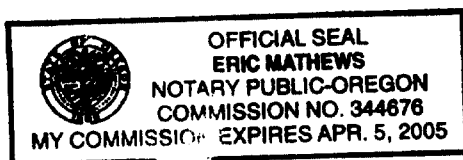
Grantor(s):  
**SUSAN F. BENTLEY,**For:  
A.S.A.P.State of Oregon, County of Klamath  
Recorded 01/29/2002 2:20 p. m.  
Vol M02, Pg 5625-36  
Linda Smith, County Clerk  
Fee \$ 76.00 # of Pgs 12

Received by Capitol Investigation Company (Bend) on the 12th day of October, 2001 at 9:39 am to be served on  
**OCCUPANT(S), 149927 Midstate Road, LaPine OR 97737.**

I, Jared Butler, being duly sworn, depose and say that on the 13th day of October, 2001 at 5:00 pm, I:

**DISCONTINUED ATTEMPTING SERVICE: NON-OCCUPANCY.** After personal inspection of the above address I determined the dwelling to be unoccupied and therefore was not able to serve **TRUSTEE'S NOTICE OF SALE** on occupant(s).

I further certify that I am a competent person over the age of 18 and a resident 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, corporate or otherwise: that the person served by me is the identical person named in the action. I also declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in this Return of Service including service fees is true and correct.



Subscribed and Sworn to before me on the 15th day of  
October, 2001 by the affiant who is personally known  
to me.

  
NOTARY PUBLIC  
Jared Butler  
Process Server

**Capitol Investigation Company (Bend)**  
P.O. Box 3225  
Portland, OR 97208  
(503) 284-8888

Our Job Serial Number: 2001004070  
Ref: 01-33571-M

764

# Affidavit of Publication

5626 FCI

## 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 # 4426

Notice of Sale/Bentley

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 16, 23, 30, November 6, 2001

Total Cost:

*Larry L. Wells*  
Subscribed and sworn

before me on: November 6, 2001

*Debra A. Gribble*  
Notary Public of Oregon

My commission expires March 15, 2004

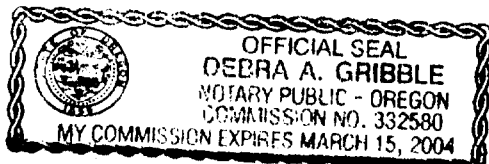
### NOTICE OF TRUSTEE'S SALE

Pursuant to ORS 86.705, et seq. and ORS 79-5010, et seq. Trustee No.: 26530 Loan No.: 12344-OR-01/24991259 Title #: 1014996 ASAP No.: 449125

Reference is made to that certain Trust Deed made by SUSAN F. BENTLEY, as Grantor, to AMERITITLE, as Trustee, in favor of THE CIT GROUP/CONSUMER FINANCE, INC., as Beneficiary, dated 07/29/1998, recorded on 07/31/1998, Book M-98, Page 28139, in the mortgage records of KLAMATH, Oregon. The beneficial interest under said Trust Deed and the obligations secured thereby is/are presently held by THE CIT GROUP/CONSUMER FINANCE, INC. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: LOT 7 IN BLOCK 2, OF ANTELOPE MEADOWS, 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: 149927 MIDSTATE RD., LA PINE, OR 97737. 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: Monthly Payment: \$859.15; (10/30/2000 through 09/30/01): \$10,309.80. Late Charges: Late Charges of \$-- for each monthly payment not made within 15 days of its due date: \$--. Other: \$50. Escrow Account Deficit: \$--. Total Foreclosure Fee and Costs Currently Due: \$932.00. TOTAL: \$11,249.30. 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 full installment due on 10/30/2000, and all subsequent payments, together with any late charge(s), delinquent taxes, insurance premiums, impounds and advances; senior liens and encumbrances which are delinquent or become delinquent and any attorney's fees and court costs arising from the beneficiary's protection of its security must be cured as a condition of reinstatement. WHEREFORE, notice hereby is given that the undersigned trustee will, on 02/15/2002, at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110; AT THE FRONT ENTRANCE OF THE COURTHOUSE: THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, 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 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 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 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.

Sale information may be obtained by calling (714) 282-2430 the business day before the sale date.

We are assisting the beneficiary and/or loan servicer in collecting a debt. Any information obtained will be used for that purpose.

Dated: 10/03/01. Fidelity National Title Insurance Co., as Trustee, By: Foreclosure Consultants, Inc., as Agent. By: S.T. Williams, Vice

President, Fidelity National Title Insurance Co., 401 SW 4th Ave., Portland, OR 97204.

#4426 October 16, 23, 30, November 6, 2001

# Declaration of Mailing

5628

Trustee's Sale No. 26530

I, PAM PALOMINO

, declare:

That I am an officer, agent, or employee of FORECLOSURE CONSULTANTS, INC.  
whose business address is 22687 OLD CANAL ROAD, YORBA LINDA, CA 92887

I am over the age of eighteen years; On 10/12/2001 by 1st Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at ANAHEIM HILLS, CA 92817 notices, a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Date: 10/12/2001

Mailing: Sale

Page: 1

Number of Article	Name of Addressee, Street, and Post Office Address	Postage fee	Cert. fee	R.R. fee
1st Class	SUSAN F BENTLEY 149927 MIDSTATE STREET LA PINE, OR 97739	\$.34		
1st Class	SUSAN F BENTLEY 149927 MIDSTATE RD LA PINE, OR 97737	\$.34		
1st Class	SUSAN F BENTLEY 1111 SEACOAST DR NO 56 IMPERIAL BEACH, CA 91932-3175	\$.34		
1st Class	RICHARD A. SEWELL 2935 SW 37TH STREET REDMOND, OR 97756	\$.34		
1st Class	RICHARD A. SEWELL C/O AMERITITLE PO BOX 4325 SUNRIVER, OR 97707	\$.34		
1st Class	SUSAN F BENTLEY 149927 MIDSTATE LA PINE, OR 97739	\$.34		
		\$2.04		

Number of pieces by sender 6	Number of pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
---------------------------------	---------------------------	---	------------------------------------

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

10-12-01  
(Date)

Pam Palomino  
(Declarant)

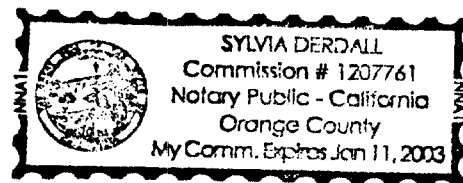
OREGON DECLARATION OF MAILING NOTARY JURAT

STATE OF            California  
COUNTY OF        Orange

On this day personally appeared before me Pam Palomino to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned.

GIVEN under my hand and official seal 1-25-02.

Sylvia Derdall  
Sylvia Derdall



NOTARY PUBLIC in and for the State of California, residing at:  
22687 Old Canal Road, Yorba Linda, CA 92887

My commission expires 01/11/2003

# Declaration of Mailing

## 5630

Trustee's Sale No. 26530

I, PAM PALOMINO

, declare:

That I am an officer, agent, or employee of FORECLOSURE CONSULTANTS, INC.  
whose business address is 22687 OLD CANAL ROAD, YORBA LINDA, CA 92887

I am over the age of eighteen years; On 10/12/2001 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at ANAHEIM HILLS, CA 92817 notices, a true and correct copy of which is hereunto attached and made a part hereof, addressed to the following:

Date: 10/12/2001

Mailing: Sale

Page: 2

Number of Article	Name of Addressee, Street, and Post Office Address	Postage fee	Cert. fee	R.R. fee
71190357971000963675 Certified /ReturnReceipt	SUSAN F BENTLEY 149927 MIDSTATE STREET LA PINE, OR 97739	\$ .34	\$2.10	\$1.50
71190357971000963682 Certified /ReturnReceipt	SUSAN F BENTLEY 149927 MIDSTATE RD LA PINE, OR 97737	\$ .34	\$2.10	\$1.50
71190357971000963699 Certified /ReturnReceipt	SUSAN F BENTLEY 1111 SEACOAST DR NO 56 IMPERIAL BEACH, CA 91932-3175	\$ .34	\$2.10	\$1.50
71190357971000963705 Certified /ReturnReceipt	RICHARD A. SEWELL 2935 SW 37TH STREET REDMOND, OR 97756	\$ .34	\$2.10	\$1.50
71190357971000963712 Certified /ReturnReceipt	RICHARD A. SEWELL C/O AMERITITLE PO BOX 4325 SUNRIVER, OR 97707	\$ .34	\$2.10	\$1.50
71190357971000963729 Certified /ReturnReceipt	SUSAN F BENTLEY 149927 MIDSTATE LA PINE, OR 97739	\$ .34	\$2.10	\$1.50
<div style="position: relative; width: 100%; height: 100%;"> <div style="position: absolute; top: 0; right: 0; font-size: 2em; font-weight: bold; transform: rotate(-45deg);">X</div> </div>				
		342	12.60	\$9.00

Number of pieces by sender <div style="text-align: center;">6</div>	Number of pieces Received <div style="text-align: center;"><i>[Signature]</i></div>	Postmaster (Name) Receiving Employee <div style="text-align: center;"><i>[Signature]</i></div>	Mail By (Name) Sending Employee <div style="text-align: center;"><i>[Signature]</i></div>
---	---	--	---

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

10-12-01  
(Date)

Pam Palomino  
(Declarant)

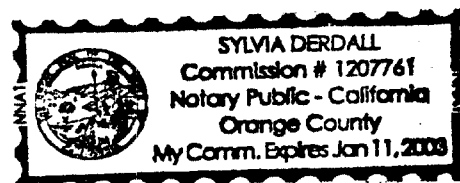
OREGON DECLARATION OF MAILING NOTARY JURAT

STATE OF            California  
COUNTY OF        Orange

On this day personally appeared before me Pam Palomino to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned.

GIVEN under my hand and official seal 1-25-02

Sylvia Derdall  
Sylvia Derdall



NOTARY PUBLIC in and for the State of California, residing at:  
22687 Old Canal Road, Yorba Linda, CA 92887

My commission expires 01/11/2003

FORECLOSURE CONSULTANTS, INC.  
22687 OLD CANAL ROAD  
YORBA LINDA, CA 92887  
(714) 282-2424

Loan #: 12344-OR-01/24991259
Title #: 1014996
TS #: 26530

---

### NOTICE OF TRUSTEE'S SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79-5010, et seq.

Trustee No.: 26530

Loan No.: 12344-OR-01/24991259

Reference is made to that certain Trust Deed made by SUSAN F BENTLEY, as Grantor, to AMERITITLE, as Trustee, in favor of THE CIT GROUP/CONSUMER FINANCE, INC., as Beneficiary, dated 07/29/1998, recorded Recorded on 07/31/1998, Book M-98, Page 28139, in the mortgage records of KLAMATH, Oregon. The beneficial interest under said Trust Deed and the obligations secured thereby is/are presently held by THE CIT GROUP/CONSUMER FINANCE, INC.. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

LOT 7 IN BLOCK 2, OF ANTELOPE MEADOWS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE INT HE 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: 149927 MIDSTATE RD, LA PINE, OR 97737



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:

Monthly Payment: 12 monthly payments of \$859.15; (10/30/2000 through 09/30/01): \$10309.80

Late Charges: Late Charges of \$-- for each monthly payment not made within 15 days of its due date: \$--

Other: 7.50

Escrow Account Deficit: \$--

Total Foreclosure Fee and Costs Currently Due: \$932.00

TOTAL: \$11249.30

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 full installment due on 10/30/2000, and all subsequent payments, together with any late charge(s), delinquent taxes, insurance premiums, impounds and advances; senior liens and encumbrances which are delinquent or become delinquent and any attorney's' fees and court costs arising from the beneficiary's protection of its security must be cured as a condition of reinstatement.

WHEREFORE, notice hereby is given that the undersigned trustee will, on 02/15/2002, at the hour of 10:00 am in accord with the standard of time established by O.R.S. 187.110; AT THE FRONT ENTRANCE OF THE COURTHOUSE: THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, 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 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 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

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.

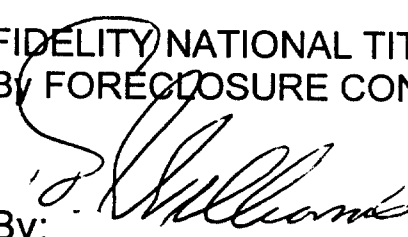
Sale information may be obtained by calling (714) 282-2430 the business day before the sale date.

We are assisting the beneficiary and/or loan servicer in collecting a debt. Any information obtained will be used for that purpose.

Dated: 10/03/01

FIDELITY NATIONAL TITLE INSURANCE CO., as Trustee  
By FORECLOSURE CONSULTANTS, INC., as Agent

By:

  
\_\_\_\_\_  
S. T. Williams, Vice President

Trustee  
Fidelity National Title Insurance Co.  
401 South West 4<sup>th</sup> Avenue  
Portland, OR 97204

STATE OF        California  
COUNTY OF     Orange

On this day personally appeared before me S. T. Williams to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned.

GIVEN under my hand and official seal 10/03/01.

  
Sylvia Derdall



NOTARY PUBLIC in and for the State of California, residing at:  
22687 Old Canal Road, Yorba Linda, CA 92887

My commission expires 01/11/2003