

'02 MAY 8 PM 3:05

State of Oregon, County of Klamath
 Recorded 05/08/2002 3:05 p m.
 Vol M02. Pg 27550-59
 Linda Smith, County Clerk
 Fee \$ 66.00 # of Pgs 10

WHEN RECORDED MAIL TO:
 EXECUTIVE TRUSTEE SERVICES
 15455 SAN FERNANDO MISSION BLVD, SUITE 208
 MISSION HILLS, CA 91345
 (818) 837-2300
848681 KS 7412

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 & ADDRESS**CERTIFIED 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 December 21, 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.

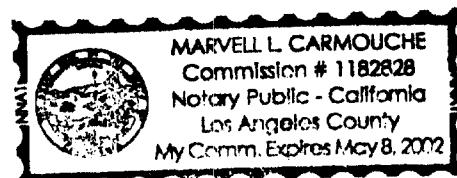
STATE California} SS
 COUNTY Los Angeles}

Danielle Muns
 DANIELLE MUNS

On December 21, 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
 Marvell L. Carmouche, Notary Public



K66-

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: 021R488207.3907-025D0-02500-000

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 7.8750 % 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 **4/26/2002** 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: December 17, 2001

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

Signature By


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
Trustee Sale Officer

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

(818) 837-2300

Date: December 17, 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 **December 17, 2001** the total delinquency owed was **\$11,696.91**, but this amount will increase until the delinquency has been fully paid.
4. As of **December 17, 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: December 21, 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 **December 21, 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
AKA
CINDY RAE ARNOLD
303 VALLEY VIEW AVE
SELAH WA 98942
P71086095528001938691



CINDY RAE WALKER
AKA
CINDY RAE ARNOLD
303 VALLEY VIEW AVE
SELAH WA 98942
First Class



CINDY RAE WALKER
AKA
CINDY RAE ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OREGON 97601
P71086095528001938707

CINDY RAE WALKER
AKA
CINDY RAE ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OREGON 97601
First Class

AFFIDAVIT OF MAILING

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

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Affiant **DANIELLE MUNS**

CINDY R. ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OREGON 97601
P71086095528001938714

m

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

DENNIS E. ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OR 97601
P71086095528001938721

m

DENNIS E. ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OR 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
P71086095528001938738

✓

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 MAILING

Date: December 21, 2001

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

Loan No.: 124629403

STATE OF CALIFORNIA }
COUNTY OF LOS ANGELES

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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
P71086095528001938745

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

CINDY RAE WALKER
9211 MCLAUGLIN LANE
KLAMATH FALLS, OREGON 97601
P71086095528001938752

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

CINDY RAE WALKER
AKA
CINDY RAE ARNOLD
303 VALLEY VIEW AVE
SELAH WA 98942
P71086095528001938691



AFFIDAVIT OF MAILING

Date: **December 21, 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 **December 21, 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
AKA
CINDY RAE ARNOLD
303 VALLEY VIEW AVE
SELAH WA 98942
First Class

CINDY RAE WALKER
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CINDY RAE ARNOLD
9211 MCLAUGHLIN LANE
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P71086095528001938707



CINDY RAE WALKER
AKA
CINDY RAE ARNOLD
9211 MCLAUGHLIN LANE
KLAMATH FALLS, OREGON 97601
First Class

OR-57375-C

27558

**JEFFERSON STATE ADJUSTERS
RECOVERY IS OUR BUSINESS**

1135 Pine Street
Klamath Falls, Oregon 97601
Phone: (541) 882-8036 Fax: (541) 883-2129

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON
COUNTY OF KLAMATH

I, DAVID FOREMAN, being first duly sworn, depose and say: That I am and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the county of KLAMATH, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 21ST day of DECEMBER 2001, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) 9211 MCLAUGHLIN LANE
KLAMATH FALLS, OR 97601

I declare under the penalty of perjury that the above statements are true and correct.

David Foreman 12-21-01 (Signed and Dated) Jay Jenny Johnson

Subscribed and Sworn to before me this 21st day of December 2001



Margaret A. Nielsen
NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES: 4-12-04

Affidavit of Publication

27559

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 # 4621

Notice of Sale/Arnold

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:
February 15, 2002

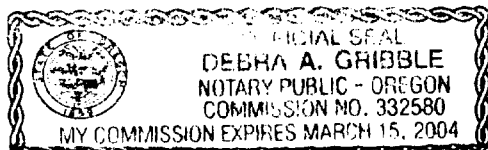
Total Cost: ~~\$150.00~~

Subscribed and sworn

before me on: March 8, 2002

Notary Public of Oregon

My commission expires March 15, 2004



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: 021R4882073907-025DO-02500-000. 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 7.8750% 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 4/26/2002 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 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 in-

terest 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.

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: December 17, 2001. Signature By: Aida Rodriguez, Assistant Secretary, First American Title Insurance Company, 3 First American Way, Santa Ana, CA 92707, (818) 361-6998. #4621 February 15, 2002. March 17, 2002.

458372