

Vol M02 Page 39079

State of Oregon, County of Klamath

Recorded 07/09/2002 3:11 p.m.Vol M02, Pg 39079-90

Linda Smith, County Clerk

Fee \$ 86⁰⁰ # of Pgs 12

102 JUL 9 PM 3:11

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

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

1118002 / K58506

AFTER RECORDING RETURN TO:
QUALITY LOAN SERVICE CORP.
319 ELM STREET, 2ND FLOOR
SAN DIEGO, CA 92101-3006

AFFIDAVIT OF MAILING NOTICE OF SALE✓ **AFFIDAVIT OF PUBLICATION**✓ **PROOF OF SERVICE****ORIGINAL GRANTOR: JESSE J. VIERRA****BENEFICIARY: FIRST HORIZON HOME LOAN CORP.***K76'
+ 10'
86*

TRUSTEE'S NOTICE OF SALE

Loan No: 0027052075
T.S. No.: F-27446-OR-DM

Reference is made to that certain deed made by, JESSE J. VIERRA as Grantor to CHICAGO TITLE INSURANCE COMPANY, in favor of

FIRST HORIZON HOME LOAN CORP,
as Beneficiary,

dated 6/12/2001, recorded 6/15/2001, in official records of Klamath county, Oregon in book/reel/volume No. M01 at page No. 28791, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

UNIT 10521 (KINCHELOE AVENUE), TRACT 1365- FALCON HEIGHTS CONDOMINIUMS STAGE 2 ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

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 MAKE THE 11/1/2001 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$459.00

Monthly Late Charge 5%

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said the trust deed immediately due and payable, said sums being the following, to-wit: \$53,630.45 with interest thereon at the rate of 7.75 percent per annum beginning 10/1/2001; plus late charges of 22.00 each month beginning 11/1/2001 until paid; plus prior accrued late charges of ; plus advances of \$0.00; together with title expense costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY the undersigned trustee will on 8/2/2002 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at
AT THE FRONT ENTRANCE OF THE KLAMATH FALLS COURTHOUSE, 317 SOUTH 7TH STREET, 2ND FLOOR, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR City of KLAMATH FALLS, 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.

39081

Loan No: 0027052075
T.S. No: F-27446-OR-DM

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: April 01, 2002

FIRST HORIZON HOME LOAN CORP.
4000 HORIZON WAY,
FORECLOSURE DEPT. #6205
IRVING, TEXAS 75063

BY: FIRST AMERICAN TITLE INSURANCE
COMPANY, TRUSTEE
BY: QUALITY LOAN SERVICE CORP., AGENT
(619) 645-7711

Signature By 
DEBRA MILLER, TRUSTEE SALE OFFICER

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

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.


DEBRA MILLER, TRUSTEE SALE OFFICER

39082

F274460RDM

DLUAN

(Vivian)

**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, Ed 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 3rd day of April 2002, after personal inspection, I found the following described real property to be unoccupied.

Commonly described as (Street address) 10521 Kincheloe Avenue Klamath Falls, Oregon 97601

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

Ed Foreman April 3, 2002
(Signed and Dated) Ed Foreman

Subscribed and Sworn to before me this 3rd day of April 2002.



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

TRUSTEES' NOTICE OF SALE

Loan No: 0027052075

T.S. No.: F-27446-OR-DM

Reference is made to that certain deed made by, JESSE J. VIERRA as Grantor to CHICAGO TITLE INSURANCE COMPANY, in favor of

FIRST HORIZON HOME LOAN CORP.,
as Beneficiary,

dated 6/12/2001, recorded 6/15/2001, in official records of Klamath county, Oregon in book/reel/volume No. M01 at page No. 28791, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

UNIT 10521 (KINCHELOE AVENUE), TRACT 1365- FALCON HEIGHTS CONDOMINIUMS STAGE 2 ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

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 36.735(3) of Oregon Revised Statutes; the default for which the foreclosure is made is the grantor's:

FAILURE TO MAKE THE 11/1/2001 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$452.00

Monthly Late Charge 5%

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said the trust deed immediately due and payable, said sums being the following, to-wit: \$53,630.45 with interest thereon at the rate of 7.75 percent per annum beginning 10/1/2001; plus late charges of 22.00 each month beginning 11/1/2001 until paid; plus prior accrued late charges of ; plus advances of 50.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY the undersigned trustee will on 2/2/2002 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at

AT THE FRONT ENTRANCE OF THE KLAMATH FALLS COURTHOUSE, 317 SOUTH 7TH STREET, 2ND FLOOR, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR City of KLAMATH FALLS, 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 36.735 of Oregon Revised Statutes has the right to have the foreclosure proceeding discontinued and the trust deed released 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.

39084

Loan No: 0027052075
T.S. No: F-27446-OR-DM

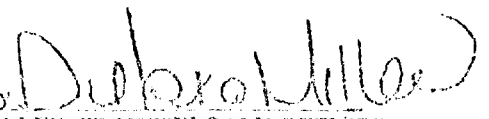
TRUSTEE'S NOTICE OF SALE

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: April 01, 2002

FIRST HORIZON HOME LOAN CORP.
4000 HORIZON WAY,
FORECLOSURE DEPT. #6205
IRVING, TEXAS 75063

BY: FIRST AMERICAN TITLE INSURANCE
COMPANY, TRUSTEE
BY: QUALITY LOAN SERVICE CORP., AGENT
(619) 645-7711

Signature By: 
DEBRA MILLER, TRUSTEE SALE OFFICER

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

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.


DEBRA MILLER, TRUSTEE SALE OFFICER

39085



STATE OF CALIFORNIA
COUNTY OF

San Diego

ss.

On 04/03/02, before me, Debra Miller,
personally appeared ERIC STEVENSON

_____, 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

Debra Miller



(This area for official notarial seal)

Title of Document _____
Date of Document _____ No. of Pages _____
Other signatures not acknowledged _____

AFFIDAVIT OF MAILING

39086

Date: April 03, 2002

T.S. No.: F-27446-OR-DM

Loan No.: 0027052075

STATE OF California }
COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County at QUALITY LOAN SERVICE CORPORATION, and is not a party to the within action and that on April 03, 2002, (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 ERIC STEVENSON

JESSE J. VIERRA
10521 KINCHELOE AVENUE
KLAMATH FALLS OR. 97603
Z71086095528002255315

JESSE J. VIERRA
10521 KINCHELOE AVENUE
KLAMATH FALLS OR. 97603
First Class

TO THE HEIRS AND DEVISEES OF JESSIE JAMES VIERRA
10251 KINCHELOE AVE
KLAMATH FALLS OR. 97603
Z71086095528002255322

TO THE HEIRS AND DEVISEES OF JESSIE JAMES VIERRA
10251 KINCHELOE AVE
KLAMATH FALLS OR. 97603
First Class

FRANK O. VIERRA
10251 KINCHELOE AVE
KLAMATH FALLS OR 97603
Z71086095528002255339

FRANK O. VIERRA
10251 KINCHELOE AVE
KLAMATH FALLS OR 97603
First Class

AFFIDAVIT OF MAILING

39087

Date: April 03, 2002

T.S. No.: F-27446-OR-DM

Loan No.: 0027052075

STATE OF California }
COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County at QUALITY LOAN SERVICE CORPORATION, and is not a party to the within action and that on April 03, 2002, (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 ERIC STEVENSON

FRANK O. VIERRA
16418 PESHEL CT
SAN LORENZO CA 94850
Z71086095528002255346

FRANK O. VIERRA
16418 PESHEL CT
SAN LORENZO CA 94850
First Class

JAMES R. VIERRA
10251 KINCHELOE AVE
KLAMATH FALLS OR. 97603
Z71086095528002255353

JAMES R. VIERRA
10251 KINCHELOE AVE
KLAMATH FALLS OR. 97603
First Class

JAMES R. VIERRA
16426 PESHEL CT
SAN LORENZO CA 94850
Z71086095528002255360

JAMES R. VIERRA
16426 PESHEL CT
SAN LORENZO CA 94850
First Class

TRUSTEE'S NOTICE OF SALE

Loan No: 0027052075
T.S. No.: F-27446-OR-DM

Reference is made to that certain deed made by, JESSE J. VIERRA as Grantor to CHICAGO TITLE INSURANCE COMPANY, in favor of

FIRST HORIZON HOME LOAN CORP,
as Beneficiary,

dated 6/12/2001, recorded 6/15/2001, in official records of Klamath county, Oregon in book/reel/volume No. M01 at page No. 28791, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

UNIT 10521 (KINCHELOE AVENUE), TRACT 1365- FALCON HEIGHTS CONDOMINIUMS STAGE 2 ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

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 MAKE THE 11/1/2001 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$459.00

Monthly Late Charge 5%

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said the trust deed immediately due and payable, said sums being the following, to-wit: \$53,630.45 with interest thereon at the rate of 7.75 percent per annum beginning 10/1/2001; plus late charges of 22.00 each month beginning 11/1/2001 until paid; plus prior accrued late charges of ; plus advances of \$0.00; together with title expense. costs, trustee's fees and attorneys fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

Whereof, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY the undersigned trustee will on 8/2/2002 at the hour of 10:00 AM, Standard of Time, as established by section 187,110, Oregon Revised Statutes, at
AT THE FRONT ENTRANCE OF THE KLAMATH FALLS COURTHOUSE, 317 SOUTH 7TH STREET, 2ND FLOOR, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR City of KLAMATH FALLS, 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.

39089

Loan No: 0027052075
T.S. No: F-27446-OR-DM

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: April 01, 2002

FIRST HORIZON HOME LOAN CORP.
4000 HORIZON WAY,
FORECLOSURE DEPT. #6205
IRVING, TEXAS 75063

BY: FIRST AMERICAN TITLE INSURANCE
COMPANY, TRUSTEE
BY: QUALITY LOAN SERVICE CORP., AGENT
(619) 645-7711

Signature By 
DEBRA MILLER, TRUSTEE SALE OFFICER

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

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.


DEBRA MILLER, TRUSTEE SALE OFFICER

Affidavit of Publication

39090

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 # 4789

Notice of Sale/Vierra

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:

April 25, May 2, 9, 16, 2002

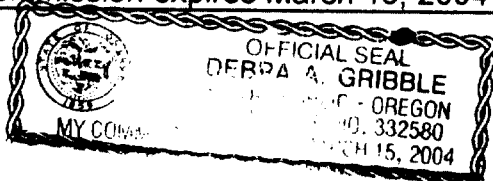
Total Cost: ~~500.00~~

Larry L. Wells
Subscribed and sworn

before me on: May 16, 2002

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE TS No. F-27446-OR- DM Loan No: 0027052075.

Reference is made to that certain deed made by Jesse J. Vierra as Grantor to Chicago Title Insurance Company, in favor of First Horizon Home Loan Corp. as Beneficiary, dated 6/12/2001, recorded 6/15/2001, in official records of Klamath County, Oregon in book/reel /volume No. M01 at page No. 28791, fee/file/instrument/microfile/reception No. covering the following described real property situated in said County and State, to-wit: Unit 10521 Kincheloe Avenue, Tract 1365, Falcon Heights Condominiums Stage 2 according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

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 make the 11/01/2001 payment of principal and interest and all subsequent payments, together with late charges, impounds, taxes, advances and assessments. Monthly Payment \$459.00, Monthly Late Charge 5%.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed

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 the 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 April 01/2002. Signature By Debra Miller, Trustee Sale Officer. First American Title Insurance Company; Trustee By Quality Loan Service Corp. Agent (619) 645-7711. First Horizon Home Loan Corp, 4000 Horizon Way, Foreclosure Dept. #6205, Irving, Texas 95063, ASAP 474048 4/25, 5/2, 5/9, 5/16. #4789 April 25, May 2, 9, 16, 2002.