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RECORDING COVER SHEET Pursuant to ORS 205.234

After recording return to:

Northwest Trustee Services, LLC Attention: Kathy Taggart P.O. Box 4143 Bellevue, WA 98009-4143

- 1. AFFIDAVIT OF MAILING
- 2. TRUSTEE'S NOTICE OF SALE
- 3. PROOF OF SERVICE
- 4. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Joaquin H. Torres and Tanya G. Hernandez, husband and wife as tenants by the entirety

Beneficiary: Southern Pacific Funding Corporation, a California corporation

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

### AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

Joaquin H. Torres 409 Water Street Merrill, OR 97633

Tanya G. Hernandez 409 Water Street Merrill, OR 97633 Joaquin H. Torres P.O. Box 257 Merrill, OR 97633

Tanya G. Hernandez P.O. Box 257 Merrill, OR 97633

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale, 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 Bellevue, Washington, on With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

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

STATE OF WASHINGTON ) ss. COUNTY OF KING )

Dated: SOBUT

NOTARY PUBLIC in and for the State of Washington, residing at

My commission expires

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

**RE: Trust Deed from** 

Torres, Joaquin H. and Hernandez, Tanya G. Grantor

to

Northwest Trustee Services, LLC,

Trustee

File No. 7069.23437

After recording return to:
Northwest Trustee Services, LLC
Attn: Kathy Taggart
P.O. Box 4143
Bellevue, WA 98009-4143



#### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Joaquin H. Torres and Tanya G. Hernandez, husband and wife as tenants by the entirety, as grantor, to Amerititle, as trustee, in favor of Southern Pacific Funding Corporation, a California corporation, as beneficiary, dated 02/02/98, recorded 02/11/98, in the mortgage records of Klamath County, Oregon, as 53010, Vol. M98, Page 4431, covering the following described real property situated in said county and state, to wit:

Parcel 2 of Land Partition 56-97 being Lots 4 and 5 of Tract 1142-Burke Place, situated in the NE1/4 NE1/4 of Section 11, Township 41 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon.

PROPERTY ADDRESS: 409 Water Street Merrill, OR 97633

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 payments of \$586.52 beginning 02/01/02; plus late charges of \$27.78 each month beginning 01/16/02; plus prior accrued late charges of \$0.00; plus advances of \$396.33; together with title expense, costs, trustee's fees and attorney's 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.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$62,986.06 with interest thereon at the rate of 8.25 percent per annum beginning 01/01/02; plus late charges of \$27.78 each month beginning 01/16/02 until paid; plus prior accrued late charges of \$0.00; plus advances of \$396.33; 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.

WHEREFORE, notice hereby is given that the undersigned trustee will on September 20, 2002 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 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 trust deed, and in addition to paying said sums or tendering the performance necessary 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 not exceeding the amounts provided by said ORS 86.753.

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

069.23437/TORRES

48068

## PROOF OF SERVICE

• • •	
STATE OF OREGON )	
) ss.	
County of KLAMATH	
I hereby certify and swear that at all times herein mentioned 18 years of age or older and a resident of the state wherein the servi I am not the beneficiary or trustee named in the original trustee's N successor of either, nor an officer, director, employee of or atto successor of either, corporate or otherwise.	ce hereinafter set forth was made; tha
I made service of the attached origin: I Trustee's Notice of Sa entities to be served, named below, by delivering true copies of said the attorney for the trustee or successor trustee, along with the Collection Practices Act, upon an OCCUPANT at the following ad	Notice of Sale, certified to be such by Notice Under the Federal Fair Debidress:
409 WATER STREET, MERRILL, OREGO	N 97633, as follows:
Personal service upon <u>Joaquin Hernandez</u> personally and in person, at the above address on May 17th	by delivering said and
personally and in person, at the above address on May 17th	, by derivering said true copy,, 2002 at2:20 P.m.
Personal service upon	
Personal service upon personally and in person, at the above address on	, by delivering said true copy,
Personal service upon	
Personal service upon personally and in person, at the above address on	, by delivering said true copy,, 2002 at m.
Personal service upon	
personally and in person, at the above address on	, by delivering said true copy,, 2002 atm.
I declare under the penalty of perjury that the above statement	
Dave Shuck	k 246560
SUBSCRIBED AND SWORN to before me this 20	$\Omega_{\alpha} \subset \Omega_{\alpha}$

MARGARET A NIELSEN
NOTARY PUBLIC - OREGON
COMMISSION NO. 333599
MY COMMISSION EXPIRES APRIL 12, 2004

Margare C. Meelsen Notary Public for Oregon

# 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 # 4991
Notice of Sale/Torres-Herdandez
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:
June 27, July 4, 11, 18, 2002
Total Cost: \$715.50
day I will
Subscribed and sworn
before me on: July 18, 2002
<b>^</b> .
Mhrs A Aubhl
Note that the second of the se
Notary Public of Oregon

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Joaquin H. Torres and Tanya G. Hernandez, husband wife as tenants by the entirely, as grantor, to Amerititle, as trustee, in favor of South-ern Pacific Funding Corporation, a California corporation, as beneficiary, dated 02/02/98, recorded 02/11/98, in the mortgage records of Klamath County, Oregon, as 53010, Vol. M98, Page 4431, covering the following described real property situated in said county and state, to wit: Parcel 2 of Land Partition 56-97 being Lots 4 and 5 of Tract 1142-Burke Place situated in the NE 1/4 NE 1/4 of Section 11, Township 41 South, Range 10 East of the Willamette Meridian, Kla-math County, Oregon. Property Address: 409 Water Street, Merrill, OR 97633.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 payments of \$586.52 beginning 02/01/02; plus late charges of \$27.78 each month beginning 01/16/02; plus prior accrued late charges of \$0.00; plus advances of \$396.33; together with title expense, costs, trustee's fees

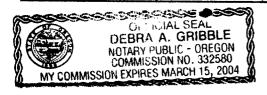
and afforney's fees incurred herein by reason of said default; and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$62,986.06 with interest thereon at the rate of 8.25 percent per annum beginning 01/01/02; plus late charges of \$27.78 each month beginning 01/16/02 until paid; plus pri-or accrued late charges of \$0.00; plus advances of \$396.33; together with title expense, costs, trustee's fees and attorney's 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.

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the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this forectosure 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 trust deed, and in addition to paying said sums or tendering the performance necessary 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 not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the 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"



My commission expires March 15, 2004

and "beneficiary" include their respective successors in interest, if any.
Dated: May 14, 2002.
By: Kathy Taggart,
Authorized Signature. For further information, please contact: Kathy Taggart, Northwest Trustee Services,
LLC, PO Box 4143,
Bellevue, WA 98009-4143, (425) 586-1900.
File No. 7069.23437/
Torres, Joaquin H. and Hernandez, Tanya G.
#4991 Jurie 27, July 4, 11, 18, 2002.