

03 MAR 5 AM 11:00

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.

Vol M03 Page 13468

State of Oregon, County of Klamath
Recorded 03/05/2003 11:00 A.M.
Vol M03 Pg 13468
Linda Smith, County Clerk
Fee \$ 71 # of Pgs 9

AFTER RECORDING RETURN TO:

T.D. Service Company
P.O. Box 11988
Santa Ana, CA 92711-1988
(TD#OL-2465)

ORDER # 59481

MARK NAME(S) OF ALL THE TRANSACTIONS described in the attached instrument. Fill in the Original Grantor on the Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

X **AFFIDAVIT OF MAILING NOTICE OF SALE** (must have
Trustee's Notice of Sale attached)

X **AFFIDAVIT OF PUBLICATION OF NOTICE OF SALE**

X **PROOF OF SERVICE**

Original Grantor on Trust Deed:

Beneficiary:

Vol 13468 - P.D. -

AFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

13469

I, Ester Daquicag, 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 California a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under terms of that certain trust 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 addresses, attached hereto.

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 of 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 of 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 by David Kubat, OSBA No. 84265, 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 post office at Santa Ana, CA on 11-20-02. With respect to each person listed on the attached, 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.

Ester Daquicag
ESTER DAQUIQAG

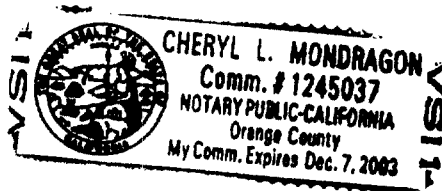
Subscribed and sworn before me this 20th day of Nov, 2002

WITNESS my hand and official seal.

Cheryl L. Mondragon
CHERYL L. MONDRAGON

Notary Public for California

My Commission Expires: DECEMBER 7, 2003



AFTER RECORDING RETURN TO:

T. D. SERVICE COMPANY
1820 EAST FIRST ST. STE. 210
SANTA ANA, CA 92705

TD # 0-2465

DECLARATION OF MAILING BY CERTIFIED/REGIS. RED MAIL

13470

T.S.# O 2465 F

Date: 11/20/02

MERITAGE MORTGAGE CORPORATION
6000 SOUTHWEST MEADOWS RD., STE 500
LAKE OSWEGO, OR 97035

CERTIFIED 7105 2257 2920 0075 1645
RETURN RECEIPT REQUESTED

RACHAEL LYNN HILL
515 UPHAM STREET
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 0075 1652
RETURN RECEIPT REQUESTED

SPOUSE OF RACHAEL LYNN HILL
515 UPHAM STREET
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 0075 1669
RETURN RECEIPT REQUESTED

OCCUPANT
515 UPHAM STREET
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 0075 1676
RETURN RECEIPT REQUESTED

RACHAEL LYNN HILL
4633 LARRY PL.
KLAMATH FALLS, OR 97603-6379

CERTIFIED 7105 2257 2920 0075 1683
RETURN RECEIPT REQUESTED

SPOUSE OF RACHAEL LYNN HILL
4633 LARRY PL.
KLAMATH FALLS, OR 97603-6379

CERTIFIED 7105 2257 2920 0075 1690
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

I certify or declare under penalty of perjury that the foregoing is true and correct.



AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

13471

T.S.# O 2465 F

Date: 11/20/02

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

MERITAGE MORTGAGE CORPORATION
6000 SOUTHWEST MEADOWS RD., STE 500
LAKE OSWEGO, OR 97035

RACHAEL LYNN HILL
515 UPHAM STREET
KLAMATH FALLS, OR 97601

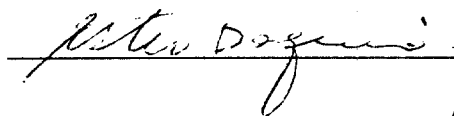
SPOUSE OF RACHAEL LYNN HILL
515 UPHAM STREET
KLAMATH FALLS, OR 97601

OCCUPANT
515 UPHAM STREET
KLAMATH FALLS, OR 97601

RACHAEL LYNN HILL
4633 LARRY PL.
KLAMATH FALLS, OR 97603-6379

SPOUSE OF RACHAEL LYNN HILL
4633 LARRY PL.
KLAMATH FALLS, OR 97603-6379

I declare under penalty of perjury that the foregoing is true and correct.

_____

RE: Loan #: 4001305624
Title #: K59481 NDS 1185050
UTC #: 0-2465

**OREGON
TRUSTEE'S NOTICE OF SALE**

TO: RACHAEL LYNN HILL

Reference is made to that certain deed of trust made by RACHAEL LYNN HILL AN UNMARRIED WOMAN
in favor of MERITAGE MORTGAGE CORPORATION
dated DECEMBER 14, 2001, recorded DECEMBER 31, 2001, in the
mortgage records of KLAMATH County, Oregon, in book/reel/
volume No. M01 at page 67219, (fee/file/instrument No. ---)
covering the following described real property situated in said county and state, to wit:

THE EASTERLY 88 FEET OF LOTS 7 AND 8, BLOCK 16, FAIRVIEW ADDITION NO. 2 TO THE CITY
OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON AND ALSO ONE HALF OF THE
VACATED ALLEY ADJACENT.
MORE COMMONLY KNOWN: 515 UPHAM ST., KLAMATH FALLS, OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said deed of trust and a notice of default has been recorded pursuant to Oregon Revised Statutes
86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following
sums:

4 Late Charge(s) of \$23.29 from 07/16/02	93.16
4 Payments of \$465.73 from 07/01/02	1,862.92

SUB-TOTAL OF AMOUNTS IN ARREARS:	1,956.08

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed
of trust immediately due and payable, said sums being the following, to wit: Principal \$ 59,027.19 ,
together with interest as provided in the note or other instrument secured from the 1ST day of
JUNE , 2002 and such other costs and fees as are due under the note or other instrument
secured, and as are provided by statute.

Wherefore, notice is hereby given that the undersigned trustee will on MARCH 21, 2003 ,
at the hour of 10 : 00 AM , o'clock, Standard Time, as established by ORS 187.110, at MAIN
STREET ENTRANCE, 316 MAIN STREET, KLAMATH CO. COURTHOUSE KLAMATH FALLS

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 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 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.

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

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

DATED: 10-25-02

David A. Kubat, OSBA# 84265
(Successor Trustee)

BY: 

DIRECT INQUIRIES TO:
T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
(800) 843-0260 EXT 5690

02465

Court Case No.
Sheriff's Case No. 02-03354

13474

I hereby certify that I received for service
the within:

Further I certify that on 11/11/02, after personal inspection, I found the following described real property to be unoccupied:

515 UPHAM

KLAMATH FALLS

, Oregon.

All search and service was made within Klamath County, State of Oregon.

Klamath County, Oregon

BY Terri Alexander
ALEXANDER, TERRI L

Copy to:

TD SERVICE COMPANY
1820 EAST FIRST ST #210
SANTA ANA

PO BO
CA 92705

Affidavit of Publication

13475

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 # 5444

Notice of Sale/Hill

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:
January 29, February 5, 12, 19, 2003

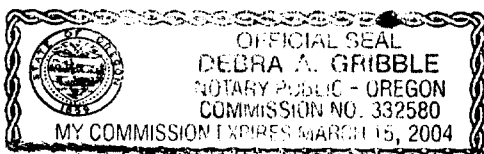
Total Cost:

Larry L. Wells
Subscribed and sworn

before me on: February 19, 2003

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



OREGON
TRUSTEE'S
NOTICE OF SALE
Loan #: 4001305624,
Title #: K59481
NDS 1185050,
UTC #: 0-2465

TO: RACHAEL LYNN HILL. Reference is made to that certain deed of trust made by RACHAEL LYNN HILL AN UNMARRIED WOMAN, as grantor, ASPEN TITLE AND ESCROW, INC., as trustee, in favor of MERITAGE MORTGAGE CORPORATION as beneficiary, dated December 14, 2001, recorded December 31, 2001, in the mortgage records of Klamath County, Oregon, in book/reel/ volume No. M01 at page 67219 (fee/file/ instrument No.) covering the following described real property situated in said county and state, to wit:

The Easterly 88 feet of Lots 7 and 8, Block 16, Fairview Addition No. 2 to the City of Klamath Falls, in the County of Klamath, State of Oregon and also one half of the vacated alley adjacent. More commonly known: 515 Upham St., Klamath Falls, OR 97601.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said deed of trust and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735; the default for which the foreclosure is made is grantor's failure to pay when due the following sums: 4

Notice is further given that any per-
Late Charge(s) of - \$23.29 from 07/16/02 - \$93.16, 4 Payments of \$465.73 from 07/01/02 - \$1,862.92,
Page 1

* Sub-Total Amounts in Ar-
rears: \$1,956.08.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said deed of trust immediately due and payable, said sums being the following, to-wit: Principal \$59,027.19, together with interest as provided in the note or other instrument secured from the 1st day of June, 2002 and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

Wherefore, notice is hereby given that the undersigned trustee will on March 21, 2003 at the hour of 10:00 AM, Standard Time, as established by ORS 187.110, at Main Street Entrance, 316 Main Street, Klamath County Courthouse, 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.

son 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.

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes

the feminine and the
neuter, the singular
includes the plural,
the word "grantor"
includes any succes-
sor 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" in-
clude their respec-
tive successors in in-
terest, if any.

Dated: October 25,
2002. By: David A.
Kubat, OSBA# 84265,
(Successor Trustee).
Direct inquiries to:
T.D. Service Compa-
ny, Foreclosure De-
partment. (800) 843-
0260, Ext. 5690. TAC
#482770.

#5444 January 29,
February 5, 12, 19,
2003.