

03 MAY 23 PM 2:43

**First American Title Insurance Company**

K57310

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

State of Oregon, County of Klamath  
Recorded 05/23/2003 2:43 p. m.  
Vol M03 Pg 35199-35207  
Linda Smith, County Clerk  
Fee \$ 71.00 # of Pgs 9

**AFTER RECORDING RETURN TO:  
JACKIE CHAVEZ98-3266  
First American Title Insurance Company  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065**

TS No.: 03 -00778  
Doc ID #00020997312005N

16/687

1. AFFIDAVIT OF MAILING NOTICE OF SALE
2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
3. AFFIDAVIT OF SERVICE
4. COPY OF NOTICE OF SALE

Original Grantor on Trust Deed: CLINTON H. RITCHIE and JANICE K. RITCHIE

Beneficiary: AAMES FUNDING CORPORATION, A CALIFORNIA CORPORATION, DBA AAMES HOME LOAN

**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.**

K61. - + 10 -

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) 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 California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original 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 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:

See attached Exhibit A for all the mailing address(es).

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 by 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 post office at VENTURA, CALIFORNIA, on 1/27/2003. 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 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.

Subscribed and sworn to before me on 1/27, 2003, by Chantal Mekhjian

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

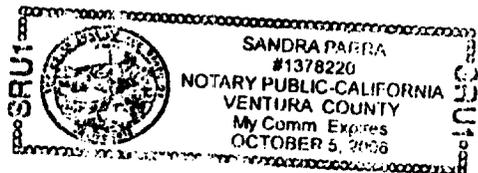
Grantor

CLINTON H. RITCHIE and JANICE K. RITCHIE

Sandra Parra  
Notary Public for California  
Residing at \_\_\_\_\_  
My commission expires: \_\_\_\_\_

First American Title Insurance Company  
Trustee TS No. 03-00778

After Recording return to:  
400 COUNTRYWIDE WAY SV-35  
First American Title Insurance Company  
SIMI VALLEY, CA 93065



**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**  
**"EXHIBIT A"** **35201**

**TS No. 03-00778**

**CLINTON H. RITCHIE**  
**735 RIVERSIDE DRIVE**  
**KLAMATH FALLS, OR 97601**  
**7187 7930 3131 0194 8910**

**JANICE K. RITCHIE**  
**735 RIVERSIDE DRIVE**  
**KLAMATH FALLS, OR 97601**  
**7187 7930 3131 0194 8934**

**CLINTON H. RITCHIE**  
**PO BOX 7343**  
**KLAMATH FALLS, OR 97602**  
**7187 7930 3131 0194 8927**

**JANICE K. RITCHIE**  
**PO BOX 7343**  
**KLAMATH FALLS, OR 97602**  
**7187 7930 3131 0194 8941**

**MARIE 98036 REVENUE AGENT, PTAC,**  
**ADM SVCS-BANKRUPTCY**  
**PO BOX 14725**  
**SALEM, OR 97309-5018**  
**7187 7930 3131 0194 8958**

Unofficial Copy

# Affidavit of Publication

35202

## 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 # 5561

Notice of Sale/Ritchie

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: ( 4 )  
Four

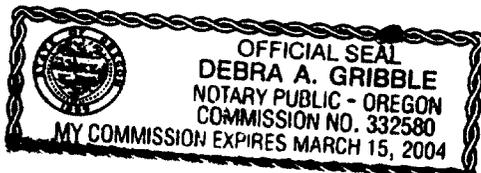
Insertion(s) in the following issues:  
March 6, 13, 20, 27, 2003

Total Cost: \$1,120.50

*Larry L. Wells*  
Subscribed and sworn  
before me on: March 27, 2003

*Debra A. Gribble*  
Notary Public of Oregon

My commission expires March 15, 2004



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Clinton H. Ritchie and Janice K. Ritchie, as grantor(s), to Paul S. Cosgrove, as trustee, in favor of Aames Funding Corporation, a California Corporation, "DBA Aames Home Loan", as beneficiary, dated 05/19/2000, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. M00 at Page No. 19132 as Recorder's fee/file/instrument/microfilm/reception No., and the subsequently assigned to BANKERS TRUST COMPANY OF CALIFORNIA, N.A., IN TRUST FOR THE BENEFIT OF THE HOLDER OF AAMES MORTGAGE TRUST 2000-1 MT by Assignment recorded 03/13/2001 in Book/Reel/Volume No. M01 at Page No. 9998 as Recorder's fee/file/instrument/microfilm/reception No., covering the following described real property situated in said county and state, to wit:

#### EXHIBIT "A"

The land referred to in the guarantee is situated in the State of Oregon, County of Klamath and is described as follows:

A tract of land in government Lot 1 of Section 5, Township 19 South, Range 9 East of the Williamette Meridian, Klamath County, Oregon being more particularly described as follows:

Commencing at the Northwest corner of said Section 5; thence East 1908.8 feet along the North line of said section, to an intersection with the centerline of the Riverside Spur track of the Great Northern Railway Co.; thence South 21 degrees 35' East, along said centerline, 657.83 feet; thence South 68 degrees 25' West 22.5 feet to the Northeast corner of a tract of land conveyed to the Natural Gas Corporation of Oregon by deed recorded October 27, 1930, in deed book 93, Page 171, Microfilm records of Klamath County Oregon; thence South 68 degrees 25' West 68.19 feet; thence North 14 degrees 00' West 103 feet; thence North 87 degrees 00' East 28.6 feet to a line parallel and 50.00 feet Southwesterly of the centerline of said Spur Track, and is the right of way boundary of said spur track and is the true beginning of this description. Thence North 21 degrees 35' West 370 feet more or less along said right of way boundary to a point of intersection with a line lying 205.0 feet South and parallel to the North line of Section 5; thence West 246.0 feet along said line parallel to the North line of Section 5 to an intersection with the Easterly boundary of the right of way of the Klamath Falls-Ashland Highway; thence South 14 degrees 30' East 199.8 feet; thence South 23 degrees 50' East 74.2 feet to the

3

centerline of a certain roadway easement, 24 feet in width as reserved in deed recorded August 17, 1955, in deed book 276, page 484, deed records of Klamath County, Oregon; thence North 81 degrees 40' East along said centerline 113.5 feet; thence Southeasterly on said centerline along a 32 degree curve to the right through an angle of 67 degrees 24' for a distance of 210.6 feet; thence Southeasterly on said centerline and tangent to said curve to a point in the Southerly boundary of said tract formerly owned by the Great Northern Railway and the true beginning of this description.

PROPERTY ADDRESS: 735 Riverside Drive, Klamath Falls, OR 97601.

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 \$1,127.41 beginning 02/01/2002; plus late charges of \$112.74 each month beginning with the 02/01/2002 payment plus prior accrued late charges of \$112.74; plus advances of \$0.00; together with title ex-

pense, 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: \$107,992.01 with interest thereon at the rate of 12.105 percent per annum beginning 01/01/2002 until paid, plus all accrued late charges thereon 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 interests therein.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on Thursday, May 29, 2003 at the hour of 10:00 AM 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 the trustee's and attorney's fees not exceeding the amounts provided

by 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" and "beneficiary" include their respective successors in interest, if any.

Dated: January 7, 2003. First American Title Insurance Company. For further information, please contact: First American Title Insurance Company, 400 Countrywide Way SV-35, Simi Valley, CA 93065. (800) 669-6650. TS No. 03-00778. Doc ID #00020997312005N. /5561 March 6, 13, 20, 27, 2003.

1000.05779/RITCHIE

35204

**PROOF OF SERVICE**

STATE OF OREGON )  
 ) ss.  
County of Klamath )

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, along with the Notice Under the Federal Fair Debt Collection Practices Act, upon an OCCUPANT at the following address:

**735 RIVERSIDE DRIVE, KLAMATH FALLS, OREGON 97601, as follows:**

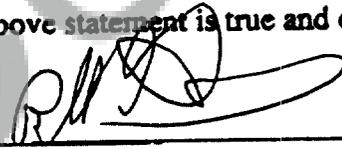
Personal service upon Janice Ritchie, by delivering said true copy, personally and in person, at the above address on January 28th, 2003 at 5:24 P.m.

Personal service upon \_\_\_\_\_, by delivering said true copy, personally and in person, at the above address on \_\_\_\_\_, 2003 at \_\_\_\_\_:\_\_\_\_\_ .m.

Personal service upon \_\_\_\_\_, by delivering said true copy, personally and in person, at the above address on \_\_\_\_\_, 2003 at \_\_\_\_\_:\_\_\_\_\_ .m.

Personal service upon \_\_\_\_\_, by delivering said true copy, personally and in person, at the above address on \_\_\_\_\_, 2003 at \_\_\_\_\_:\_\_\_\_\_ .m.

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



Rob Girard

261739

SUBSCRIBED AND SWORN to before me this 29 day of January, 2003 by Rob Girard.



Margaret A. Nielsen  
Notary Public for Oregon

**TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain trust deed made by Clinton H. Ritchie And Janice K. Ritchie, as grantor(s), to Paul S. Cosgrove, as trustee, in favor of Aames Funding Corporation, A California Corporation, as beneficiary, dated 05/19/2000, recorded 05/26/2000, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. M00 at Page No. 19132 as Recorder's fee/file/instrument/microfilm/reception Number -, and subsequently assigned to BANKERS TRUST COMPANY OF CALIFORNIA, N.A., IN TRUST FOR THE BENEFIT OF THE HOLDER OF AAMES MORTGAGE TRUST 2000-1 MT by Assignment recorded 03/13/2001 in Book/Reel/Volume No. M01 at Page No. 9998 as Recorder's fee/file/instrument/microfilm/reception No. , covering the following described real property situated in said county and state, to wit:

SEE ATTACHED

PROPERTY ADDRESS: 735 RIVERSIDE DRIVE  
KLAMATH FALLS, OR 97601

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 \$1,127.41 beginning 02/01/2002; plus late charges of \$112.74 each month beginning with the 02/01/2002 payment plus prior accrued late charges of \$112.74; plus advances of \$0.00; 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: \$107,992.01 with interest thereon at the rate of 12.105 percent per annum beginning 01/01/2002 until paid, plus all accrued late charges thereon 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 interests therein.

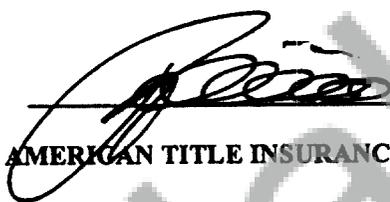
WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on Thursday, May 29, 2003 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 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

\* DBA AAMES HOME LOAN

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 the trustee's and attorney's fees not exceeding the amounts provided by OSRS 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" and "beneficiary" include their respective successors in interest, if any.

Dated 1/17, 2003

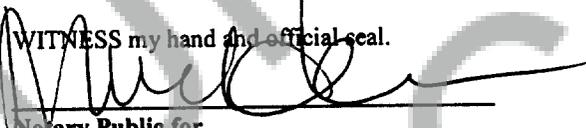
  
FIRST AMERICAN TITLE INSURANCE COMPANY

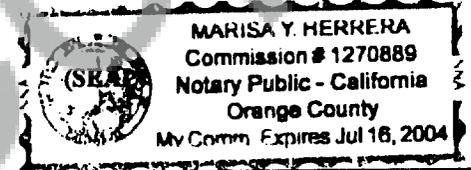
For further information, please contact:

FIRST AMERICAN TITLE INSURANCE COMPANY  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065  
(800) 669 6650  
TS No. 03 -00778  
Doc ID #00020997312005N

STATE OF CA  
COUNTY OF Orange

On 1/17/03, before me, Marisa Herrera, personally appeared Raul Lino, 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.  
  
Notary Public for \_\_\_\_\_  
My commission expires: \_\_\_\_\_



THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.

**EXHIBIT "A"**

THE LAND REFERRED TO IN THIS GUARANTEE IS SITUATED IN THE STATE OF OREGON, COUNTY OF KLAMATH AND IS DESCRIBED AS FOLLOWS:

A TRACT OF LAND IN GOVERNMENT LOT 1 OF SECTION 5, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 5; THENCE EAST 1908.8 FEET ALONG THE NORTH LINE OF SAID SECTION, TO AN INTERSECTION WITH THE CENTERLINE OF THE RIVERSIDE SPUR TRACK OF THE GREAT NORTHERN RAILWAY CO.; THENCE SOUTH 21 DEGREES 35' EAST, ALONG SAID CENTERLINE, 657.83 FEET; THENCE SOUTH 68 DEGREES 25' WEST 22.5 FEET TO THE NORTHEAST CORNER OF A TRACT OF LAND CONVEYED TO THE NATURAL GAS CORPORATION OF OREGON BY DEED RECORDED OCTOBER 27, 1930, IN DEED BOOK 93, PAGE 171, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON; THENCE SOUTH 68 DEGREES 25' WEST 68.19 FEET; THENCE NORTH 14 DEGREES 00' WEST 103 FEET; THENCE NORTH 87 DEGREES 00' EAST 28.6 FEET TO A LINE PARALLEL AND 50.00 FEET SOUTHWESTERLY OF THE CENTERLINE OF SAID SPUR TRACK AND IS THE RIGHT OF WAY BOUNDARY OF SAID SPUR TRACK AND IS THE TRUE BEGINNING OF THIS DESCRIPTION. THENCE NORTH 21 DEGREES 35' WEST 370 FEET MORE OR LESS ALONG SAID RIGHT OF WAY BOUNDARY TO A POINT OF INTERSECTION WITH A LINE LYING 205.0 FEET SOUTH AND PARALLEL TO THE NORTH LINE OF SECTION 5; THENCE WEST 246.0 FEET ALONG SAID LINE PARALLEL TO THE NORTH LINE OF SECTION 5 TO AN INTERSECTION WITH THE EASTERLY BOUNDARY OF THE RIGHT OF WAY OF THE KLAMATH FALLS-ASHLAND HIGHWAY; THENCE SOUTH 14 DEGREES 30' EAST 199.8 FEET; THENCE SOUTH 23 DEGREES 50' EAST 74.2 FEET TO THE CENTERLINE OF A CERTAIN ROADWAY EASEMENT, 24 FEET IN WIDTH AS RESERVED IN DEED RECORDED AUGUST 17, 1955, IN DEED BOOK 276, PAGE 484, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE NORTH 81 DEGREES 40' EAST ALONG SAID CENTERLINE 113.5 FEET; THENCE SOUTHEASTERLY ON SAID CENTERLINE ALONG A 32 DEGREE CURVE TO THE RIGHT THROUGH AN ANGLE OF 67 DEGREES 24' FOR A DISTANCE OF 210.6 FEET; THENCE SOUTHEASTERLY ON SAID CENTERLINE AND TANGENT TO SAID CURVE TO A POINT IN THE SOUTHERLY BOUNDARY OF SAID TRACT FORMERLY OWNED BY THE GREAT NORTHERN RAILWAY AND THE TRUE BEGINNING OF THIS DESCRIPTION.