

03 JUL 1 PM 3:18

Vol M03 Page 45402

State of Oregon, County of Klamath

Recorded 07/01/2003 3:18 p m.

Vol M03 Pg 45402.09

Linda Smith, County Clerk

Fee \$ 56<sup>00</sup> # of Pgs 8

**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.

**AFTER RECORDING RETURN TO:**

QUALITY LOAN SERVICE CORP.  
319 ELM STREET, 2<sup>ND</sup> FLOOR  
SAN DIEGO, CA 92101-3006

1645339

✓ **AFFIDAVIT OF MAILING NOTICE OF SALE**

✓ **AFFIDAVIT OF PUBLICATION**

✓ **PROOF OF SERVICE**

**ORIGINAL GRANTOR: CHARLES L. JOCKS AND TEREASA L. JOCKS, HUSBAND AND WIFE**

**BENEFICIARY: QUALITY LOAN SERVICE CORP., AS AGENT FOR THE BENEFICIARY**

**T.S. #: F-30878-OR-DM**

**Loan #: 0020191193**

56 K  
+10

**AFFIDAVIT OF MAILING**Date: **March 27, 2003**T.S. No.: **F-30878-OR-DM**Loan No.: **0020191193**STATE OF **California** }  
COUNTY OF **San Diego** }

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

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 **FIRST AMERICAN TITLE INSURANCE COMPANY**, and is not a party to the within action and that on **March 27, 2003**, (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 **Jessica Vernon**

CHARLES L. JOCKS  
1911 GARY STREET  
KLAMATH FALLS, OR 97603  
Z71006309264016748099

CHARLES L. JOCKS  
1911 GARY STREET  
KLAMATH FALLS, OR 97603  
First Class

TEREASA L. JOCKS  
1911 GARY STREET  
KLAMATH FALLS, OR 97603  
Z71006309264016748105

TEREASA L. JOCKS  
1911 GARY STREET  
KLAMATH FALLS, OR 97603  
First Class

occupant  
1911 GARY STREET  
KLAMATH FALLS, OR 97603  
Z71006309264016748112

occupant  
1911 GARY STREET  
KLAMATH FALLS, OR 97603  
First Class

**AFFIDAVIT OF MAILING**Date: **March 27, 2003**T.S. No.: **F-30878-OR-DM**Loan No.: **0020191193**STATE OF **California** }  
COUNTY OF **San Diego** }

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

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 **FIRST AMERICAN TITLE INSURANCE COMPANY**, and is not a party to the within action and that on **March 27, 2003**, (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 **Jessica Vernon**

CARTER JONES COLLECTION LLC  
PO BOX 145  
KLAMATH FALLS, OR 97601  
Z71006309264016748129

CARTER JONES COLLECTION LLC  
PC BOX 145  
KLAMATH FALLS, OR 97601  
First Class

45405



STATE OF CALIFORNIA

COUNTY OF San Diego

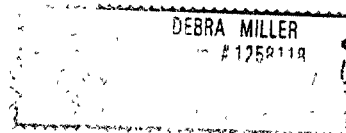
}ss.

On March 27, 2003, before me, Debra Miller,  
personally appeared Jessica Vernon

\_\_\_\_\_, 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



(This area for official notarial seal)

Title of Document \_\_\_\_\_

Date of Document \_\_\_\_\_ No. of Pages \_\_\_\_\_

Other signatures not acknowledged \_\_\_\_\_

PROOF OF SERVICE  
JEFFERSON STATE ADJUSTERS

F308780RDM  
OWAN  
45406 (Jocks)

STATE OF OREGON  
COUNTY OF KLAMATH

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: OCCUPANTS OF 1911 GARY STREET, KLAMATH FALLS, OREGON 97603

☒ **PERSONALLY SERVED:** By delivering an Original or True Copy to Charles Jocks, a person to Charles Jocks at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Charles Jocks, a person to Charles Jocks, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Teresa Jocks and all other occupants

☐ **OTHER METHOD:** By leaving an Original or True Copy with \_\_\_\_\_.

☐ **NON OCCUPANCY:** I certify that I received the within document(s) for service on \_\_\_\_\_ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the 2<sup>nd</sup> day of April, 2003, I mailed a copy of the Trustee's Notice of Sale addresses to Teresa Jocks and all Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

Jerry Johnson  
Jerry Johnson

1911 Gary Street Klamath Falls, OR 97603

**ADDRESS OF SERVICE**

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or corporation named in the action.

April 2, 2003

**DATE OF SERVICE**

☐ or non occupancy

6:20 P.M.

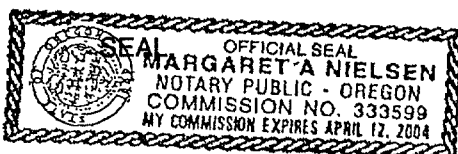
**TIME OF SERVICE**

By:

Rob Girad  
Rob Girad

Dated this 2<sup>nd</sup> day of April, 2003

Subscribed and sworn to before me by Rob Girad



Margaret A. Nielsen  
Notary Public for Oregon

Ohoan

# Affidavit of Publication

45407

## 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 # 5699

Notice of Sale/Jocks

530108  
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 23, 30, May 7, 14, 2003

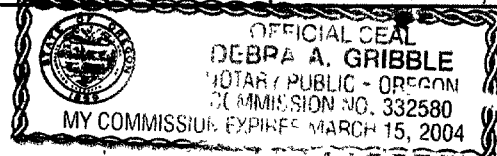
Total Cost: \$661.50

*Larry L. Wells*  
Subscribed and sworn

before me on: May 14, 2003

*Debra A. Grizzle*  
Notary Public of Oregon

My commission expires March 15, 2004



### TRUSTEE'S NOTICE OF SALE T.S. No.: F-30878- OR-DM Loan No: 0020191193

Reference is made to that certain deed made by, Charles L. Jocks and Tereasa L. Jocks, husband and wife as Grantor to Pacific Cascades Financial, Inc., in favor of Klamath First Federal Savings and Loan Association; as Beneficiary, dated 4/20/2001, recorded 4/20/2001, in official records of Klamath county, Oregon in book/reel/volume No. MO1 at page No. 17608, fee/ file/ instrument/ microfile/ reception No. \*\* (indicated which), covering the following described real property situated in said County and State, to-wit: Lot 15, Block 6, Pleasant View Tracts, in the County of Klamath, State of Oregon. Tax Assessor's #: 515464. More commonly known as: 1911 Gary St, Klamath Falls, OR 97603.

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 12/1/2002 payment of principal and interest and all subsequent payments, together with late charges, impounds, taxes advances and assessments. Monthly Payment 465.97, Monthly Late Charge 23.30.

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: \$57,838.75 with interest thereon at the rate of 7.000 percent per annum beginning 11/1/2002; plus late charges of \$23.30 each month beginning 12/1/2002 until paid; plus prior or accrued late charges of \$0.00; 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 7/21/2003 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at on the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR, County of Klamath, 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.

For Sale Information: (916) 387-7728. 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 the respective successors in interest, if any.

By: First American Title Insurance Company, Trustee. Signature By: Luis Cerda, First American Title Insurance Company. Dated: 3/26/2003.

ASAP530108 4/23,  
4/30, 5/7, 5/14,  
#5699 April 23, 30,  
May 7, 14, 2003.

**TRUSTEE'S NOTICE OF SALE**

Loan No: 0020191193  
T.S. No.: F-30878-OR-DM

Reference is made to that certain deed made by, CHARLES L. JOCKS AND TEREASA L. JOCKS, HUSBAND AND WIFE as Grantor to PACIFIC CASCADES FINANCIAL, INC., in favor of

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION,  
as Beneficiary,

dated 4/20/2001, recorded 4/20/2001, in official records of Klamath county, Oregon in book/reel/volume No. MO1 at page No. 17608, fee/file/instrument/microfile/reception No. \*\* (indicated which), covering the following described real property situated in said County and State, to-wit:

LOT 15, BLOCK 6, PLEASANT VIEW TRACTS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

Tax Assessor's #: 515464

More commonly known as:	1911 GARY ST KLAMATH FALLS, OR 97603
-------------------------	---

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 12/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$465.97      Monthly Late Charge \$23.30

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: \$57,838.75 with interest thereon at the rate of 7.000 percent per annum beginning 11/1/2002; plus late charges of \$23.30 each month beginning 12/1/2002 until paid; plus prior accrued late charges of \$0.00; 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 7/21/2003 at the hour of 10:00 AM, Standard of Time, as established by section 187,110, Oregon Revised Statutes, at

ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR

County of Klamath, 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.

**For Sale Information (916) 387-7728**

45409

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: 3/26/2003

BY:FIRST AMERICAN TITLE INSURANCE  
COMPANY, TRUSTEE

Signature By   
FIRST AMERICAN TITLE INSURANCE COMPANY

**TRUSTEE'S NOTICE OF SALE**

Loan No: 0020191193

T.S. No.: F-30878-OP-DM