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Aspen 56656

Vol M03 Page 46731

State of Oregon, County of Klamath
Recorded 07/07/2003 3:26 p m.
Vol M03 Pg 46731-40
Linda Smith, County Clerk
Fee \$ 76.00 # of Pgs 10

**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

TS# F-30125-OR-AP
LN# 47689657

AFTER RECORDING RETURN TO:

QUALITY LOAN SERVICE CORP.
319 ELM STREET, 2ND FLOOR
SAN DIEGO, CA 92101-3006
FIDELITY NATIONAL TITLE - NDS
341001

- / AFFIDAVIT OF MAILING NOTICE OF SALE
- / AFFIDAVIT OF PUBLICATION
- / PROOF OF SERVICE

ORIGINAL GRANTOR: JOYCE C. BALL

BENEFICIARY: MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

66 A
x10

46732



STATE OF CALIFORNIA
COUNTY OF

SAN DIEGO

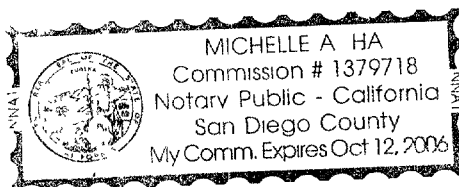
ss.

On 7/1/2003, before me, MICHELLE A. HA,
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 _____

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AFFIDAVIT OF MAILING

Date: **March 20, 2003**

T.S. No.: **F-30125-OR-AP**

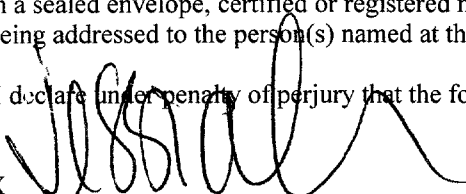
Loan No.: **47689657**

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 **FIDELITY NATIONAL TITLE INSURANCE COMPANY**, and is not a party to the within action and that on **March 20, 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**

JOYCE C. BALL
413 ALAMEDA AVENUE
KLAMATH FALLS, OR 97601
Z71006309264016774852

JOYCE C. BALL
413 ALAMEDA AVENUE
KLAMATH FALLS, OR 97601
First Class

JOYCE C. BALL
413 N. ALAMEDA AVENUE
KLAMATH FALLS, OR 97601
Z71006309264016774869

JOYCE C. BALL
413 N. ALAMEDA AVENUE
KLAMATH FALLS, OR 97601
First Class

JOYCE C. BALL
5457 WALTON DR.
KLAMATH FALLS, OR 97603
Z71006309264016774876

JOYCE C. BALL
5457 WALTON DR.
KLAMATH FALLS, OR 97603
First Class

TRUSTEE'S NOTICE OF SALE

Loan No: 47689657

T.S. No.: F-30125-OR-AP

Reference is made to that certain deed made by, JOYCE C. BALL, AN UNMARRIED WOMAN as Grantor to AMERITITLE, in favor of

NORTH AMERICAN MORTGAGE COMPANY, as Beneficiary,

dated 8/1/1996, recorded 8/5/1996, in official records of Klamath county, Oregon in book/reel/volume No. M96 at page No. 23843, 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 41 OF HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, EXCEPTING THEREFROM THE SOUTHEASTERLY 1 FOOT THEREOF. ALSO EXCEPTING THEREFROM THAT PORTION LYING WITHIN STATE HIGHWAY 39- ALAMEDA AVENUE

Tax Assessor's #: 38909-28CD-9700

More commonly known as	413 ALAMEDA AVENUE KLAMATH FALLS, OR 97601
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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 10/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$689.98

Monthly Late Charge \$34.50

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: \$66,595.72 with interest thereon at the rate of 8 875% percent per annum beginning 9/1/2002; plus late charges of \$34.50 each month beginning 10/1/2002 until paid; plus prior accrued late charges of \$; plus advances of \$57.75; 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, FIDELITY NATIONAL TITLE COMPANY the undersigned trustee will on 7/10/2003 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


For additional information relating to this sale, please go to the following web site: www.midlandmortgageco.com/foreclosure.

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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: 2/10/2003

BY: FIDELITY NATIONAL TITLE
INSURANCE COMPANY, TRUSTEE

Signature By 
FIDELITY NATIONAL TITLE INSURANCE
COMPANY



TRUSTEE'S NOTICE OF SALE

Loan No: 47689657

T.S. No.: F-30125-OR-AP

Affidavit of Publication

46736

527000

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 # 5595

Notice of Sale/Ball

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

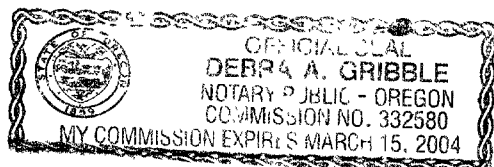
Insertion(s) in the following issues:
March 19, 26, April 2, 9, 2003

Total Cost: \$729.00

Larry L. Wells
Subscribed and sworn
before me on: April 9, 2003

Debra A. Gribble
Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S NOTICE OF SALE T.S. No.: F-30125- OR-AP Loan No: 47689657

Reference is made to that certain deed made by, Joyce C. Ball, an unmarried woman as Grantor to Amerititle, in favor of North American Mortgage Company, as Beneficiary, dated 8/1/1996, recorded 8/5/1996, in official records of Klamath county, Oregon in book/reel/ volume No. M96 at page No. 23843, fee/ file/ instrument/ microfilm/ reception No. ** (Indicated which), covering the following described real property situated in said County and State, to-wit:

Lot 15, Block 41 of Hot Springs Addition to the City of Klamath Falls, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon, excepting therefrom the Southeasterly 1 foot thereof. Also excepting therefrom that portion lying within State Highway 39-Alameda Avenue. Tax Assessor's #: 38909-28CD-9700.

More commonly known as: 413 Alameda Avenue, 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 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

10/1/2002 payment of principal and interest and all subsequent payments, together with late charges, impounds, taxes advances and assessments. Monthly Payment \$689.98. Monthly Late Charge \$34.50.

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: \$66,595.72 with interest thereon at the rate of 8.875% per cent per annum beginning 9/1/2002; plus late charges of \$34.50 each month beginning 10/1/2002 until paid; plus prior accrued late charges of \$-; plus advances of \$7.75; 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, Fidelity National Title Company, the undersigned trustee, will on 7/10/2003 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. For additional information relating to this sale, please go to the following web site: www.midland-mortgageco.com/foreclosure.

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 perform-

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ance of which is secured by said trust deed, the words "trustee" and "beneficiary" include the respective successors in interest, if any.

By: Fidelity National Title Insurance Company, Trustee
Signature By Date
Pitman Fidelity National Title Insurance Company. Dated: 3/10/2003
ASAP527000 3/19,
3/26, 4/2, 4/9.
#5595 March 19, 26,
April 2, 9, 2003.

46738

F301250RAP

(QLOAN)

Ball

**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, Rob Girard, 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.

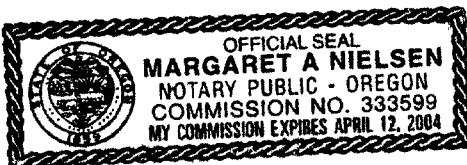
That on the 13th day of March 2003, after personal inspection, I found the following described real property to be unoccupied.


Commonly described as (Street address) 413 Alameda Avenue
Klamath Falls, Oregon 97601

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

 3-17-03
(Signed and Dated)

Subscribed and Sworn to before me this 17 day of March, 2003.




NOTARY PUBLIC OF OREGON
MY COMMISSION EXPIRES 4-12-04

TRUSTEE'S NOTICE OF SALE

Loan No: 47689657
T.S. No.: F-30125-OR-AP

Reference is made to that certain deed made by, JOYCE C. BALL, AN UNMARRIED WOMAN as Grantor to AMERITITLE, in favor of

NORTH AMERICAN MORTGAGE COMPANY, as Beneficiary.

dated 8/1/1996, recorded 8/5/1996, in official records of Klamath county, Oregon in book/reel/volume No. M96 at page No. 23843, fee/file/instrument/microfile/reception No. ** (indicated which), covering the following described real property situated in said County and State, to-wit:

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Tax Assessor's #: 38909-28CD-9700

More commonly known as:	413 ALAMEDA AVENUE KLAMATH FALLS, OR 97601
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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 10/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$689.98

Monthly Late Charge \$34.50

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: \$66,595.72 with interest thereon at the rate of 8.875% percent per annum beginning 9/1/2002; plus late charges of \$34.50 each month beginning 10/1/2002 until paid; plus prior accrued late charges of \$; plus advances of \$7.75; 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, FIDELITY NATIONAL TITLE COMPANY the undersigned trustee will on 7/10/2003 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

For additional information relating to this sale, please go to the following web site: www.midlandmortgageco.com/foreclosure.

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Dated: 3/10/2003

BY: FIDELITY NATIONAL TITLE
INSURANCE COMPANY, TRUSTEE

Signature By 
FIDELITY NATIONAL TITLE INSURANCE
COMPANY



* TRUSTEE'S NOTICE OF SALE

Loan No: 47689657

T.S. No.: F-30125-OR-AP