

03 AUG 18 PM 3:39

Vol M03 Page 60367

State of Oregon, County of Klamath
Recorded 08/18/2003 3:39 P m
Vol M03 Pg 60367-78
Linda Smith, County Clerk
Fee \$ 86.00 # of Pgs 12

**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.

1st 170658
AFTER RECORDING RETURN TO:
QUALITY LOAN SERVICE CORP.
319 ELM STREET, 2ND FLOOR
SAN DIEGO, CA 92101-3006

AFFIDAVIT OF MAILING NOTICE OF SALE

☒ **AFFIDAVIT OF PUBLICATION**

☒ **PROOF OF SERVICE**

ORIGINAL GRANTOR: RICHARD J. ROWLAND AND MELISSA L. ROWLAND

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

T.S. #: F-31408-OR-DM

Loan #: 0017320177

76
+10

AFFIDAVIT OF MAILINGDate: **May 16, 2003**T.S. No.: **F-31408-OR-DM**Loan No.: **0017320177**STATE OF California }
COUNTY OF San Diego }

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 QUALITY LOAN SERVICE CORPORATION, and is not a party to the within action and that on May 16, 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 Elizabeth Fredland

RICHARD J. ROWLAND
4306 PEPPERWOOD DRIVE
KLAMATH FALLS, OR 97603
Z71006309264018671555

RICHARD J. ROWLAND
4306 PEPPERWOOD DRIVE
KLAMATH FALLS, OR 97603
First Class

MELISSA L. ROWLAND
4306 PEPPERWOOD DRIVE
KLAMATH FALLS, OR 97603
Z71006309264018671562

MELISSA L. ROWLAND
4306 PEPPERWOOD DRIVE
KLAMATH FALLS, OR 97603
First Class

RICHARD J. ROWLAND
P.O. BOX 7661
KLAMATH FALLS, OR 97603
Z71006309264018671579

RICHARD J. ROWLAND
P.O. BOX 7661
KLAMATH FALLS, OR 97603
First Class

60369



STATE OF CALIFORNIA
COUNTY OF

San Diego

ss.

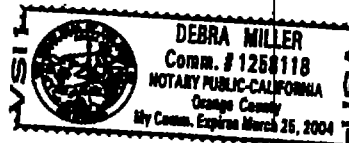
On 5/16/03, before me, Debra Miller
personally appeared Elizabeth Fredlund

_____, 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

Debra Miller



(This area for official notarial seal)

Title of Document _____
Date of Document _____ No. of Pages _____
Other signatures not acknowledged _____

60370

AFFIDAVIT OF MAILING

Date: May 16, 2003

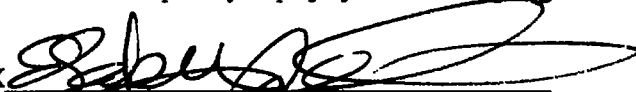
T.S. No.: F-31408-OR-DM

Loan No.: 0017320177

STATE OF California }
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I declare under penalty of perjury that the foregoing is true and correct.

X 
Attest Elizabeth Fredlund

MELISSA L. ROWLAND
P.O. BOX 7661
KLAMATH FALLS, OR 97603
Z71006309264018671586

MELISSA L. ROWLAND
P.O. BOX 7661
KLAMATH FALLS, OR 97603
First Class

OCCUPANT
4306 PEPPERWOOD DRIVE
KLAMATH FALLS, OR 97603
Z71006309264018671593

OCCUPANT
4306 PEPPERWOOD DRIVE
KLAMATH FALLS, OR 97603
First Class

PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS

F314080RDM
OWAN
(Rowland)
60371

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 4306 PEPPERWOD DRIVE KLAMATH FALLS, OREGON

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Melissa Rowland at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Melissa Rowland, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Rick Rowland 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 15th day of May, 2003 I mailed a copy of the Trustee's Notice of Sale addresses to Rick Rowland and all other 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 _____
Jenny Johnson

4306 Pepperwood Drive 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.

May 14, 2003

4:25 p.m.

DATE OF SERVICE

TIME OF SERVICE

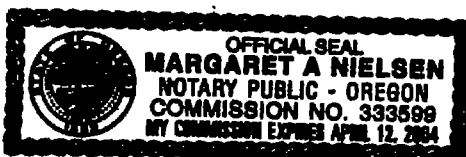
☐ or non occupancy

By: _____

Rob Girard

Dated this 15th day of May, 2003.

Subscribed and sworn to before me by _____



Margaret A. Nielsen
Notary Public for Oregon

TRUSTEE'S NOTICE OF SALE

Loan No: 0017320177

T.S. No.: F-31408-OR-DM

Reference is made to that certain deed made by, RICHARD J. ROWLAND AND MELISSA L. ROWLAND as Grantor to AMERITITLE, in favor of

FIRST HORIZON HOME LOAN CORPORATION D/B/A PREMIER,
as Beneficiary,

dated 4/12/2000, recorded 4/18/2000, in official records of Klamath county, Oregon in book/reel/volume No. M00 at page No. 12704, fee/file/instrument/microfile/reception No. *** (indicated which), covering the following described real property situated in said County and State, to-wit:

Lot 21, Block 5, Tract NO. 1025, Winchester, according to the Official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

Tax Assessor's #: R555651

More commonly known as:	4306 PEPPERWOOD DRIVE KLAMATH FALLS, OR 97603
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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 12/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$701.62

Monthly Late Charge 35.08

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: \$72,879.51 with interest thereon at the rate of 8.5 percent per annum beginning 11/1/2002; plus late charges of \$35.08 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 9/10/2003 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.

60373

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: 5/12/2003

FIRST AMERICAN TITLE INSURANCE COMPANY,
TRUSTEE

Signature By 
Luis Cerda, Senior Title Officer

For Non-Sale Information:
Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101
(619) 645-7711
(619) 645-7716

TRUSTEE'S NOTICE OF SALE
Loan No: 0017320177
T.S. No.: F-31408-OP-DM

60374

TRUSTEE'S NOTICE OF SALE

Loan No: 0017320177

T.S. No.: F-31408-OR-DM

Reference is made to that certain deed made by, RICHARD J. ROWLAND AND MELISSA L. ROWLAND as Grantor to AMERITITLE, in favor of

FIRST HORIZON HOME LOAN CORPORATION D/B/A PREMIER,
as Beneficiary,

dated 4/12/2000, recorded 4/18/2000, in official records of Klamath county, Oregon in book/reel/volume No. M00 at page No. 12704, fee/file/instrument/microfile/reception No. *** (indicated which), covering the following described real property situated in said County and State, to-wit:

Lot 21, Block 5, Tract NO. 1025, Winchester, according to the Official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

Tax Assessor's #: R555651

More commonly known as:	4306 PEPPERWOOD DRIVE KLAMATH FALLS, OR 97603
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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 12/1/2002 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$701.62

Monthly Late Charge 35.08

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: \$72,879.51 with interest thereon at the rate of 8.5 percent per annum beginning 11/1/2002; plus late charges of \$35.08 each month beginning 12/1/2002 until paid; plus prior accrued late charges of \$0.00; plus advances of \$50.00; 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 9/10/2003 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.

60375

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: 5/12/2003

FIRST AMERICAN TITLE INSURANCE COMPANY.
TRUSTEE

Signature By 
Luis Cerda, Senior Title Officer

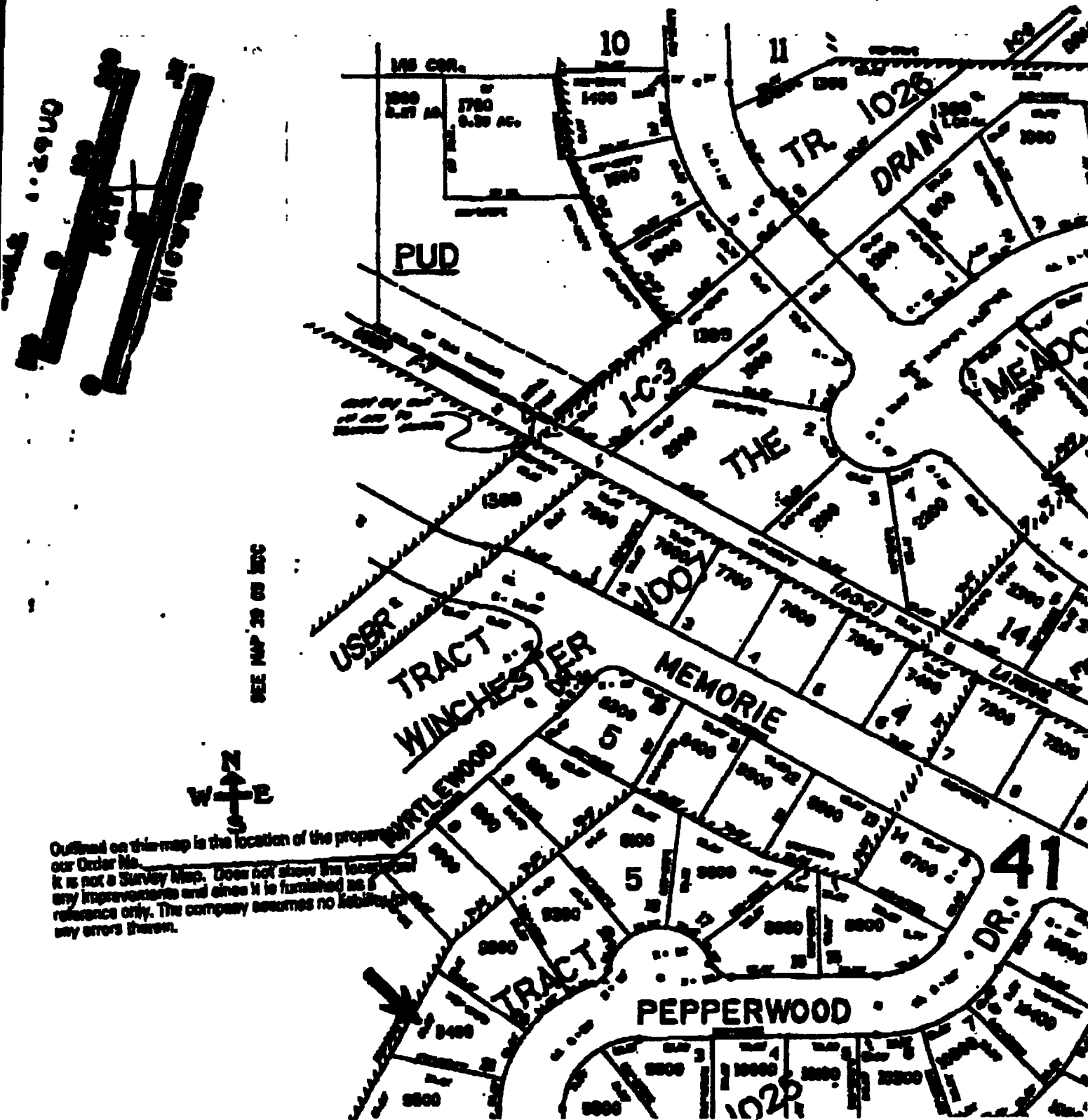
For Non-Sale Information:
Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101
(619) 645-7711
(619) 645-7716

TRUSTEE'S NOTICE OF SALE
Loan No: 0017320177
T.S. No.: F-31408-CP-DM

60376

THIS MAP WAS PREPARED FOR
ASSESSMENT PURPOSE ONLY.

KLAMATH



Affidavit of Publication

60377

538175

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 # 5856

Notice of Sale/Rowland

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 4, 11, 18, 25, 2003

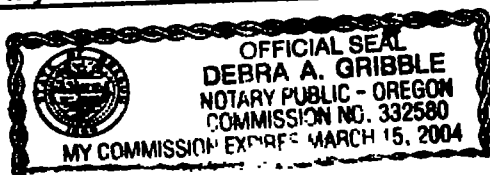
Total Cost:

Subscribed and sworn

before me on: June 25, 2003

Notary Public of Oregon

My commission expires March 15, 2004



TRUSTEE'S
NOTICE OF SALE
T.S. No.: F-31408-
OR-DM Loan No:
0017320177

Reference is made to that certain deed made by, Richard J. Rowland and Melissa L. Rowland as Grantor to Amerititle, in favor of First Horizon Home Loan Corporation d/b/a Premier, as Beneficiary, dated 4/12/2000, recorded 4/18/2000, in official records of Klamath county, Oregon in book/reel/volume No. M00 at page No. 12704, fee/ file/ instrument/ microfilm/ reception No. *** (Indicated which), covering the following described real property situated in said County and State, to-wit: Lot 21, Block 5, Tract NO. 1025, Winchester, according to the Official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Tax Assessor's #: R555651 More commonly known as: 4306 Pepperwood Drive, 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 \$701.62

Monthly Charge 35.08. Late

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: \$72,879.51 with interest thereon at the rate of 8.5 percent per annum beginning 11/1/2002; plus late charges of \$35.08 each month beginning 12/1/2002 until paid; plus principal 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 9/10/2003 at the hour of 10:00 A.M. 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.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor," includes any succession 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.

60378

By: First American
Title Insurance
Company, Trustee.
Signature By: Luis
Cerde, Senior Title
Officer. For Non-
Sale Information:
Quality Loan Serv-
ice Corp., 319 Elm
Street, 2nd Floor,
San Diego, CA 92101.
(619) 645-7711. (619)
645-7716. Dated:
5/12/2003.
ASAP538475. 6/4.
6/11, 6/18, 6/25.
#5856 June 4, 11, 18,
25, 2003.