

K-58129

**RECORDING COVER SHEET**  
Pursuant to ORS 205.234

Vol M03 Page 68998

State of Oregon, County of Klamath  
Recorded 09/16/03 2:28 P m  
Vol M03 Pg 68998-69005  
Linda Smith, County Clerk  
Fee \$ 66.00 # of Pgs 8

After recording return to:

Northwest Trustee Services, PLLC  
Attention: Vonnie Nave  
P.O. Box 4143  
Bellevue, WA 98009-4143

- ✓ 1. AFFIDAVIT OF MAILING
- 2. TRUSTEE'S NOTICE OF SALE
- ✓ 3. PROOF OF SERVICE
- ✓ 4. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Francis R. Snyder Sr. and Irma L. Snyder

Beneficiary: First Horizon Home Loan Corporation

**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.**

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

68999

STATE OF WASHINGTON, County of KING) 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 Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain 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 address, to-wit:

Francis Snyder  
6569 Bufflehead Drive  
Bonanza, OR 97623

Irma Snyder  
6569 Bufflehead Drive  
Bonanza, OR 97623

Conseco Bank, Inc.  
7360 S. Kyrene Road  
Tempe, AZ 85283

DW Acceptance Corp.  
3350 S. 6th Street  
Klamath Falls, OR 97603

Conseco Bank, Inc.  
c/o NTC Attn: Darrell Colon  
101 N. Brand Blvd., Suite 1800  
Glendale, CA 91203

Conseco Bank, Inc.  
Cottonwood Corporate Center  
2825 E. Cottonwood Prky 230  
Salt Lake City, UT 84121

DW Acceptance Corp.  
c/o Wilson C. Muhlheim, Reg. Agent  
800 Willamette Street #700  
Eugene, OR 97401

Douglas V. Osborne, Attorney at Law  
439 Pine Street  
Klamath Falls, OR 97601

CFC Debtor's Counsel  
Dryden J. Liddle, Esq./Kirkland & Ellis  
Citigroup Center  
153 East 53rd Street  
New York NY 10022

Dominic Baglio/Shannon Schaefer  
Conseco Home Equity and  
Home Improvement Divisions  
7360 South Kyrene Road  
Tempe, AZ 85283

Brian F. Corey, Esq./General Counsel  
Conseco Finance Corp  
1100 Landmark Towers  
345 St. Peter Street  
Saint Paul, MN 55102

Counsel to the Official CFC Unsecured Creditors' Committee  
Becker & Poliakoff, P.A./ATTN: Ivan J. Reich  
3111 Sterling Road  
Fort Lauderdale, FL 33312-6566

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, 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 Bellevue, Washington, on 6/9/03. 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.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON )

COUNTY OF KING ) ss.

69000

I certify that I know or have satisfactory evidence that \_\_\_\_\_ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: JUNE 9, 2006

**RHEA S. PRE**  
**STATE OF WASHINGTON**  
**NOTARY --- PUBLIC**  
**MY COMMISSION EXPIRES 4-22-06**

[Signature]  
NOTARY PUBLIC in and for the State of  
Washington, residing at RENTON  
My commission expires 4-22-06

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**

**RE: Trust Deed from**  
**Snyder, Francis and Irma**  
**Grantor**

**to**  
**Northwest Trustee Services, PLLC,**  
**Trustee**

**File No. 7043.22228**

**After recording return to:**  
**Northwest Trustee Services, PLLC**  
**(fka Northwest Trustee Services, LLC)**  
**Attn: Vonnle Nave**  
**P.O. Box 4143**  
**Bellevue, WA 98009-4143**

**TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain trust deed made by Francis R. Snyder Sr. and Irma L. Snyder, as grantor, to First American Title Insurance Company, as trustee, in favor of First Horizon Home Loan Corporation, as beneficiary, dated 07/13/00, recorded 07/31/00, in the mortgage records of Klamath County, Oregon, as Volume M00, Page 27768 and subsequently assigned to First Horizon Home Loan Corporation by Assignment recorded as Volume M02 Page 28560, covering the following described real property situated in said county and state, to wit:

Lot 2 in Block 42 of Klamath Falls Forest Estates, Highway 66 Unit, Plat No. 2, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 6569 Bufflehead Drive  
Bonanza, OR 97623

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 \$369.46 beginning 09/01/01; plus late charges of \$18.47 each month beginning 09/16/01; plus prior accrued late charges of \$0.00; plus advances of \$3,302.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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: \$47,149.71 with interest thereon at the rate of 8.625 percent per annum beginning 08/01/01; plus late charges of \$18.47 each month beginning 09/16/01 until paid; plus prior accrued late charges of \$0.00; plus advances of \$3,302.50; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on October 10, 2003 at the hour of 10:00 o'clock, A.M. 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

69002

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.

The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com).

Dated: 5/28, 2003

Northwest Trustee Services, PLLC\*

By Vonnle Nave

Authorized Signature

\*Northwest Trustee Services, PLLC was formerly known as Northwest Trustee Services, LLC

For further information, please contact:

Vonnle Nave  
Northwest Trustee Services, PLLC  
(fka Northwest Trustee Services, LLC)  
P.O. Box 4143  
Bellevue, WA 98009-4143  
(425) 586-1900  
File No. 7043.22228/Snyder, Francis and Irma

State of Washington, County of King) as:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

\_\_\_\_\_  
By Authorized Signer

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

## 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:

**6569 BUFFLEHEAD DRIVE, BONANZA, OREGON 97623**, as follows:

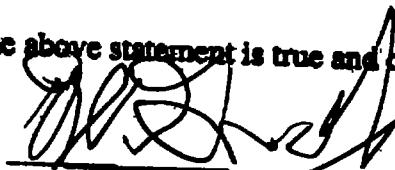
Personal service upon Francis Snyder, by delivering said true copy, personally and in person, at the above address on June 11th, 2003 at 2:21 p.m.

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

269570

SUBSCRIBED AND SWORN to before me this 12th day of June, 2003 by Rob Girard.



  
Notary Public for Oregon

# Affidavit of Publication

69004

## 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 # 5985

Notice of Sale/Snyder

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:  
July 17, 24, 31, August 7, 2003

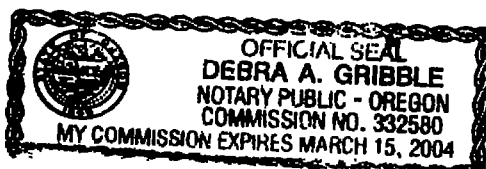
Total Cost: \$810.00

Subscribed and sworn

before me on: August 7, 2003

Notary Public of Oregon

My commission expires March 15, 2004



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\$0.00; plus advances of \$3,302.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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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 trustee's and attorney's fees not exceeding the amounts provided by said 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.

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Dated: May 28, 2003.  
By: Vonnle Nave,  
Authorized Signature.  
Northwest Trustee Services, PLLC was formerly known as Northwest Trustee Services, LLC. For further information, please contact: Vonnle Nave, Northwest Trustee Services, PLLC, (fka Northwest Trustee Services, LLC), PO Box 4143, Bellevue, WA 98009-4143. (425) 586-1900. File No. 7043.22228/Snyder, Francis and Irma. #5985 July 17, 24, 31, August 7, 2003.