

Klam

First American Title Insurance Company

Vol M03 Page 80115

State of Oregon, County of Klamath
Recorded 10/28/03 2:36 p. m
Vol M03 Pg 80115-231
Linda Smith, County Clerk
Fee \$ 6/00 # of Pgs 9

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

832431 / K57310

**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

- ✓ 1. AFFIDAVIT OF MAILING AMENDED NOTICE OF SALE
- ~~2. AFFIDAVIT OF PUBLICATION AMENDED NOTICE OF SALE~~
- 3. ~~AFFIDAVIT OF SERVICE~~
- 4. COPY OF AMENDED 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.

61K

Affidavit of Publication

80116

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 # 6086

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:

September 4, 11, 18, 25, 2003

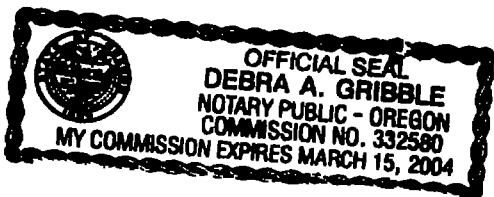
Total Cost: \$1,296.00

Subscribed and sworn

before me on: September 25, 2003

Debra A. Sipple
Notary Public of Oregon

My commission expires March 15, 2004



AMENDED 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 778, as Beneficiary, dated 03/19/2000, recorded 05/26/2000 in the mortgage records of Klamath County, Oregon, Book No. 930 at page No. 1912 as recorded fee/instrument/microfilm/reception Number and subsequently assigned to BANKERS TRUST COMPANY, A OF CALIFORNIA, IN TRUST FOR THE BENEFIT OF AAMES MORTGAGE TRUST, 2001 MT by Assignment recorded 03/13/2001 in Book/Book/Vol. No. 999 at Page No. 999 as Recorder's fee/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 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 1968.8 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, 657.63 feet; Thence south 66 degrees 2' west 21.5 feet to the northeast corner of a tract of land conveyed to the Natural Gas Corporation of Oregon by Deed recorded October 27, 1938, 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 09' west 103 feet; Thence north 87 degrees 00' east 28.6 feet to a line parallel and 50.00 feet southeasterly 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 244.0 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, 1988, 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 02/01/2002 plus prior accrued late charges of \$112.74 payment 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.

The Notice of Default and original Notice of Sale given pursuant thereto stated the property would be sold 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; However, subsequent to the recording of said Notice of Default the original proceedings were stayed by order of the court or by proceeding filed under the U.S. Bankruptcy Code or for other lawful reason. Said stay was terminated on 07/21/2003.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned Trustee will on Thursday, October

20, 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 ex-

penses 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: August 14, 2003. By: Raul Uribe, Assistant Secretary, 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.

This 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. #6086 September 4, 11, 18, 25, 2003.

gpm

AMENDED 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 LOAN778, as Beneficiary, dated 05/19/2000, recorded 05/26/2000, in the mortgage records of Klamath County, Oregon, in Reel 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 02/01/2002 plus prior accrued late charges of \$112.74 payment 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.

The Notice of Default and original Notice of Sale given pursuant thereto stated the property would be sold on Thursday, May 29, 2003, at the hour of 10:00 AM , in accord with the standard of time of 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: However, subsequent to the recording of said Notice of Default the original proceedings were stayed by order of the court or by proceeding filed under the U.S. Bankruptcy Code or for other lawful reason. Said stay was terminated on 07/21/2003.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned Trustee will on Thursday, October 30, 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 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 8/14, 2003

Raul Lirio
Raul Lirio Assist. Sec
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) ss.

This instrument was acknowledged before me on August 14, 2003, by Raul Lirio
FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee.

Elizabeth B. Mills
Notary Public for CA
My commission expires: 10-29-2005



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.

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 8-15-03. 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 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.

Maria Aguilar

Subscribed and sworn to before me on 8-15 20 03 by Maria Aguilar

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

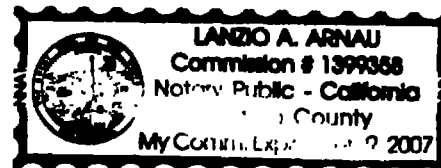
Grantor

CLINTON H. RITCHIE and JANICE K. RITCHIE

Luzio A. Arnaud
Notary Public for California
Residing at Ventura
My commission expires: 2/9/07

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"****TS No. 03-00778**

**CLINTON H. RITCHIE
735 RIVERSIDE DRIVE
KLAMATH FALLS, OR 97601
7187 7930 3131 0275 1182**

**JANICE K. RITCHIE
735 RIVERSIDE DRIVE
KLAMATH FALLS, OR 97601
7187 7930 3131 0275 1236**

**JANICE K. RITCHIE
PO BOX 7343
KLAMATH FALLS, OR 97602
7187 7930 3131 0275 1243**

**CLINTON H. RITCHIE
PO BOX 7343
KLAMATH FALLS, OR 97602
7187 7930 3131 0275 1199**

**MARIE 98036 REVENUE AGENT, PTAC,
ADM SVCS-BANKRUPTCY
PO BOX 14725
SALEM, OR 97309-5018
7187 7930 3131 0275 1267**

**CLINTON H. RITCHIE
PO BOX 984
KLAMATH FALLS, OR 97601-52
7187 7930 3131 0275 1175**

**JANICE K. RITCHIE
PO BOX 984
KLAMATH FALLS, OR 97601-52
7187 7930 3131 0275 1250**

**CLINTON H. RITCHIE
PO BOX 984
KLAMATH FALLS, OR 97601-52
7187 7930 3131 0275 1205**

**JANICE K. RITCHIE
PO BOX 984
KLAMATH FALLS, OR 97601-52
7187 7930 3131 0275 1229**

80123

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

TS No. 03-00778

**CASCADE AUTOMOTIVE, INC.
DBA NAPA THE PARTS STORE
2128 WASHBURN AVE.
KALAMATH FALLS, OR 97603
7187 7930 3131 0275 1274**

Unofficial
Copy