

*15/2011 5/1/91*  
 Loan No: 2579887/685/FRANCISCO  
 T.S. No: ONMC-059365

**TRUSTEE'S NOTICE OF SALE**

State of Oregon, County of Klamath  
 Recorded 12/23/03 2:45 p m  
 Vol M03 Pg 92716-23  
 Linda Smith, County Clerk  
 Fee \$ 56<sup>00</sup> # of Pgs 8

Reference is made to that certain deed of trust made by DEBRA A. FRANCISCO, as Grantor to AMERITITLE, as Trustee, in favor of FIRST HORIZON HOME LOAN CORPORATION DBA PREMIER, as Beneficiary, dated 12/7/2000, recorded 12/13/2000, as Instrument No. , Book m00, Page 44782, and that Assignment from First Horizon Home Loan Corporation dba Premier to Wells Fargo Home Mortgage, Inc. fka Norwest Mortgage, Inc. recorded on 09/25/2001 in Volume M01 at page 48599, in Official Records of Klamath County, Oregon, securing the following described real property, to-wit:

Lot 90 of Merryman's Replat of Vacated Portion of Old Orchard Manor, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon.

Commonly known as:  
 1111 Merryman Drive  
 Klamath Falls, OR 97603

APN: 3809-34CB-500

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and the notice of default 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 pay:

**Delinquent Payments:**

| <u>FROM</u>   | <u>THRU</u> | <u>NO. PMT.</u> | <u>RATE (%)</u> | <u>AMOUNT</u> | <u>TOTAL</u>      |
|---|-------------|-----------------|-----------------|---------------|-------------------|
| 5/1/2003  |             | 4               | 7.75            | \$803.47      | \$3,213.88        |
| Total Late Charges:                                 |             |                 |                 |               | \$123.20          |
| Beneficiary Advances (if any, itemized as follows): |             |                 |                 |               |                   |
| Other   |             |                 |                 |               | -\$674.34         |
| Total Due Beneficiary:                              |             |                 |                 |               | \$2,662.74        |
| Total Foreclosure Fee and Costs:                    |             |                 |                 |               | \$1,384.38        |
| <b>TOTAL REQUIRED TO REINSTATE:</b>                 |             |                 |                 |               | <b>\$4,047.12</b> |

Plus all accrued real property taxes, interest and/or penalties until paid.

**Defaults other than payment of money:**

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The unpaid balance of \$84,191.26 together with interest thereon from 4/1/2003 at the rate of 7.75% until paid; plus all accrued late charges thereon; and, all trustee's fees, foreclosures costs and any sums advanced by the beneficiary and/or trustee pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that Fidelity National Title Insurance Company, the undersigned trustee by reason of said default will on 12/31/2003 at 11:00 AM, pursuant to Oregon Revised Statutes Sections 86.705 et. seq., at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR, sell at public auction to the highest bidder for cash or certified funds the interest in the said described real property which the grantor had or had power to convey at the time of the execution 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 foreclosing proceeding dismissed and the trustee reinstated by payment the beneficiary and/or trustee of the entire amount then due (other than such portion of said principal as would not then been 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 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.

**FOR TRUSTEE'S SALE INFORMATION, PLEASE CALL (925) 603-7342.**

Dated: 08/20/03

FIDELITY NATIONAL TITLE INSURANCE COMPANY, as Successor Trustee  
c/o Standard Trustee Service Company Washington  
2600 Stanwell Drive, Suite 200  
Concord, CA 94520  
(925) 603.1000

Peggy Payne  
By: Peggy Payne Assistant Secretary, as authorized Agent

State of CALIFORNIA  
County of CONTRA COSTA

This instrument was acknowledged before me on 8/20/2003, by Peggy Payne of Standard Trustee Service Company Washington, authorized agent of Fidelity National Title Insurance Company.

A. Rigsby  
A. Rigsby



**Standard Trustee Service Company Washington  
2600 Stanwell Drive, Suite 200  
P.O. Box 5070  
Concord, California 94520**

**92718**

**925-603-1000**

**Date: August 20, 2003**

**T.S. No: ONMC-059365**

**Loan No: 2579887/685/FRANCISCO**

### **DEBT VALIDATION NOTICE**

1. The enclosed document relates to a debt owed to:  
  
**Wells Fargo Home Mortgage, Inc.**
2. You may send us a written request for the name and address of the original creditor, if different from the current creditor, and we will obtain and mail the information within thirty (30) days after we receive your written request.
3. As of **August 20, 2003**, the total delinquency owed was **\$4,047.12**, but this amount will increase until the delinquency has been fully paid.
4. As of **August 20, 2003**, the amount required to pay the entire debt in full was the unpaid principal balance of **\$84,191.26**, plus interest from **4/1/2003**, late charges, negative escrow and attorney and/or trustee's fees and costs that may have been incurred. The amount will increase daily until the debt has been paid in full.
5. You may dispute the validity of this debt, or any portion thereof, by contacting our office within thirty (30) days after receiving this notice. In that event, we will obtain and mail to you written verification of the debt. Otherwise, we will assume that the debt is valid.

**WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION  
WE OBTAIN WILL BE USED FOR THAT PURPOSE.**

# AFFIDAVIT OF MAILING

92719

Date: **August 25, 2003**  
T.S. No.: **ONMC-059365**  
Loan No.: **2579887/685/FRANCISCO**

STATE OF California }  
COUNTY OF Contra Costa }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Contra Costa County, California at Standard Trustee Service Company Washington, and is not a party to the within action and that on August 25 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 Debra A. Francisco  
Affiant Debra A. Francisco

Debra A. Francisco  
1111 Merryman Drive  
Klamath Falls, OR 97603  
Z71086095528002580332

Debra A. Francisco  
1111 Merryman Drive  
Klamath Falls, OR 97603  
First Class

Occupants of the premises  
1111 Merryman Drive  
Klamath Falls, OR 97603  
Z71086095528002580349

Occupants of the premises  
1111 Merryman Drive  
Klamath Falls, OR 97603  
First Class

# CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

92720

State of California

County of

Contra Costa

ss.

On 12-22-2003, before me,

Date

A. Rigby

Name and Title of Officer (e.g., "Jane Doe, Notary Public")

personally appeared

Peggy Payne

Name(s) of Signer(s)

☒ personally known to me

☐ 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.

ARigby

Signature of Notary Public

Place Notary Seal Above

## OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

### Description of Attached Document

Title or Type of Document:

Document Date:

Number of Pages:

Signer(s) Other Than Named Above:

### Capacity(ies) Claimed by Signer

Signer's Name:

☐ Individual

☐ Corporate Officer — Title(s):

☐ Partner — ☐ Limited ☐ General

☐ Attorney in Fact

☐ Trustee

☐ Guardian or Conservator

☐ Other:

Signer Is Representing:

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

State of Oregon )  
County of Klamath )

Court Case No.  
Sheriff's Case No. 03-02475

92721

Received for Service 08/25/03

I hereby certify that I received for service on  
FRANCISCO, DEBRA ANN  
the within:

TRUSTEE'S NOTICE OF SALE

FRANCISCO, DEBRA ANN  
was served by leaving a true copy with  
FRANCISCO, DAVID  
a person over the age of fourteen years who resides  
at the place of abode of the within named located at  
1111 MERRYMAN  
KLAMATH FALLS , OR, on 08/26/03,  
at 11:10 hours.

All search and service was made within Klamath County, State of  
Oregon.

Timothy M. Evinger, Sheriff

Klamath County, Oregon

By Terri Alexander  
ALEXANDER, TERRI L

Copy to:

TRANSERV LEGAL PROCESS  
310 SW 4TH AVE #200  
PORTLAND

POB 4  
OR 97204

**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 # 6246

Notice of Sale/Francisco

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

Four

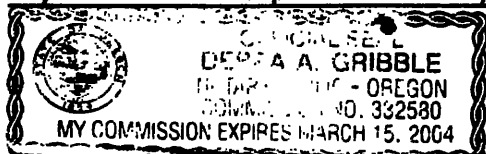
Insertion(s) in the following issues:  
November 17, 24, December 1, 8, 2003

Total Cost: \$702.00

*Larry L. Wells*  
Subscribed and sworn  
before me on: December 8, 2003

*Debra A. Gribble*  
Notary Public of Oregon

My commission expires March 15, 2004



**TRUSTEE'S  
NOTICE OF SALE**  
Loan No: 2579887/  
9685/Francisco T.S.  
No.: ONMC-059365

Reference is made to that certain deed of trust made by, Debra A. Francisco, as Grantor to Ameri-Title, as Trustee in favor of First Horizon Home Loan Corporation DBA Premier, as Beneficiary, dated 12/7/2000, recorded 12/13/2000, Book M00, Page 44782, and that Assignment from First Horizon Home Loan Corporation DBA Premier to Wells Fargo Home Mortgage, Inc. fka Northwest Mortgage, Inc. recorded on 09/25/2001 in Volume M01 at page 48599, in Official Records of Klamath County, Oregon, securing the following described real property, to-wit: Lot 90 of Mer-ryman's Replat of Vacated Portion of Old Orchard Manor, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Commonly known as: 1111 Mer-ryman Drive, Klamath Falls, OR 97603 APN: 3809-34CB-500.

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Late Charges:  
\$123.20 Other \$674.34 Total Due  
Beneficiary: \$2,662.74 Total Fore-  
closure Fee and  
Costs: \$1,384.38 Total required to rein-  
state: \$4,047.12 Plus  
all accrued real  
property taxes, in-  
terest and/or penal-  
ties until paid.

By this reason of said default the ben-  
eficiary has de-  
clared all obliga-  
tions secured by  
said deed of trust  
immediately due  
and payable, said  
sums being the fol-  
lowing, to-wit: The  
unpaid balance of  
\$84,191.26 together  
with interest thereon  
from 4/1/2003 at the  
rate of 7.75% until  
paid; plus all ac-  
crued late charges  
thereon; and all  
trustee's fees, fore-  
closure costs and  
any sums advanced  
by the beneficiary  
and/or trustee pur-  
suant to the terms of  
said deed of trust.

Whereof, notice is  
hereby given that  
Fidelity National Ti-  
tle Insurance Com-  
pany, the under-  
signed trustee by  
reason of said de-  
fault will on  
12/31/2003 at 11:00  
A.M., pursuant to  
Oregon Revised  
Statutes Sections  
86.705, et seq, at On  
the front steps of the  
Circuit Court, 316  
Main Street, Klamath Falls, OR, sell  
at public auction to  
the highest bidder  
for cash or certified  
funds the interest in  
the said described  
real property which  
the grantor had or  
had power to convey  
at the time of the  
execution of the said  
trust deed, together  
with any interest  
which the grantor or  
his successors in in-  
terest acquired after  
the execution of said

trust deed, to satisfy  
the foregoing obliga-  
tions thereby se-  
cured and the costs  
and expenses of  
sale, including a  
reasonable charge  
by the trustee.

Notice is further  
given that any per-  
son named in Sec-  
tion 86.753 of Oregon  
Revised Statutes has  
the right to have the  
foreclosure proceed-  
ings dismissed and  
the trust deed rein-  
stated by payment  
to the beneficiary  
and/or trustee of the  
entire amount then  
due (other than such  
portion of said prin-  
cipal as would not  
then be due had no  
default occurred),  
together with the  
costs, trustee's and  
attorney's fees and  
curing any other de-  
fault complained of  
in the Notice of De-  
fault by tendering  
the performance re-  
quired under the ob-  
ligation or trust  
deed, at any time  
prior to five days  
before the date last  
set for sale.

In construing this  
notice, the mascu-  
line gender includes  
the feminine and the  
neuter, the singular  
includes plural, the  
word "grantor" in-  
cludes any succes-  
sors 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" in-  
clude their respec-  
tive successors in in-  
terest, if any.



92723

For Trustee's Sale  
Information Please  
Call (925) 603-7342.  
Dated: 8/20/03. Fi-  
delity National Title  
Insurance Company,  
as Successor Trust-  
ee, c/o Standard  
Trustee Service  
Company Washing-  
ton, 2600 Stanwell  
Drive, Suite 200,  
Concord, CA 94520.  
(925) 603-1000. By:  
Peggy Payne, Assis-  
tant Secretary, as  
authorized Agent.  
(RSVP# 51083  
11/17/03, 11/24/03,  
12/01/03, 12/08/03)  
#6246 November 17,  
24, December 1, 8,  
2003.

RSVP

DEC 17 2003