State of Oregon, County of Klamath Recorded 08/12/04\_ Vol M04 Pg 529495

Linda Smith, County Clerk Fee \$ <u>6100</u> # of Pgs

WHEN RECORDED MAIL TO: **EXECUTIVE TRUSTEE SERVICES** 15455 SAN FERNANDO MISSION BLVD, SUITE 208 MISSION HILLS, CA 91345

(818) 837-2300

2251889

T.S. NO.: OR-73326-C

LOAN NO.: 0306905176

Space above line for Recorder's Use

#### AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California SS COUNTY OF Los Angeles}

I, MARIBEL OREJEL being first duly sworn, depose, 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 his successor in interest named in the attached original or copy of 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 registered or certified mail and regular mail to each of the following named person's at their last known address, towit:

#### **NAME & ADDRESS**

#### CERTIFIED NO.

#### SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Karen J. Cooper, for 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 mail LOS ANGELES CALIFORNIA, on May 03, 2004. 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.

STATE California SS COUNTY Los Angeles}

On May 03, 2004 before me, Marvell Carmouche the undersigned, a Notary Public in and for said State, personally appeared MARIBEL OREJEL 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 sea

Marvell Carmouche, Notary Public

MARVELL L. CARMOUCHE Commission # 1357817 Notary Public - California Los Angeles County ify Comm. Expires May 23, 2006

1016

#### AFFIDAVIT OF MAILING

Date:

May 03, 2004

T.S. No.:

OR-73326-C

Loan No.:

0306905176

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Los Angeles County at **Executive Trustee Service Inc.**, and is not a party to the within action and that on **May 03, 2004**, (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.

}

Affiant MARIBEL OREJEL

MARK STAPLETON V 4909 HASKINS ROAD BONANZA, OREGON 97623 P71006309264033512390

MARK STAPLETON 4909 HASKINS ROAD BONANZA, OREGON 97623 First Class

KRISTI STAPLETON PO BOX 1444
KLAMATH FALLS, OR 97601-0079

P71006309264033512406

KRISTI STAPLETON PO BOX 1444 KLAMATH FALLS, OR 97601-0079

First Class

MARK STAPLETON // PO BOX 1444 KLAMATH FALLS, OR 97601-0079

P71006309264033512413

MARK STAPLETON PO BOX 1444 KLAMATH FALLS, OR 97601-0079

First Class

#### AFFIDAVIT OF MAILING

52951

Date:

May 03, 2004

T.S. No.:

OR-73326-C

Loan No.:

0306905176

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Los Angeles County at **Executive Trustee Service Inc.**, and is not a party to the within action and that on **May 03, 2004**, (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 beglare under penalty of perjury that the foregoing is true and correct.

}

Affiant MARIBEL OREJEL

KRISTI STAPLETON 4909 HASKINS ROAD BONANZA, OREGON 97623 P71006309264033512420

KRISTI STAPLETON 4909 HASKINS ROAD BONANZA, OREGON 97623 First Class

KRISTI STAPLETON V 14710 A. JORDAN RD. MULINO OR 97042 P71006309264033512437

KRISTI STAPLETON 14710 A. JORDAN RD. MULINO OR 97042 First Class

MARK STAPLETON \* 14710 A. JORDAN RD. MULINO OR 97042 P71006309264033512444

MARK STAPLETON 14710 A. JORDAN RD. MULINO OR 97042 First Class

#### AFFIDAVIT OF MAILING

Date:

May 03, 2004

T.S. No.:

OR-73326-C

Loan No.:

0306905176

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Los Angeles County at **Executive Trustee Service Inc.**, and is not a party to the within action and that on **May 03, 2004**, (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.

#11

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Afflant MARIBEL OREJEL

GREENPOINT MORTGAGE FUNDING, INC. 1100 LARKSPUR LANDING CIRCLE, SUITE 101 LARKSPUR CA 94939 P71006309264033512451

GREENPOINT MORTGAGE FUNDING, INC. 1100 LARKSPUR LANDING CIRCLE, SUITE 101 LARKSPUR CA 94939 First Class

GREENPOINT MORTGAGE FUNDING, INC. PO BOX 3459
NEW YORK NY 10008-3459
P71006309264033512468

GREENPOINT MORTGAGE FUNDING, INC. PO BOX 3459 NEW YORK NY 10008-3459 First Class

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026
FLINT MI 48501-2026
P71006309264033512475

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT MI 48501-2026 First Class

#### TRUSTEE'S NOTICE OF SALE

Loan No: 0306905176 T.S. No.: OR-73326-C

Reference is made to that certain deed made by, KRISTI STAPLETON AND MARK STAPLETON, WIFE AND HUSBAND as Grantor to AMERITITLE, as trustee, in favor of HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION, as Beneficiary, dated 9/2/1999, recorded 9/10/1999, in official records of Klamath County, Oregon in book/reel/volume No. M99 at page No. 36361, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

#### APN: R-3811-01800-01400-0

THE SE 1/4 OF THE SW 1/4 AND THE SW 1/4 OF THE SE 1/4 OF SECTION 18, TOWNSHIP 38 SOUTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

Commonly known as: 4909 HASKINS ROAD BONANZA, OREGON 97623

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:

UNPAID PRINCIPAL BALANCE OF \$165,678.26; PLUS ACCRUED INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 1/1/2004 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Monthly Payment \$1,364.54

Monthly Late Charge \$68.22

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 sum of \$165,678.26 together with interest thereon at the rate of 8.875% per annum from 12/1/2003 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 9/8/2004 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statues, at AT THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY

OF KLAMATH, OR County of Klamath, State of Oregon, 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.

Loan No: 0306905176 T.S. No: OR-73326-C

#### TRUSTEE'S NOTICE OF SALE

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: April 19, 2004

FIRST AMERICAN TITLE INSURANCE COMPANY C/O EXECUTIVE TRUSTEE SERVICES 15455 San Fernando Mission Blvd., Suite 208 Mission Hills, CA 91345 (818) 361-6998

Signature By

Carol A. Lewis Assistant Secretary

STATE OF CALIFORNIA COUNTY OF LOS ANGELES

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

MARVELL L. CARMOUCHE

Trustee Sale Officer

EXECUTIVE TRUSTEE SERVICES, INC. 15455 SAN FERNANDO MISSION BLVD SUITE #208 MISSION HILLS, CA 91345

(818) 837-2300

Date: April 19, 2004

T.S. Number: OR-73326-C Loan Number: 0306905176

#### **DEBT VALIDATION NOTICE**

1. The enclosed document relates to a debt owed to the current creditor:

#### **GMAC MORTGAGE CORPORATION**

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 to you.

- 2. As of **April 19, 2004** the total delinquency owed was \$7,739.50, but this amount will increase until the delinquency has been fully cured.
- 3. As of **April 19, 2004** the amount required to pay the entire debt in full was \$173,162.15 but this amount will increase daily until the debt has been fully paid.
- 4. You may dispute the validity of this debt, or any portion thereof, within thirty (30) days after receiving this notice. Otherwise, we will assume that the debt is valid.
- 5. If you notify us in writing that you dispute all or any portion of this debt within thirty (30) days after receiving this notice, we will obtain and mail to you verification of the debt, or a copy of any judgement against you.

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

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### OR73326C/STAPLETON

#### PROOF OF SERVICE

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()	The state of the s	and the second

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, upon an **OCCUPANT** at the following address:

## 4909 HASKINS ROAD, BONANZA, OREGON 97623, as follows:

Demand and in the second secon	by delivering said true conv
Personal service uponKristi_Stapleton personally and in person, at the above address onApril 30	
Personal service upon	, by delivering said true copy,
personally and in person, at the above address on	, 2004 at:m.
Personal service uponpersonally and in person, at the above address on	, by delivering said true copy,
personally and in person, at the above address on	, 2004 atm.
Personal service upon	, by delivering said true copy,
personally and in person, at the above address on	, 2004 at:m.
a H	Clare 1, 2004 by Roberts Bolenburgh
SUBSCRIBED AND SWORN to before me this day of	( The s, 2004 by MOUSE Communica
MARGARET A NIELSEN  MOTARY PUBLIC - OREGON  COMMISSION NO. 377801  MY COMMISSION EXPIRES APRIL 12, 2008	Sarel Q. Teelsen  alid for Oregon

## **Affidavit of Publication**

52957

# STATE OF OREGON, COUNTY OF KLAMATH

I, Jeanine P. Day, 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 I know from my personal knowledge that the

Legal # 6765
Trustee's Notice/Stapleton
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 23, 30, 2004
July 7, 14, 2004
Total Cost:
Jeanine Phy
Subscribed and sworn
before me on: July 14, 2004
/
Notary Public of Oregon
My commission expires March 15, 2008

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DESE DESCON DESCON OCCUPANTO STRANDO STRANDO STRANDO STRANDO STRANDO SEANO SE

Y COMMISSION EXPIRES MARCH 15, 2008

TRUSTEE'S NOTICE OF SALE T.S. No.: OR-73326-C Loan No: 0306905176

Reference is made to that certain deed made by, Kristi Stapleton and Mark Stapleton, wife and husband as Grantor to Amerititle, as trustee, in favor of Headlands Mortgage Company, a California Corporation, as Beneficiary, dated 9/2/1999, recorded: 9/10/1999, in official records of Klamath County, Oregon in book/reel/volume No. M99 at page No. 36361, fee/ file/ instrument/ microfile/ reception No. -- (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R-3811-01800-01400-0. The SE 1/4 of the SW 1/4 and the SW 1/4 of the SE 1/4 of Section Township 18. South, Range East of the Willamette Meridian, Klamath County, Oregon. Commonly known as: 4909 Has-kins Road, Bonanza, Oregon 97623.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obliga-tions 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: Un-paid principal bal-ance of \$165,678.26; plus accrued interest plus impounds and/or advances which became due on 1/1/2004 plus late charges, and all subsequent installments of principal, interest, balloon paypayments, plus impounds and/or ad-•

vances and late charges that become payable. Monthly Payment \$1,364.54 Monthly Late Charge \$68.22.

By this reason of said default the beneficiary has deficiared all obligations secured by said deed of trust immediately due and payable, said sums being the fol-lowing, to-wit: The sum of \$165,678.26 together with interest thereon at the rate of 8.875 % per annum from 12/1/2003 until paid; plus all accrued late charges thereon; all trustee's foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof. notice hereby is given that First American Title Insurance Company, undersigned trustee will 9/8/2004 at the hour of 10:00 AM Standard of Time, as established by section 187.110, Oregon Revised Statues, at the front steps of the Circuit Court, 316 Main Street, in the City Klamath of Falls, County of Kla-math, OR, County of Klamath, State Oregon, 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 in-terest 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 sale. including

reasonable charge by the trustee.

Notice is further given that any per-son 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 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 per-formance 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 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.

Date: April 19, 2004. First American Title Insurance Company, C/O Executive Trustee Services, 15455 San Fernando Mission Blvd., Suite 208, Mission Hills, CA 91345. (818) 361-6998. Signature By: Carol A. Lewis, Assistant Secretary. ASAP 590419 6/23, 6/30, 7/7, 7/14. #6765 June 23, 30, July 7, 14, 2004.