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Vol M05 Page 39332

State of Oregon, County of Klamath

Recorded 05/27/05 11:13 a m

Vol M05 Pg 39332-40

Linda Smith, County Clerk

Fee \$ 6/00 # of Pgs 9

Aspen 60693

**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.

FIDELITY NATIONAL TITLE

44110489

TS# F- *38310-OR-ER*

LN# *99263311*

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: *Dexter, Douglas*

Beneficiary: *Ocean Federal Bank FSB*

6/100

TRUSTEE'S NOTICE OF SALE

Loan No: 99263311

T.S. No.: F-38310-OR-ER

Reference is made to that certain deed made by, DOUGLAS DEXTER AND SHEILA DEXTER, HUSBAND AND WIFE as Grantor to AMERITITLE, in favor of BETTY J. GERVASI, as Beneficiary, dated 5/15/1997, recorded 5/23/1997, in official records of Klamath county, Oregon in book/reel/volume No. M-97 at page No. 15852, fee/file/instrument/microfile/reception No. *** (indicated which), covering the following described real property situated in said County and State, to-wit:

LOT 17 AND 18 IN BLOCK 45 OF KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 2, ACCORDING TO THE OFFICAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Tax Assessor's #: R-3811-009D0-04100-000

More commonly known as:	6640 TEAL DRIVE BONANZA, OR 97623
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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 9/23/2004 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$500.00

Monthly Late Charge \$25.00

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: \$43,290.15 with interest thereon at the rate of 8.5 percent per annum beginning 8/23/2004; plus late charges of \$25.00 each month beginning 9/23/2004 until paid; plus prior accrued late charges of \$: plus advances of \$1,046.66; 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, FIDELITY NATIONAL TITLE INSURANCE COMPANY the undersigned trustee will on 6/3/2005 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.

For Sale information call: 916-387-7728 or logon to: www.calpost.com

39334

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: 2-8-05

:FIDELITY NATIONAL TITLE INSURANCE
COMPANY, TRUSTEE

Signature By Andy Fragassi
Andy Fragassi, V.P.

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: 99263311
T.S. No.: F-38310-ORER

39335

WHEN REDORDED MAIL TO:
Ocwen Federal Bank FSB
12650 Ingenuity Drive
Orlando, FL 32826

(Recorder's Use)

T.S. NO.: F-38310-OR-ER
LOAN NO.: 99263311

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California} SS
COUNTY OF San Diego}

I, M. Trujillo, _____ 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, to-wit:

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 Andy Fragassi, VP, for FIDELITY NATIONAL 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 San Diego California, on 2/9/2005. 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.

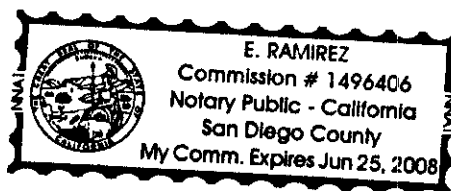
STATE OF California} SS
COUNTY OF San Diego}

On 5/25/2005 before me, the undersigned, A Notary Public in and for said State, personally appeared M. Trujillo (notary seal) 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 _____

E. Ramirez



39336

AFFIDAVIT OF MAILING

Date: **February 09, 2005**

T.S. No.: **F-38310-OR-ER**

Loan No.: **99263311**

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 **February 09, 2005**, (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 of Default/Notice of Sale in a sealed envelope, certified mail with return receipt 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 **Michael Trujillo**

DOUGLAS DEXTER
6640 TEAL DRIVE
BONANZA, OR 97623
Z71788518801024311696

DOUGLAS DEXTER
6640 TEAL DRIVE
BONANZA, OR 97623
First Class

SHEILA DEXTER
6640 TEAL DRIVE
BONANZA, OR 97623
Z71788518801024311702

SHEILA DEXTER
6640 TEAL DRIVE
BONANZA, OR 97623
First Class

OCCUPANT
6640 TEAL DRIVE
BONANZA, OR 97623
Z71788518801024311719

OCCUPANT
6640 TEAL DRIVE
BONANZA, OR 97623
First Class

39337

AFFIDAVIT OF MAILING

Date: **February 09, 2005**

T.S. No.: **F-38310-OR-ER**

Loan No.: **99263311**

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 **February 09, 2005**, (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 of Default/Notice of Sale in a sealed envelope, certified mail with return receipt 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 **Michael Trujillo**

DOUGLAS DEXTER
2622 ROUND LAKE RD.
KLAMATH FALLS, OR 97601
Z71788518801024311726

DOUGLAS DEXTER
2622 ROUND LAKE RD.
KLAMATH FALLS, OR 97601
First Class

SHEILA DEXTER
2622 ROUND LAKE RD.
KLAMATH FALLS, OR 97601
Z71788518801024311733

SHEILA DEXTER
2622 ROUND LAKE RD.
KLAMATH FALLS, OR 97601
First Class

SUNWEST FINANCIAL, INC.
6336 SE MILWAUKIE AVE, PMB #9
PORTLAND, OR 97202
Z71788518801024311740

SUNWEST FINANCIAL, INC.
6336 SE MILWAUKIE AVE, PMB #9
PORTLAND, OR 97202
First Class

AFFIDAVIT OF MAILINGDate: **February 09, 2005**T.S. No.: **F-38310-OR-ER**Loan No.: **99263311**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 **February 09, 2005**, (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 of Default/Notice of Sale in a sealed envelope, certified mail with return receipt 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 **Michael Trujillo**

SUNWEST FINANCIAL, INC.
C/O EDWARD P. BERNARDI, ATTORNEY
3331 S.E. MILWAUKIE AVE
PORTLAND, OR 97202
Z71788518801024311757

SUNWEST FINANCIAL, INC.
C/O EDWARD P. BERNARDI, ATTORNEY
3331 S.E. MILWAUKIE AVE
PORTLAND, OR 97202
First Class

Affidavit of Publication

39339

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 # 7241

Notice of Sale/Douglas & Sheila Dexter

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

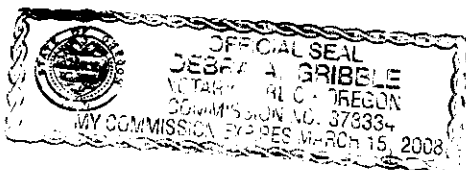
Insertion(s) in the following issues:
February 15, 22, March 1, 8, 2005

Total Cost: \$764.40

Subscribed and sworn
before me on: March 8, 2005

Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE T.S. No.: F-38310- OR-ER Loan No: 99263311

Reference is made to that certain deed made by, Douglas Dexter and Sheila Dexter, husband and wife as Grantor to Amerititle, in favor of Betty J. Gervasi, as Beneficiary, dated 5/15/1997, recorded 5/23/1997, in official records of Klamath County, Oregon in book/reel/ volume No. M-97 at page No. 15852, fee/ file/ instrument/ microfilm/ reception No. *** (indicated which), covering the following described real property situated in said County and State, to-wit: Lot 17 and 18 in Block 45 of Klamath Falls Forest Estates, Highway 66 Unit, P.M. No. 2, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Tax Assessor's #: R-3811-009D0-04100-000 More commonly known as: 6640 Teal Drive, Bonanza, OR 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: Failure to make the 9/23/2004 payment of principal and interest and all subsequent payments, together with late charges, impounds, taxes advances and assessments. Monthly Payment \$500.00 Monthly Late Charge \$25.00. 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: \$43,290.15 with interest thereon at the rate of 8.5 percent per annum beginning 8/23/2004; plus late charges of \$25.00 each month beginning 9/23/2004 until paid; plus prior accrued late charges of \$-; plus advances of \$1,046.66; 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, Fidelity National Title Insurance Company the undersigned trustee will on 6/3/2005 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. For Sale Information call: 916-387-7728 or logon to: www.cal-post.com <http://www.cal-post.com>

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 the respective successors in interest, if any. Fidelity National Title Insurance Company, Trustee Signature By A. Fragassi, V.P. For Non-Sale Information: Quality Loan Service Corp., 319 Elm Street, 2nd Floor, San Diego, CA 92101 (619) 645-7711 (619) 645-7716 Dated: 2-8-05 ASAP 632838 2/15, 2/22, 3/1, 3/8 #7241 February 15, 22, March 1, 8, 2005.

F383100RER/DEXTER

39340

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

6640 TEAL DRIVE, BONANZA, OREGON 97623, as follows:

Personal service upon Henry Roberson, by delivering said true copy, personally and in person, at the above address on February 16, 2005 at 12:12 p.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2005 at _____:_____.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2005 at _____:_____.m.

Personal service upon _____, by delivering said true copy, personally and in person, at the above address on _____, 2005 at _____:_____.m.

I declare under the penalty of perjury that the above statement is true and correct.

Robert W Bolenbaugh 297231

SUBSCRIBED AND SWORN to before me this 17th day of February 2005 by Robert W Bolenbaugh


Notary Public for Oregon