

M05-63711

Klamath County, Oregon

09/07/2005 03:36:31 PM

Pages 9 Fee: \$71.00

**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.

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: MARGIE C. WILLIAMS AND JOHN F. WILLIAMS, NOT AS
TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP.**

**BENEFICIARY: Quality Loan Service Corp.,
as Agent for the Beneficiary**

T.S. #: F-40646-OR-NF

Loan #: 2640985

6/F
+10

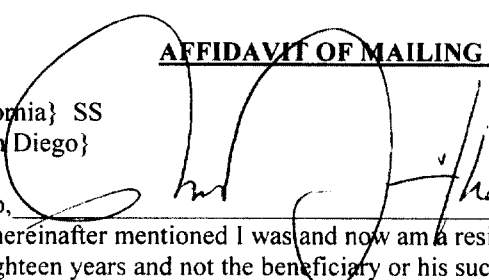
WHEN REDORDED MAIL TO:
CitiFinancial Mortgage Company, Inc.
14415 S. 50th Street, Suite 100
Phoenix, AZ 85044

(Recorder's Use)

T.S. NO.: F-40646-OR-NF
LOAN NO.: 2640985

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California} SS
COUNTY OF San Diego}

I, Michael 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

SEE ATTACHED

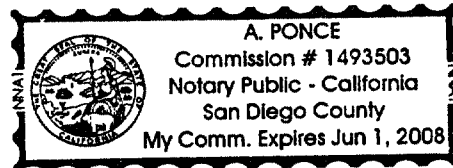
CERTIFIED NO.

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 Nicole Fuentes, 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 San Diego California, on 5/12/2005. 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}



(notary seal)

On 05/12/05 before me, the undersigned, A Notary Public in and for said State, personally appeared Michael Trujillo 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


A. Ponce

AFFIDAVIT OF MAILING

Date: **May 12, 2005**
T.S. No.: **F-40646-OR-NF**
Loan No.: **2640985**

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 **May 12, 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**

MARGIE C. WILLIAMS
3925 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603
Z71788518801024487971


MARGIE C. WILLIAMS
3925 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603
First Class

JOHN F. WILLIAMS
3925 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603
Z71788518801024487988

JOHN F. WILLIAMS
3925 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603
First Class

MARGIE WILLIAMS
3925 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603
Z71788518801024487995

MARGIE WILLIAMS
3925 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603
First Class



AFFIDAVIT OF MAILING

Date: **May 12, 2005**

T.S. No.: **F-40646-OR-NF**

Loan No.: **2640985**

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 **May 12, 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**

JOHN WILLIAMS
3925 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603
Z71788518801024488008

JOHN WILLIAMS
3925 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603
First Class

MARGIE C. WILLIAMS
3935 BOARDMAN
KLAMATH FALLS, OREGON 97603
Z71788518801024488015

MARGIE C. WILLIAMS
3935 BOARDMAN
KLAMATH FALLS, OREGON 97603
First Class

JOHN F. WILLIAMS
3935 BOARDMAN
KLAMATH FALLS, OREGON 97603
Z71788518801024488022

JOHN F. WILLIAMS
3935 BOARDMAN
KLAMATH FALLS, OREGON 97603
First Class

Qloan

F40646ORNF/WILLIAMS

PROOF OF SERVICE

STATE OF OREGON)
) ss.
County of Klamath)

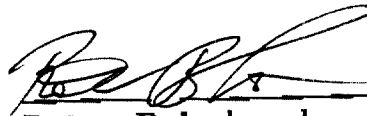
I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, 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:

3925 BOARDMAN AVENUE, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon **JOHN WILLIAMS**, by delivering said true copy, personally and in person, at the above address on May 17, 2005 at 10:57 a.m.

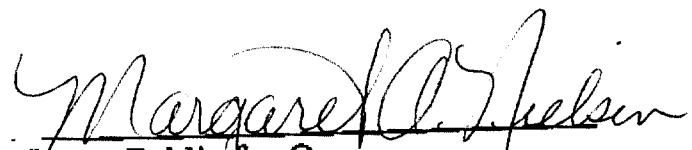
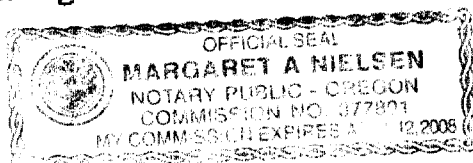
I declare under the penalty of perjury that the above statement is true and correct.



Robert Bolenbaugh

300624

SUBSCRIBED AND SWORN to before me this 30th day of August, 2005 by Robert Bolenbaugh.


Notary Public for Oregon

Affidavit of Publication

Olean
703788

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 # 7504

Notice of Sale/Williams

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:
May 27, June 3, 10, 17, 2005

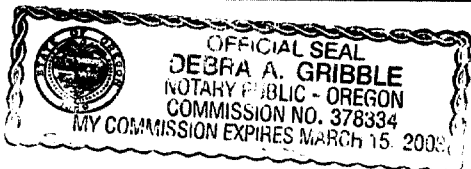
Total Cost:

Subscribed and sworn

before me on: June 17, 2005

Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S
NOTICE OF SALE
T.S. No.: F-40646-
OR-NF Loan No:
2640985

Reference is made to that certain deed made by, Margie C. Williams and John F. Williams, not as Tenants in Common but with right of survivorship as Grantor to First American Title, in favor of America's Cashline, a Michigan Corporation, as Beneficiary, dated 3/9/2000, recorded 3/14/2000, in official records of Klamath county, Oregon in book/reel/ volume No. M00 at page No. 8241, fee/ file/ instrument/ microfilm/ reception No. *** (indicated which), covering the following described real property situated in said County and State, to-wit: The West Half of Lot 4 of Townsend Tracts, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Tax Assessor's #: 528520 More commonly known as: 3925 Boardman Avenue Klamath Falls, Oregon 97603.

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 2/15/2005 payment of principal and interest and all subsequent payments, together with late charges, impounds, taxes advances and assessments. Monthly Payment \$382.42 Monthly Late Charge 19.12.

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: \$41,210.80 with interest thereon at the

rate of 10.300 percent per annum beginning 1/15/2005; plus late charges of \$19.12 each month beginning 2/15/2005 until paid; plus prior accrued late charges of \$-; plus advances of \$5294.46; 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, First American Title Insurance Company the undersigned trustee will on 9/15/2005 at the hour of 10:00 A.M. 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 accruing any other

plained 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.caipost.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.

First American Title Insurance Company, Trustee, By: Quality Loan Service Corp., as Agent Signature By: Nicole Fuentes For Non-Sale Information: Quality Loan Service Corp., 319 Elm Street, 2nd Floor, San Diego, CA 92101 (619) 645-7711 (619) 645-7716 Dated: May 11, 2005. ASAP703788 5/27, 6/3, 6/10, 6/17. #7504 May 27, June 3, 10, 17, 2005.

Affidavit of Publication

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 # 7504

Notice of Sale/Margie C & John F Williams

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:
May 27, June 3, 10, 17, 2005

Total Cost: \$764.40

Subscribed and sworn

before me on: June 17, 2005

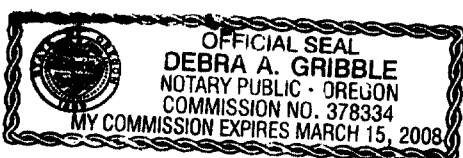
Notary Public of Oregon

My commission expires March 15, 2008

TRUSTEE'S NOTICE OF SALE T.S. No.: F-40646-OR-NF Loan No: 2640986 Reference is made to that certain deed made by, Margie C. Williams and John F. Williams, not as Tenants in Common but with right of survivorship as Grantor to First American Title, in favor of America's Cashline, a Michigan Corporation, as Beneficiary, dated 3/9/2000, recorded 3/14/2000, in official records of Klamath county, Oregon in book/reel/volume No. M00 at page No. 8241, fee/ file/ instrument/ microfile/ reception No. *** (indicated which), covering the following described real property situated in said County and State, to-wit: The West Half of Lot 4 of Townsend Tracts, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Tax Assessor's #: 528520 More commonly known as: 3925 Boardman Avenue Klamath Falls, Oregon 97603 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 2/15/2005 payment of principal and interest and all subsequent payments, together with late charges, impounds, taxes advances, and assessments. Monthly Payment \$382.42 Monthly Late Charge 19.12 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: \$41,210.80 with interest thereon at the rate of 10.300 percent per annum beginning 1/15/2005; plus late charges of \$19.12 each month beginning 2/15/2005 until paid; plus prior accrued late charges of \$-; plus advances of \$5294.46; 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, First American Title Insurance Company the undersigned trustee will on 9/15/2005 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 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 obligations, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include the respective successors in interest, if any. First American Title Insurance Company, Trustee, By: Quality Loan Service Corp., as Agent Signature By Nicole Fuentes For Non-Sale Information: Quality Loan Service Corp., 319 Elm Street, 2nd Floor, San Diego, CA 92101 (619) 645-7711 (619) 645-7716 Dated: May 11, 2005 ASAP703788 5/27, 6/3, 6/10, 6/17



TRUSTEE'S NOTICE OF SALE

Loan No: 2640985

T.S. No.: F-40646-OR-NF

Reference is made to that certain deed made by, MARGIE C. WILLIAMS AND JOHN F. WILLIAMS, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP. as Grantor to FIRST AMERICAN TITLE , in favor of

AMERICA'S CASHLINE, A MICHIGAN CORPORATION ,
as Beneficiary,

dated 3/9/2000, recorded 3/14/2000, in official records of Klamath county, Oregon in book/reel/volume No. M00 at page No. 8241, fee/file/instrument/microfile/reception No. *** (indicated which), covering the following described real property situated in said County and State, to-wit:

THE WEST HALF OF LOT 4 OF TOWNSEND TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Tax Assessor's #: 528520

More commonly known as:	3925 BOARDMAN AVENUE KLAMATH FALLS, OREGON 97603
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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 2/15/2005 PAYMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT PAYMENTS, TOGETHER WITH LATE CHARGES, IMPOUNDS, TAXES ADVANCES AND ASSESSMENTS.

Monthly Payment \$382.42

Monthly Late Charge 19.12

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: \$41,210.80 with interest thereon at the rate of 10.300 percent per annum beginning 1/15/2005; plus late charges of \$19.12 each month beginning 2/15/2005 until paid; plus prior accrued late charges of \$; plus advances of \$294.46; 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, FIRST AMERICAN TITLE INSURANCE COMPANY the undersigned trustee will on 9/15/2005 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

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: May 11, 2005

FIRST AMERICAN TITLE INSURANCE COMPANY,
TRUSTEE, By: Quality Loan Service Corp., as Agent

Signature By

Nicole Fuentes

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: **2640985**

T.S. No.: **F-40646-OR-NF**