

**M05-71118**

Klamath County, Oregon

12/14/2005 03:43:46 PM

Pages 9 Fee: \$66.00

1st 643190

**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, 2<sup>ND</sup> FLOOR  
SAN DIEGO, CA 92101-3006

**AFFIDAVIT OF MAILING NOTICE OF SALE**

**AFFIDAVIT OF PUBLICATION**

**PROOF OF SERVICE**

**ORIGINAL GRANTOR: ELIZABETH S. WATSON AND WILLIAM W. WATSON, AS  
TENANTS BY THE ENTIRETY**

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

**T.S. #: OR-05-50813-NF**

**Loan #: 20-0051-0234436**

F  
56+  
10

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

(Recorder's Use)

T.S. NO.: **OR-05-50813-NF**  
LOAN NO.: **20-0051-0234436**

**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**

**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 **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 **California**, on 8/17/2005. 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**}

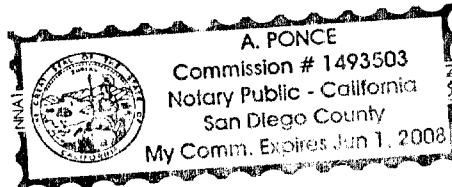
On **8/17/2005** before me, the undersigned, A Notary Public in and for said State, personally appeared **MICHAEL TRUJILLO** (notary seal)

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

**A. PONCE**



# AFFIDAVIT OF MAILING

Date: 8/17/2005  
T.S. No.: OR-05-50813-NF  
Loan No.: 20-0051-0234436  
Mailing: NOD/NOS

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 **FIRST AMERICAN TITLE INSURANCE COMPANY**, and is not a party to the within action and that on **8/17/2005**, (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 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   
Affiant Mike Trujillo

OCCUPANT(S)  
1719 WINONA WAY  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264036375848

KLAMATH COUNTY, TAX OFFICE  
P.O. BOX 340  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264036375855

STATE OF OREGON, DEPARTMENT OF REVENUE  
955 CENTER ST. NE  
SALEM, OR 97301-2555  
First Class and Cert. No. 71006309264036375862

STATE OF OREGON, DEPARTMENT OF REVENUE  
PO BOX 14725  
SALEM, OR 97309-5018  
First Class and Cert. No. 71006309264036375879

STATE OF OREGON, EMPLOYMENT DEPARTMENT  
875 UNION ST. NE, ROOM 107  
SALEM, OR 97311  
First Class and Cert. No. 71006309264036375886

ELIZABETH S WATSON  
1719 WINONA WAY  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264036375893

WILLIAM WATSON  
1719 WINONA WAY  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264036375909

WILLIAM WATSON  
2528 RADCLIFFE AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264036375916

WILLIAM W WATSON  
2528 RADCLIFFE AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264036375923

WILLIAM W WATSON  
1719 WINONA WAY  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264036375930

ELIZABETH S WATSON  
1719 WINONA WAY  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264036375947

# 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 # 7742

Trustee's Notice/Watson

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:

August 23, 30, 2005

September 6, 13, 2005

Total Cost: \$793.80

Subscribed and sworn

before me on: December 7, 2005

Notary Public of Oregon

My commission expires March 15, 2008

### TRUSTEE'S NOTICE OF SALE T.S. No.: OR-05- 50813-NF Loan No: 20-0051-0234436

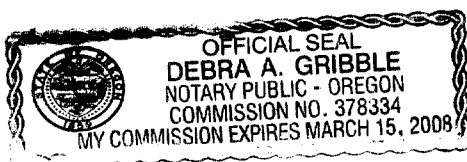
Reference is made to that certain deed made by, Elizabeth S Watson and William W Watson, as Tenants by the Entirety as Grantor to Aspen Title, in favor of Associates Financial Services of Oregon, Inc., as Beneficiary, dated 8/23/1999, recorded 8/31/1999, in official records of Klamath County, Oregon in book/reel/volume No. M99 at page No. 35124, fee/file/instrument/microfile/reception No. \*\*\* (indicated which), covering the following described real property situated in said County and State, to-wit: APN: 505778 Lot 13, Block 2, First Addition to Winema Gardens, in the County of Klamath, State of Oregon. Commonly known as: 1719 Wilona Way, Klamath Falls, OR 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: installment of principal and interest plus impounds and / or advances which became due on 4/15/2005 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustees fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement. Monthly Payment \$1,509.29 Monthly Late Charge \$75.46.

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 \$153,635.75 together with interest thereon at the rate of 12.229 per annum from 12/1/2004 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 12/20/2005 at the hour of 10:00AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at on the front steps of the Circuit Court, 316 Main St, 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. For Sale Information Call: 916-387-7728 or Login to: [www.calpost.com](http://www.calpost.com) <<http://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 the respective successors in interest, if any.

First American Title Insurance Company, as Trustee. By: Quality Loan Service Corp., as Agent 3 First American Way Santa Ana, CA 92707. Signature By Nicole Fuentes, Trustee Sale Officer For Non-Sale Information: Quality Loan Service Corp., 319 Elm Street, 2nd Floor, San Diego, CA 92101 619-645-7711 Fax: 619-645-7716 Dated: 8/16/2005 ASAP717490 8/23, 8/30, 9/6, 9/13. #7742 August 23, 30, September 6, 13, 2005.

OR0550813NF/WATSON

**QLOAN**

**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:

**1719 WINONA WAY, KLAMATH FALLS, OREGON 97603, as follows:**

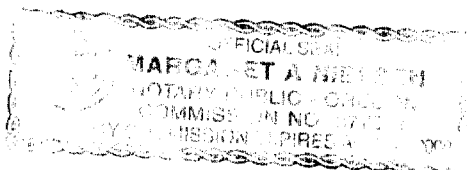
Personal service upon **CHERYL DECKER**, by delivering said true copy, personally and in person, at the above address on August 23, 2005 at 9:38 a.m.

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

  
304033  
ROBERT W. BOLENBAUGH

SUBSCRIBED AND SWORN to before me this 7th day of December, 2005 by Robert Bolenbaugh

  
Notary Public for Oregon



## TRUSTEE'S NOTICE OF SALE

Loan No: **20-0051-0234436**

T.S. No.: **OR-05-50813-NF**

Reference is made to that certain deed made by, **ELIZABETH S WATSON AND WILLIAM W WATSON, AS TENANTS BY THE ENTIRETY** as Grantor to **ASPEN TITLE**, as trustee, in favor of **ASSOCIATES FINANCIAL SERVICES OF OREGON, INC.**, as Beneficiary, dated **8/23/1999**, recorded **8/31/1999**, in official records of **Klamath** County, Oregon in book/reel/volume No. **M99** at page No. **35124** fee/file/instrument/microfile/reception No \*\*\* (indicated which), covering the following described real property situated in said County and State, to-wit:

**APN: 505778**

**LOT 13, BLOCK 2, FIRST ADDITION TO WINEMA GARDENS, IN THE COUNTY OF KLAMATH, STATE OF OREGON**

Commonly known as:

**1719 WINONA WAY**

**KLAMATH FALLS, OR 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:

**Installment of principal and interest plus impounds and / or advances which became due on 4/15/2005 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustees fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement.**

Monthly Payment **\$1,509.29**

Monthly Late Charge **\$75.46**

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 **\$153,635.75** together with interest thereon at the rate of **12.229** per annum from **12/1/2004** 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 **12/20/2005** at the hour of **10:00AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, 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.

**For Sale Information Call: 916-387-7728 or Login to: [www.calpost.com](http://www.calpost.com)**




Loan No: **20-0051-0234436**  
T.S. No.: **OR-05-50813-NF**

## **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: **8/16/2005**

**First American Title Insurance Company, as Trustee**  
**By: Quality Loan Service Corp., as Agent**  
**3 First American Way**  
**Santa Ana, CA 92707**

Signature By   
Nicole Fuentes, Trustee Sale Officer

For Non-Sale Information:  
Quality Loan Service Corp.  
319 Elm Street, 2nd Floor  
San Diego, CA 92101  
619-645-7711  
Fax: 619-645-7716