

M06-13498

Klamath County, Oregon

07/03/2006 12:10:37 PM

Pages 11 Fee: \$81.00

**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.

1st - 757300

AFTER RECORDING RETURN TO:

Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101

AFFIDAVIT OF MAILING NOTICE OF SALE ✓

AFFIDAVIT OF PUBLICATION ✓

PROOF OF SERVICE ✓

ORIGINAL GRANTOR: ROSEANNA C WILLIAMS, THOMAS WILLIAMS

**BENEFICIARY: CITIFINANCIAL, INC. BY CITIFINANCIAL MORTGAGE
COMPANY, INC.**

T.S. #: OR-06-55558-NF

Loan #: 20-0051-0246029

81. F

WHEN RECORDED MAIL TO:
Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101

2884844
T.S. NO.: OR-06-5558-NF
LOAN NO.: 20-0051-0246029

(Above Space is for Recorder's Use)

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 3/10/2006. 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.

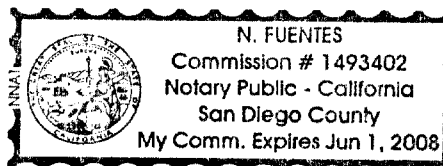
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF California } SS
COUNTY OF San Diego }

On 3/10/2006 before me N. Fuentes, 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



AFFIDAVIT OF MAILING

Date: 3/10/2006
T.S. No.: OR-06-55558-NF
Loan No.: 20-0051-0246029
Mailing: Notice of Sale

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 **3/10/2006**, (s)he personally served the Notice of Sale, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice of Sale 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

KLAMATH COUNTY TAX COLLECTOR
PO BOX 340
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71788518801029438985

OCCUPANT(S)
9214 PRAIRIE DOG DRIVE
BONANZA, OR 97623
First Class and Cert. No. 71788518801029438992

ROSEANNA C WILLIAMS
9214 PRAIRIE DOG DRIVE
BONANZA, OR 97623
First Class and Cert. No. 71788518801029439005

THOMAS WILLIAMS
9214 PRAIRIE DOG DRIVE
BONANZA, OR 97623
First Class and Cert. No. 71788518801029439012

THOMAS WILLIAMS
PO BOX 86
BONANZA, OR 97623
First Class and Cert. No. 71788518801029439029

ROSEANNA C WILLIAMS

PO BOX 86
BONANZA, OR 97623
First Class and Cert. No. 71788518801029439036

THOMAS E. WILLIAMS
PO BOX 86
BONANZA, OR 97623
First Class and Cert. No. 71788518801029439043

THOMAS E. WILLIAMS
9214 PRAIRIE DOG DRIVE
BONANZA, OR 97623
First Class and Cert. No. 71788518801029439050

Important Notice Regarding Alternatives to Foreclosure

THERE ARE ALTERNATIVES TO FORECLOSURE, BUT YOU MUST TAKE IMMEDIATE ACTION.

Your lender is very interested in discussing options that may help you avoid foreclosure, **BUT YOU MUST TAKE IMMEDIATE ACTION AND CALL TODAY.** Your lender may require certain financial information and may require access to the property to determine the property's value prior to qualifying you for these programs.

If you would like information regarding the options available, please contact Quality Loan Service Corp. at (866) 645-7711 so we can put you in touch with your lender's Loss Mitigation Department.

If you would like to obtain an exact figure as to the amounts needed to cure the default or pay the loan in full, forward your request for reinstatement figures and/or payoff quotes to:

Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101
Fax (619) 645-7716

or call:

Payoff & Reinstatement Department - (866) 645-7711
Extension 274
or
Extension 282

You may wish to consult a credit-counseling agency to assist you. The Department of Housing and Urban Development (HUD) can provide you with the name and address of the local HUD approved counseling agency by calling their toll-free hotline at (800) 569-4287.

Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale provided the sale is concluded prior to the conclusion of the foreclosure. Be sure to notify Quality Loan Service or your lender in the event your property is listed or under contract for sale or the foreclosure may take place notwithstanding your expected sale.

THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE.

2884844

TRUSTEE'S NOTICE OF SALE

Loan No: **20-0051-0246029**
T.S. No.: **OR-06-55558-NF**

Reference is made to that certain deed made by, **THOMAS E. WILLIAMS AND ROSEANNA C. WILLIAMS** as Grantor to **ASPEN TITLE AND ESCROW**, as trustee, in favor of **CITIFINANCIAL, INC.**, as Beneficiary, dated **7/18/2001**, recorded **7/19/2001**, in official records of **KLAMATH** County, Oregon in book/reel/volume No. **M01** at page No. **35542** fee/file/instrument/microfile/reception No , covering the following described real property situated in said County and State, to-wit:

APN: R461529

LOT 6, BLOCK 29, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT #2, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

Commonly known as:
9214 PRAIRIE DOG 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:

Installment of principal and interest plus impounds and / or advances which became due on 11/1/2005 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 **\$499.55** Monthly Late Charge **\$10.00**

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 **\$78,242.32** together with interest thereon at the rate of **6.96000** per annum from **10/1/2005** 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 **7/14/2006** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, 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: 714-573-1965 or Login to: www.priorityposting.com

Loan No: 20-0051-0246029
T.S. No.: OR-06-55558-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.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Dated: 3/9/2006

First American Title Insurance Company, as trustee
3 First American Way
Santa Ana, CA 92707
Quality Loan Service Corp., as agent

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

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

288404

OR-06-55558 NF

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 # 8175

Notice of Sale/Thomas E. Williams &
Roseanna C. 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:
March 23, 30, April 6, 13, 2006

Total Cost: \$896.70

Subscribed and sworn
before me on: April 13, 2006

Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S
NOTICE OF SALE
Loan No.: 20-0051-
0246029 U.S. No.:
OR-06-55558-NF

Reference is made to that certain deed made by Thomas E. Williams and Roseanna C. Williams as Grantor to Aspen Title and Escrow, as Trustee, in favor of Cifinancial, Inc., as Beneficiary, dated 7/18/2001, recorded 07/19/2001, in official records of Klamath County, Oregon, in book/reel/ volume No. M01, at page No. 35542 fee/file/instrument/microfile/reception No. (indicated which) covering the following described real property situated in said County and State, to wit: APN: R461529 Lot 6, Block 29, Klamath Falls Forest Estates Highway 66 units, plat #2, in the county of Klamath, state of Oregon. Commonly known as: 9214 Prairie Dog 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 a 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 11/1/2005 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, trustee's 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 \$499.36 Monthly Charge \$10.00.

By this reason of said default the beneficiary has declared all obligations secured by said trust deed immediately due and payable, said sums being the following, to wit: The sum of \$78,242.32 together with interest thereon at the rate of 6.96000 per annum from 10/1/2005 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 7/14/2006, at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, 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 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 No-

tice 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: 714-573-1965 or Login to www.priorityposting.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. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Dated: 3/9/2006.
First American Title Insurance Company, as Trustee, 3 First American Way, Santa Ana, CA 92707. Quality Loan Service Corp., as agent, Signature By: Nicole Fuentes, Trustee Sale Officer. For Non-Sale Information: Quality Loan Service Corp., 319 Elm Street, 2nd Floor, San Diego, CA 92101. Tel: 619-545-7711; Fax: 619-545-7716. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders' rights against the real property only. This Office is attempting to collect a debt and any information obtained will be used for that purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. P243075 3/23, 3/30, 4/6, 04/13/2006. #8175 March 23, 30, April 6, 13, 2006.

Affidavit Return of Service

State of Oregon)

Court Case Number: 243075

County of Klamath)

I HEREBY CERTIFY THAT on 031406 the within:

- | | | |
|--|---|--|
| <input type="checkbox"/> Summons & Complaint | <input type="checkbox"/> Summons & Petition | <input type="checkbox"/> Summons |
| <input type="checkbox"/> Complaint | <input type="checkbox"/> Petition | <input type="checkbox"/> Answer |
| <input type="checkbox"/> Motion | <input type="checkbox"/> Affidavit | <input type="checkbox"/> Order |
| <input type="checkbox"/> Order to Show Cause | <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Subpoena |
| <input type="checkbox"/> Citation | <input type="checkbox"/> Small Claim | <input checked="" type="checkbox"/> Notice |
| <input type="checkbox"/> | | |

for service on the within named: THOMAS E AND ROSEANNA C. WILLIAMS

☐ **SERVED:** _____ personally and in person
at _____

☐ **SUBSTITUTE SERVICE:** By leaving a true copy with _____, a person over the age of fourteen years, who
resides at the place of abode of the within named _____
at said abode: _____

☐ **OFFICE SERVICE:** By leaving a true copy with _____
the person in charge of the office maintained for the conduct of business by _____

☐ **CORPORATE:** By leaving a true copy with _____
of said corporation.

☒ **OTHER METHOD:** VANCAUT POSTED 9214 PRAIRIE DOG DR
BONANZA 97623

☐ **NOT FOUND:** After due and diligent search and inquiry, I hereby return that I have been unable to find the
within named _____
within Klamath County.

ALL SEARCH AND SERVICE WAS MADE WITHIN KLAMATH COUNTY, STATE OF OREGON.

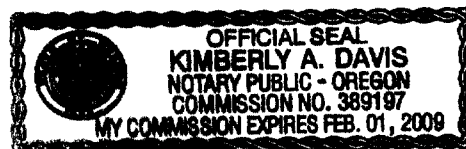
DATE AND TIME OF SERVICE OR NOT FOUND: 031406 AT 9:30AM

I FURTHER CERTIFY that I am a competent person 18 years of age or older and a resident of the state of
service or the State of Oregon and that I am not a party to nor an officer, director or employee of, nor attorney
for any party, corporate or otherwise and knew that the person, firm or corporation served is the identical one
named in the action.

By: [Signature]
D. DAVIS

Basin Proserve
422 N. 6th Street
Klamath Falls, OR 97601
(541) 884-6080

Subscribed to and sworn to before me this
0623rd Day of 23rd, 2006
Kimberly A Davis
Notary Public



2884844

TRUSTEE'S NOTICE OF SALE

Loan No: **20-0051-0246029**

T.S. No.: **OR-06-55558-NF**

Reference is made to that certain deed made by, **THOMAS E. WILLIAMS AND ROSEANNA C. WILLIAMS** as Grantor to **ASPEN TITLE AND ESCROW**, as trustee, in favor of **CITIFINANCIAL, INC.**, as Beneficiary, dated **7/18/2001**, recorded **7/19/2001**, in official records of **KLAMATH** County, Oregon in book/reel/volume No. **M01** at page No. **35542** fee/file/instrument/microfile/reception No , covering the following described real property situated in said County and State, to-wit:

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LOT 6, BLOCK 29, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT #2, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

Commonly known as:

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BONANZA, OR 97623

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Installment of principal and interest plus impounds and / or advances which became due on 11/1/2005 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 **\$499.55**

Monthly Late Charge **\$10.00**

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 **\$78,242.32** together with interest thereon at the rate of **6.96000** per annum from **10/1/2005** 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.

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Loan No: 20-0051-0246029
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Dated: 3/9/2006

First American Title Insurance Company, as trustee
3 First American Way
Santa Ana, CA 92707
Quality Loan Service Corp., as agent

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

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WILL BE USED FOR THAT PURPOSE.**

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.