

3028014

2006-022579

Klamath County, Oregon



00008497200600225790110111

11/13/2006 11:21:42 AM

Fee: \$81.00

1st-862070

**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

AFFIDAVIT OF MAILING NOTICE OF SALE

AFFIDAVIT OF PUBLICATION

PROOF OF SERVICE

ORIGINAL GRANTOR: CHARLES JOCKS, TERESA JOCKS

BENEFICIARY: FIRST HORIZON HOME LOAN CORPORATION

T.S. #: OR-06-61353-DD

Loan #: 0020191193

81-F

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

T.S. NO.: OR-06-61353-DD
LOAN NO.: 0020191193

(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 Debra Dente, Sr. Trustee Sale Officer, 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 **7/28/2006**. 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.

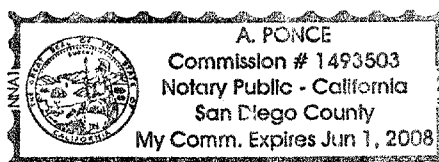
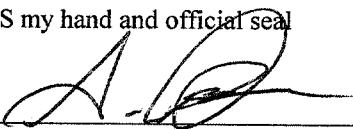
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF California } SS
COUNTY OF San Diego }

On **7/28/2006** before me **A. Ponce**, 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



TRUSTEE'S NOTICE OF SALE

Loan No: 0020191193
T.S. No.: OR-06-61353-DD

Reference is made to that certain deed made by, **CHARLES L JOCKS AND TEREASA L JOCKS, HUSBAND & WIFE** as Grantor to **PACIFIC CASCADES FINANCIAL, INC.**, as trustee, in favor of **KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION**, as Beneficiary, dated **4/20/2001**, recorded **4/20/2001**, in official records of **KLAMATH** County, Oregon in book/reel/volume No. **M01** at page No. **17608** fee/file/instrument/microfile/reception No *** and unrecorded loan modification dated **5/1/2003**, covering the following described real property situated in said County and State, to-wit:

APN: R51564

LOT 15, BLOCK 6, PLEASANT VIEW TRACTS, IN THE COUNTY OF KLAMATH, STATE OF OREGON

Commonly known as:

**1911 GARY ST
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 3/1/2006 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 **\$556.76**

Monthly Late Charge **\$20.70**

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 **\$58,764.98** together with interest thereon at the rate of **7.00000** per annum from **2/1/2006** 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 **11/27/2006** at the hour of **10:00:00 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: 0020191193
T.S. No.: OR-06-61353-DD

TRUSTEE'S NOTICE OF SALE

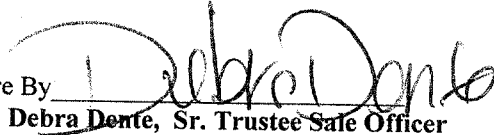
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "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: 7/26/2006

FIRST AMERICAN TITLE INSURANCE COMPANY, as trustee
By: Quality Loan Service Corp., as agent
Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101
619-645-7711

Signature By


Debra Dente, Sr. 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.

AFFIDAVIT OF MAILING

Date: 7/28/2006
T.S. No.: OR-06-61353-DD
Loan No.: 0020191193
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 **Quality Loan Service Corp.**, and is not a party to the within action and that on 7/28/2006, (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

CHARLES L JOCKS
1911 GARY ST
KLAMATH FALLS, OR 976034920
First Class and Cert. No. 71808583322003372099

CHARLES L JOCKS
1911 GARY ST
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71808583322003372105

TEREASA L JOCKS
1911 GARY ST
KLAMATH FALLS, OR 976034920
First Class and Cert. No. 71808583322003372112

TEREASA L JOCKS
1911 GARY ST
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71808583322003372129

CARTER JONES COLLECTIONS LLC
PO BOX 145
KLAMATH FALLS , OR 97601-0375
First Class and Cert. No. 71808583322003372136

CARTER JONES COLLECTIONS LLC

1143 PINE STREET
KLAMATH FALLS , OR 97601-0375
First Class and Cert. No. 71808583322003372143

JOCKS CHARLES L
1911 GARY ST
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71808583322003372150

JOCKS CHARLES L
1911 GARY ST
KLAMATH FALLS, OR 976034920
First Class and Cert. No. 71808583322003372167

HOSANA CHRISTIAN SCHOOL
307 NORTH 7TH ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71808583322003372174

CHARLES JOCKS
1911 GARY ST
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71808583322003372181

CHARLES JOCKS
1911 GARY ST
KLAMATH FALLS, OR 976034920
First Class and Cert. No. 71808583322003372198

TERESA JOCKS
1911 GARY ST
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71808583322003372204

TERESA JOCKS
1911 GARY ST
KLAMATH FALLS, OR 976034920
First Class and Cert. No. 71808583322003372211

THERESA L. JOCKS
1911 GARY ST
KLAMATH FALLS , OR 97603
First Class and Cert. No. 71808583322003372228

JOCKS TEREASA L
1911 GARY ST
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71808583322003372235

JOCKS TEREASA L
1911 GARY ST
KLAMATH FALLS, OR 976034920
First Class and Cert. No. 71808583322003372242

TRUSTEE'S NOTICE OF SALE

Loan No: 0020191193

T.S. No.: OR-06-61353-DD

Reference is made to that certain deed made by, **CHARLES L JOCKS AND TEREASA L JOCKS, HUSBAND & WIFE** as Grantor to **PACIFIC CASCADES FINANCIAL, INC.**, as trustee, in favor of **KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION**, as Beneficiary, dated 4/20/2001, recorded 4/20/2001, in official records of **KLAMATH** County, Oregon in book/reel/volume No. **M01** at page No. **17608** fee/file/instrument/microfile/reception No *** and unrecorded loan modification dated 5/1/2003, covering the following described real property situated in said County and State, to-wit:

APN: R51564

LOT 15, BLOCK 6, PLEASANT VIEW TRACTS, IN THE COUNTY OF KLAMATH, STATE OF OREGON

Commonly known as:

1911 GARY ST

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 3/1/2006 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 **\$556.76**

Monthly Late Charge **\$20.70**

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 **\$58,764.98** together with interest thereon at the rate of **7.00000** per annum from **2/1/2006** 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 **11/27/2006** at the hour of **10:00:00 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: 0020191193
T.S. No.: OR-06-61353-DD

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: 7/26/2006

FIRST AMERICAN TITLE INSURANCE COMPANY, as trustee
By: Quality Loan Service Corp., as agent
Quality Loan Service Corp.
319 Elm Street, 2nd Floor
San Diego, CA 92101
619-645-7711

Signature By


Debra Dante, Sr. 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.

OR-06-61353-0

11/27

Affidavit Return of Service

State of Oregon)
County of Klamath)

REF: Court Case Number: 252928

I HEREBY CERTIFY THAT on 081306 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 |
- ☒ TRUSTEE'S SALE & NOTICE OF DEFAULT

for service on the within named: OCCUPANTS 1911 GARY ST K.FALLS OR 97603

☒ SERVED: TERESA L JOCKS personally and in person at 1911 GARY ST KLAMATH FALLS OR 97603

☒ SUBSTITUTE SERVICE: By leaving a true copy with TERESA L JOCKS, a person over the age of fourteen years, who resides at the place of abode of the within named CHARLES L. JOCKS at said abode: 1911 GARY ST KLAMATH FALLS OR 97603

☐ 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:

☐ 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: 081306 AT 2:50 PM

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. DAUS

Basin Proserve
422 N. 6th Street
Klamath Falls, OR 97601
(541) 884-6060

Subscribed & Sworn to before me
this 13th Day of August, 2006

OFFICIAL SEAL
PAMELA A THOMPSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 398115
MY COMMISSION EXPIRES OCTOBER 28, 2009

[Signature]

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 # 8572

Notice of Sale/Charles L & Teresa L Jocks

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

Four

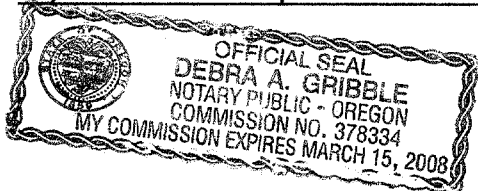
Insertion(s) in the following issues:
August 3, 10, 17, 24, 2006

Total Cost: \$912.58

Subscribed and sworn by Jeanine P Day
before me on: August 24, 2006

Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE Loan No.: 0020191193 T.S. No.: OR-06- 61353-DD

Reference is made to that certain deed made by Charles L Jocks and Teresa L Jocks, husband and wife as Grantor to Pacific Cascades Financial, Inc., as Trustee, in favor of Klamath First Federal Savings and Loan Association, as Beneficiary, dated 4/20/2001, recorded 04/20/2001, in official records of Klamath County, Oregon, in book/reel/volume No. M01, at page No. 17608 fee/file/instrument/microfile/reception No. and unrecorded loan modification dated 5/1/2003, covering the following described real property situated in said County and State, to wit: APN: R51564 Lot 15, Block 6, Pleasant View Tracts, in the county of Klamath, state of Oregon. Commonly known as: 1911 Gary St, 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 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 3/1/2006 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 \$556.76 Monthly Late Charge \$20.70.

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 \$58,764.98 together with interest thereon at the rate of 7.00000 per annum from 2/1/2006 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 11/27/2006, at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, 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 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.priori-typosting.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.

AUG 31 2006

Dated: 7/26/2006.
First American Title
Insurance Company,
as Trustee. By:
Quality Loan Serv-
ice Corp., as agent.
Quality Loan Serv-
ice Corp., 319 Elm
Street, 2nd Floor,
San Diego, CA 92101.
619-645-7711. Signa-
ture By: Debra
Dente, Trustee Sale
Officer For Non-Sale
Information: Quali-
ty 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 ob-
tained will be used
for that purpose. As
required by law, you
are hereby notified
that a negative cred-
it report reflecting
on your credit re-
cord may be submit-
ted to a credit re-
port agency if you
fail to fulfill the
terms of your credit
obligations. P252928
8/3, 8/10, 8/17,
08/24/2006.
#8572 August 3, 10,
17, 24, 2006.