

3109734

2007-002169

Klamath County, Oregon



00014644200700021690100107

02/07/2007 03:23:11 PM

Fee: \$76.00

1st - 911836

**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: CYNTHIA L MECHAM, THOMAS MECHAM**

**BENEFICIARY: CITIFINANCIAL MORTGAGE COMPANY INC FKA ASSOCIATES  
FINANCIAL SERVICES COMPANY OF OREGON INC**

**T.S. #: OR-06-65470-NF**

**Loan #: 20-0051-0250269**

76.-F

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

T.S. NO.: OR-06-65470-NF  
LOAN NO.: 20-0051-0250269

(Above Space is for Recorder's Use)

**AFFIDAVIT OF MAILING NOTICE OF SALE**

STATE OF California } SS  
COUNTY OF San Diego }

I, Tony Rodriguez, 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, **San Diego, California**, on **10/12/2006**. 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.

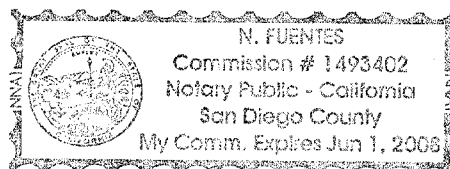
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF California } SS  
COUNTY OF San Diego }

On 1/29/2007 before me N. Fuentes, the undersigned, A Notary Public in and for said State, personally appeared **Tony Rodriguez** (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: 10/12/2006  
T.S. No.: OR-06-65470-NF  
Loan No.: 20-0051-0250269  
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 **10/12/2006**, (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 Tony Rodriguez

CITIFINANCIAL, INC.  
2848 S. 6TH STREET, STE 1  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494514

CITIFINANCIAL, INC.  
PO BOX 17173  
BALTIMORE , MD 21203  
First Class and Cert. No. 71808583322006494521

SUZANNE M. EARLE  
1610 LAKEVIEW  
KLAMATH FALLS , OR 97301  
First Class and Cert. No. 71808583322006494538

CYNTHIA L MECHAM  
7209 HENLEY RD  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494545

CYNTHIA L MECHAM  
4621 MEMORIE LN  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494552

THOMAS MECHAM

7209 HENLEY RD  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494569

THOMAS MECHAM  
4621 MEMORIE LN  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494576

THOMAS MECHAM  
1747 BURNS ST  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494583

CYNTHIA L MECHAM  
1747 BURNS ST  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494590

THOMAS B MECHAM  
1747 BURNS ST  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494606

THOMAS B MECHAM  
7209 HENLEY RD  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71808583322006494613

THOMAS B. MECHAM  
7209 HENLEY ROAD  
KLAMATH FALLS , OR 97603  
First Class and Cert. No. 71808583322006494620

STATE OF OREGON - DHR  
SUPPORT ENFORCEMENT DIVISION  
32 WEST SIXTH STREET  
MEDFORD , OR 97501  
First Class and Cert. No. 71808583322006494637

STATE OF OREGON, DEPARTMENT OF JUSTICE  
DIVISION OF CHILD SUPPORT  
PO BOX 14506  
SALEM , OR 97309  
First Class and Cert. No. 71808583322006494644

STATE OF OREGON  
C/O DISTRICT ATTORNEY/FAMILY SUPPORT UNIT  
3300 VANDENBERG RD  
KLAMATH FALLS , OR 97603  
First Class and Cert. No. 71808583322006494651

## TRUSTEE'S NOTICE OF SALE

Loan No: **20-0051-0250269**  
T.S. No.: **OR-06-65470-NF**

Reference is made to that certain deed made by, **THOMAS B MECHAM** as Grantor to **ASPEN TITLE AND ESCROW**, as trustee, in favor of **ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON INC**, as Beneficiary, dated **12/30/1999**, recorded **1/5/2000**, in official records of **KLAMATH** County, Oregon in book/reel/volume No. **M00** at page No. **534** fee/file/instrument/microfile/reception No \*\*, covering the following described real property situated in said County and State, to-wit:

**APN: R583817 M30923**  
**LEGAL DESCRIPTION ATTACHED AS EXHIBIT A**

Commonly known as:  
**7209 HENLEY RD**  
**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 6/20/2006 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 **\$705.33**                      Monthly Late Charge **\$35.27**

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 **\$86,529.16** together with interest thereon at the rate of **12.00000** per annum from **5/20/2006** 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 **2/14/2007** 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](http://www.priorityposting.com)**

Loan No: 20-0051-0250269  
T.S. No.: OR-06-65470-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: 10/11/2006

**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 \_\_\_\_\_

  
**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.

## LEGAL DESCRIPTION

### EXHIBIT A

#### PARCEL 1:

Beginning on the North line of County road at a point which is South 1260 feet and South 89 degrees 30' West 593.6 feet from the Northeast corner of Section 25, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon; thence North 500 feet; thence South 89 degrees 30' West 131.2 feet to the United States Canal A-7; thence Southeasterly along said canal right of way to the aforesaid County Road; thence North 89 degrees 30' East 43.1 feet along said County road to the point of beginning, being in the NE 1/4 of said Section 25.

#### PARCEL 2:

Beginning at a point on the Northerly right of way line of the County road which lies South 89 degrees 33' West a distance of 647 feet and North 9 degrees 47' West a distance of 30.4 feet from the iron axle which marks the Southeast corner of the NE 1/4 of the NE 1/4 of Section 25, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon and running thence, continuing North 9 degrees 47' West along the Easterly right of way line of the U.S.R.S. Lateral, a distance of 506.6 feet to an iron pin; thence North 89 degrees 33' East a distance of 14.7 feet to an iron pin; thence in a Southeasterly direction a distance of 506.6 feet to a point on the Northerly right of way line of the County Road; thence South 89 degrees 33' West along the northerly right of way line of the County road a distance of 15.5 feet, more or less, to the point of beginning, in the NE 1/4 of the NE 1/4 in Section 25, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon. (Known as Tract K.)

EXCEPTING THEREFROM the Southerly 160 feet thereof (the North boundary thereof to be parallel to Henley Road) as conveyed by instrument recorded January 17, 1975 in Book M-75 at Page 782, Microfilm Records of Klamath County, Oregon. TOGETHER WITH a perpetual non-exclusive easement for ingress and egress over that portion of the premises on which Klamath County School District presently holds an easement as evidenced by instrument recorded January 5, 1975 in Book M-75 at Page 782, Microfilm Records of Klamath County, Oregon.

Affidavit Return of Service

State of Oregon )  
County of Klamath )

Court Case Number: 260562

I HEREBY CERTIFY THAT on 102206 the within:

- ( ) Summons & Complaint
- ( ) Complaint
- ( ) Motion
- ( ) Order to Show Cause
- ( ) Citation
- ( ) Summons & Petition
- ( ) Petition
- ( ) Affidavit
- ( ) Restraining Order
- ( ) Small Claim
- ( ) Summons
- ( ) Answer
- ( ) Order
- ( ) Subpoena
- ( ) Notice

NOTICE OF TRUSTEE'S SALE & NOTICE OF DEFAULT

for service on the within named: OCCUPANTS OF 7209 HENLEY RD K. FALLS OR

SERVED: AMANDA WHITSON 97603 personally and in person at 7209 HENLEY RD K. FALLS OR 97603

( ) 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: \_\_\_\_\_

( ) 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.

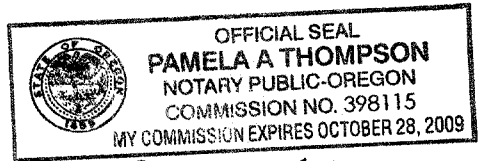
(DATE AND TIME OF SERVICE) OR NOT FOUND: 102206 AT 2:10PM

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: DAVID DAVIS

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

Subscribed & Sworn to before me this 22nd Day of Oct. 2006



Pamela Thompson



Affidavit of Publication

OR-06-65470-N

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 # 8788

Notice of Sale/Thomas B. Mecham

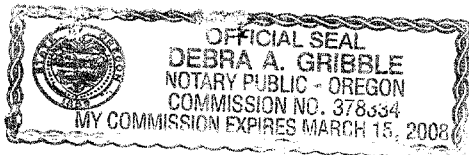
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: ( 4 )  
Four

Insertion(s) in the following issues:  
November 1, 8, 15, 22, 2006

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day  
before me on: November 22, 2006

*Debra A Gribble*  
Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S  
NOTICE OF SALE  
Loan No.: 20-0051-  
0250269 T.S. No.:  
OR-06-65470-NF

Reference is made to that certain deed made by Thomas B. Mecham as Grantor to Aspen Title and Escrow, as Trustee, in favor of Associates Financial Services Company of Oregon INC, as Beneficiary, dated 12/30/1999, recorded 01/05/2000, in official records of Klamath County, Oregon, in book/reel/volume No. M00, at page No. 534 fee/file/instrument/microfile/reception No. covering the following described real property situated in said County and State, to wit: APN: R583817 M30923 Legal Description Exhibit A Parcel 1: Beginning on the North line of County road at a point which is South 1260 feet and south 89 degrees 30' west 593.6 feet from the northeast corner of section 25, Township 39 south, Range 9 east of the Willamette Meridian, in the County of Klamath, State of Oregon; thence north 500 feet; thence south 89 degrees 30' west 131.2 feet to the United States Canal A-7; thence South-easterly along said canal right of way to the aforesaid County Road; thence North 89 degrees 30' east 43.1 feet along said County road to the point of beginning, being in the NE of said section 25. Parcel 2: Beginning at a point on the northerly right of way line of the County road which lies South 89 degrees 33' west a distance of 647 feet and north 9 degrees 47' west a distance of 30.4 feet from the iron axle

which marks the southeast corner of the NE of the NE of section 25, Township 39 south, range 9 east of the Willamette Meridian, in the County of Klamath, State of Oregon and running thence, continuing north 9 degrees 47' west along the easterly right of way line of the U.S.R.S. lateral, a distance of 506.6 feet to an iron pin; thence north 89 degrees 33' east a distance of 14.7 feet to an iron pin; thence in a southeasterly direction a distance of 506.6 feet to a point on the northerly right of way line of the County road; thence south 89 degrees 33' west along the northerly right of way line of the County road a distance of 15.5 feet, more or less, to the point of beginning, in the NE of the NE in section 25, Township 39 south, range 9 east of the Willamette Meridian, in the county of Klamath, State of Oregon. (Known as Tract K.) Excepting Therefrom the southerly 160 feet thereof (the north boundary thereof to be parallel to Henley Road) as conveyed by instrument recorded January 17, 1975 in book M-75 at page 782, microfilm Records of Klamath County, Oregon. Together with a perpetual non-exclusive easement for ingress and egress over that portion of the premises on which Klamath County School District presently holds an easement as evidenced by instrument recorded January 5, 1975 in Book M-75 at page 782, Microfilm Records of Klamath County, Oregon. Commonly

known as: 7209 Henley Rd, 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 6/20/2006 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 \$705.33 Monthly Late Charge \$35.27. 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 \$86,529.16 together with interest thereon at the rate of 12.00000 per annum from 5/20/2006 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.

260562

Whereof, notice hereby is given that, First American Title Insurance Company, the undersigned trustee will, on 2/14/2007, 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 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](http://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: 10/11/2006.

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: 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. P260562 11/1, 11/8, 11/15, 11/22/2006. #8788 November 1, 8, 15, 22, 2006.