

2009-009491

Klamath County, Oregon



00069294200900094910090098

07/13/2009 10:43:02 AM

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.  
2141 5th Avenue  
San Diego, CA 92101

**AFFIDAVIT OF MAILING NOTICE OF SALE**

**AFFIDAVIT OF PUBLICATION**

**PROOF OF SERVICE**

**ORIGINAL GRANTOR: LORIE A BACKER**

**BENEFICIARY: CITIFINANCIAL MORTGAGE COMPANY, INC. FKA  
ASSOCIATES CITIFINANCIAL.**

**T.S. #: OR-08-176362-CM**

**Loan #: 20-0051-0266608**

1st 1268653

3789488-Ac

F71-

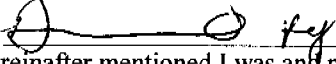
WHEN RECORDED MAIL TO:  
Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101

T.S. NO.: OR-08-176362-CM  
LOAN NO.: 20-0051-0266608

(Above Space is for Recorder's Use)

**AFFIDAVIT OF MAILING NOTICE OF SALE**

STATE OF California } SS  
COUNTY OF San Diego }

I, **David Fry** , 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 and provided the notice required by HB3630 (2008) Section 21 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 AND ADDRESS**

**CERTIFIED NO.**

**SEE ATTACHED**

Said person(s) include the grantor of 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.

"Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any"

Each of the notices so mailed was certified to be a true copy of the original notice of sale by **Jason Julienne**, 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 **4/3/2009**. 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 **7/9/09** before me **Michelle Nguyen**, the undersigned, A Notary Public personally appeared **David Fry** who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature   
**Michelle Nguyen**



**AFFIDAVIT OF MAILING**

Date: **4/3/2009**  
 T.S. No.: **OR-08-176362-CM**  
 Loan No.: **20-0051-0266608**  
 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; and that on **4/3/2009**, (s)he personally mailed the Notice of Sale, of which the annexed is a true copy, by causing to be deposited 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 David Fry

Occupant  
 Overland, Lot 600  
 KLAMATH FALLS, OR 97601  
 First Class and Cert. No. 71039628594129326175

LORIE A. BACKER  
 LOT 600 OVERLAND  
 KLAMATH FALLS, OR 97601  
 First Class and Cert. No. 71039628594129326205

LORIE A. BACKER  
 2575 CAMPUS DRIVE #137  
 KLAMATH FALLS, OR 97601  
 First Class and Cert. No. 71039628594129326250

LORIE A. BACKER  
 2575 CAMPUS DR  
 KLAMATH FALLS, OR 97601-1102  
 First Class and Cert. No. 71039628594129326274

LORIE A BACKER  
 Overland, Lot 600  
 KLAMATH FALLS, OR 97601  
 First Class and Cert. No. 71039628594129326335

LORIE A BACKER  
 2575 CAMPUS DRIVE NO 137  
 KLAMATH FALLS, OR 97601  
 First Class and Cert. No. 71039628594129326366

KEVIN BEERS  
LOT 600 OVERLAND  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594129326403

KEVIN BEERS  
2575 CAMPUS DRIVE #137  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594129326458

KEVIN BEERS  
2575 CAMPUS DR  
KLAMATH FALLS, OR 97601-1102  
First Class and Cert. No. 71039628594129326489

KEVIN BEERS  
10013 ARTISTIC WALK AVENUE  
LAS VEGAS, NV 89107  
First Class and Cert. No. 71039628594129326526

LVNV FUNDING, LLC  
PO BOX 10584  
GREENVILLE, SC 29603  
First Class and Cert. No. 71039628594129326571

LVNV FUNDING, LLC  
C/O DERRICK E. MC GAVIC, ATTORNEY  
PO BOX 10163  
EUGENE, OR 97440  
First Class and Cert. No. 71039628594129326625

ROBERT SIEDLECKI  
LOT 600 OVERLAND  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594129326656

SHERRY SIEDLECKI  
LOT 600 OVERLAND  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594129326694

ROBERT SIEDLECKI  
2575 CAMPUS DRIVE #137  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594129326731

SHERRY SIEDLECKI  
2575 CAMPUS DRIVE #137  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594129326779

ROBERT SIEDLECKI  
2575 CAMPUS DR

KLAMATH FALLS, OR 97601-1102  
First Class and Cert. No. 71039628594129326823

SHERRY SIEDLECKI  
2575 CAMPUS DR  
KLAMATH FALLS, OR 97601-1102  
First Class and Cert. No. 71039628594129326854

ROBERT SIEDLECKI  
10013 ARTISTIC WALK AVENUE  
LAS VEGAS, NV 89107  
First Class and Cert. No. 71039628594129326892

SHERRY SIEDLECKI  
10013 ARTISTIC WALK AVENUE  
LAS VEGAS, NV 89107  
First Class and Cert. No. 71039628594129326946

KIM TA  
LOT 600 OVERLAND  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594129326984

KIM TA  
2575 CAMPUS DRIVE #137  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594129327011

KIM TA  
2575 CAMPUS DR  
KLAMATH FALLS, OR 97601-1102  
First Class and Cert. No. 71039628594129327059

KIM TA  
10013 ARTISTIC WALK AVENUE  
LAS VEGAS, NV 89107  
First Class and Cert. No. 71039628594129327080

## TRUSTEE'S NOTICE OF SALE

Loan No: **20-0051-0266608**  
T.S. No.: **OR-08-176362-CM**

Reference is made to that certain deed made by, **LORIE A BACKER** as Grantor to **AMERITITLE**, as trustee, in favor of **ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.**, as Beneficiary, dated **7/13/2000**, recorded **7/17/2000**, in official records of **KLAMATH** County, Oregon in book/reel/volume No. **M00** at page No. **25918** fee/file/instrument/microfile/reception No xxx, covering the following described real property situated in said County and State, to-wit:

**APN: R625700**

**The NW 1/4 of the NE 1/4 of Section 28, Township 40 South, Range 8 East of the Willamette Meridian, TOGETHER WITH** easements for roadway purposes with the existing road as described in Agreement for Easements recorded September 15, 1976 in Volume M76, page 14509, recorded September 21, 1976 in Volume M76-14762, and recorded November 12, 1993 in Volume M93, page 29865, Microfilm Records of Klamath County, Oregon.

Commonly known as:

**Overland, Lot 600**  
**KLAMATH FALLS, OR 97601**

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 advances which became due on 9/20/2007 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 **\$202.71**

Monthly Late Charge

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 **\$20,037.89** together with interest thereon at the rate of **7.0800** per annum from **8/20/2007** 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 **4/15/2009** 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: 20-0051-0266608  
T.S. No.: OR-08-176362-CM

### 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.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by Quality Loan Service. If there are any irregularities discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary.

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: 12/8/2008

**FIRST AMERICAN TITLE INSURANCE COMPANY, as trustee**  
**By: Quality Loan Service Corp. of Washington, as agent**  
**Quality Loan Service Corp. of Washington**  
2141 5th Avenue  
San Diego, CA 92101 619-645-7711  
OR-08-176362-CM

Signature By

  
Jason Julienne, Assistant Secretary

For Non-Sale Information:

**Quality Loan Service Corp. of Washington**  
2141 5th Avenue  
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.

508432

OR-08-176362-  
CM

**JEFFERSON STATE ADJUSTERS  
RECOVERY IS OUR BUSINESS**

1135 Pine Street  
Klamath Falls, Oregon 97601  
Phone: (541) 882-8036 Fax: (541) 883-2129

**AFFIDAVIT OF  
VACANT LAND**

STATE OF OREGON  
COUNTY OF KLAMATH

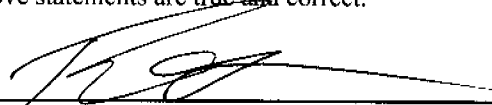
I, ROBERT W. BOLENBAUGH being first duly sworn, depose and say: That I am and have been at all material times hereto, a competent person over the age of eighteen years and a resident of the county of Klamath, State of Oregon. I am not a party to, an attorney for, or interested in any suit or action involving the property described below.

That on the 17<sup>TH</sup> day of December 2008, after personal inspection, I found the following described real property to be vacant land

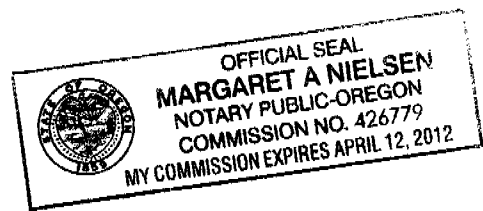
Commonly described as (Overland Lot 600. Klamath Falls, OR 97601)

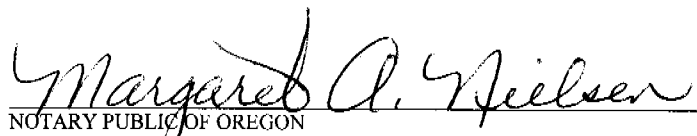
Comments: 12/17/08 2:10 PM Per Neighbor the property is not accessible due to the snow. There is only a well on the property, no structures, no power & no residents.

I declare under the penalty of perjury that the above statements are true and correct.

  
\_\_\_\_\_  
ROBERT W. BOLENBAUGH (Signed and Dated)

Subscribed and Sworn to before me this 29<sup>th</sup> day of December, 2008.



  
\_\_\_\_\_  
MARGARET A. NIELSEN  
NOTARY PUBLIC OF OREGON  
MY COMMISSION EXPIRES:

4/15



# 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 # 10762

Notice of Sale/Lorie A. Backer

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

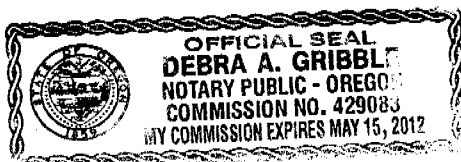
Insertion(s) in the following issues:

December 26, 2008, January 2, 9, 16, 2009

Subscribed and sworn by Jeanine P Day  
before me on: January 16, 2009

Notary Public of Oregon

My commission expires May 15, 2012



508432 4/15

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.

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. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by Quality Loan Service. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary. 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: 12/8/2008. FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee By: Quality Loan Service Corp. of Washington, as agent Quality Loan Service Corp. of Washington 2141 5th Avenue San Diego, CA 92101 619-645-7711 OR-08-176362-CM Signature By: Jason Juliette, Assistant Secretary For Non-Sale Information: Quality Loan Service Corp. of Washington 2141 5th Avenue 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. P508432 12/26, 1/2, 1/9, 01/16/2009

#10762 December 26, 2008, January 2, 9, 16, 2009.

### TRUSTEE'S NOTICE OF SALE Loan No.: 20-0651-026668 T.S. No.: OR-08-176362-CM

Reference is made to the certain deed made by LORIE A BACKER as Grantor to AMERICAN TITLE, as Trustee, in favor of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., as Beneficiary, dated 7/13/2000, recorded 7/17/2000, in official records of Klamath County, Oregon, in book/reel/volume No. M00, at page No. 25918 fee/file/instrument/microfilm/reception No. xxx covering the following described real property situated in said County and State, to wit: APN: R625700 The NW 1/4 of the NE 1/4 of Section 28, Township 40 South, Range 8 East of the Willamette Meridian, TOGETHER WITH easements for roadway purposes with the existing road as described in Agreement with Easements recorded September 15, 1976 in Volume M76, page 14509, recorded September 21, 1976 in Volume M76-14762, and recorded November 12, 1993 in Volume M73, page 29865, Microfilm Records of Klamath County, Oregon. Commonly known as: Overland, Lot 600 KLAMATH FALLS, OR 97601.

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 9/20/2007 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 beneficiary's effort to protect and preserve its security must be cured as a condition of reinstatement. Monthly Payment \$202.71 Monthly Late Charge.

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 \$20,037.89 together with interest thereon at the rate of 7.0800 per annum from 8/20/2007 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 4/15/2009, at the hour of 10:00 A.M. Standard of Time, as established by section 102.110, 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