

M05-65159

Klamath County, Oregon

09/27/2005 11:54:56 AM

Pages 16 Fee: \$96.00

PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS 116826

STATE OF: OREGON
COUNTY OF: KLAMATH

1st 582276

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: **Occupants of 715 Highway 422 N Chiloquin, OR 97624**
(PO Box 760 Chiloquin, OR 97624)

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to **Louisa Brown** at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to _____, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☐ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on _____ and after personal inspection, I found the above described real property to be unoccupied.

☐ **SUBSTITUTE SERVICE MAILER:** That on the ____ day of _____, 2005 I mailed a copy of the Trustee's Notice of Sale addressed to _____ and all other occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed _____

715 Highway 422 N Chiloquin, OR 97624

ADDRESS OF SERVICE

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

May 20, 2005

1:20 p.m.

DATE OF SERVICE

TIME OF SERVICE

☐ or non occupancy

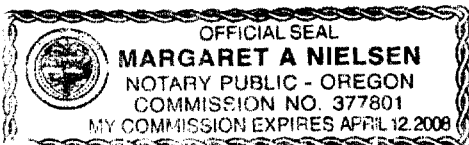
By: _____

ROBERT W. SOLENBAUGH

Subscribed and sworn to before on this 23rd day of May, 2005.

Margaret A. Nielsen

Notary Public for Oregon



915

116826
094120R
MTDSOR

JEFFERSON STATE ADJUSTERS
1135 Pine Street
Klamath Falls OR 97601

AFFIDAVIT OF MAILING
Trustee's Notice of Sale
FOR THE OCCUPANTS OF:
715 Highway 422 N
PO Box 760
Chiloquin, OR 97624

I hereby certify that on May 24, 2005 I mailed a copy of the Trustee's Notice of Sale addressed to Louisa Brown and all other occupants at the address stated in the Trustee's Notice of Sale.

Upon whom service was made on: May 20, 2005 with a statement of the date, time and place at which service was made.

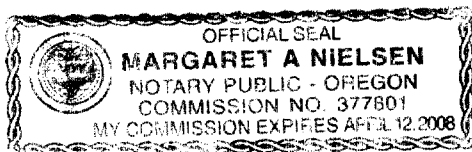
Dated this day: May 24, 2005

By Margaret A. Nielsen

Subscribed and sworn before me this 24th day of May, 2005.

Margaret A. Nielsen
NOTARY PUBLIC FOR OREGON

My Commission Expires: _____



AND WHEN RECORDED MAIL TO:

**Meridian Trust Deed Service
4675 MacArthur Court Suite 1520
Newport Beach, CA 92660**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No.: **66171100513944/BROWN**

TS #: **09412OR**

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79-5010, et seq.

Reference is made to that certain Trust Deed made by LOUISA MAE BROWN, , as Grantor, to AMERITITLE, as Trustee, in favor of BENEFICIAL OREGON INC. D/B/A BENEFICIAL MORTGAGE CO., as Beneficiary, dated 11-12-1999, recorded 11-17-1999, in the mortgage records of KLAMATH County, Oregon, book/reel/volume No. M99, Page 45576 and/or as fee/file/instrument/microfilm/reception No. . The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by BENEFICIAL OREGON INC. DBA BENEFICIAL MORTGAGE CO..

Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

SEE EXHIBIT "A".

The street address or other common designation, if any, of the real property described above is purported to be:

PARCEL NO.: R198672

715 HWY 422

NORTH CHILOQUIN, OR 97624

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

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 of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums:

<u>From</u>	<u>Through</u>	<u>Interest Rate</u>	<u>No. of Payments</u>	<u>Amount:</u>
02-17-2005	05-06-2005	13.494	3	\$878.13

Total Advances: \$0.00

Late Charges: \$0.00

Total: \$2,634.39

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard

Exhibit "A"

Real property in the County of Klamath, State of Oregon, described as follows:

All that portion of Lot 6 Section 34, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point bearing North 47° 12' West 760 feet and North 30° 30' East 10.2 feet from the intersection of the Westerly line of LaLakes Avenue with the Northerly line of Chocktoot Street, in the Townsite of West Chiloquin; thence North 47° 12' West parallel and distant 10 feet from the County road, a distance of 60 feet; thence North 30° 30' East parallel to LaLakes Avenue, a distance of 120 feet; thence South 47° 12' East a distance of 60 feet; thence South 30° 30' West a distance of 120 feet to the place of beginning, also known as Lot 22, Spinks Addition to Chiloquin, an unplatted subdivision.

Tax Parcel Number: 198672 and 198672 and 198672 and 198672

TRUSTEE'S NOTICE OF SALE

Trustee No.: 09412OR

Loan No.: 66171100513944/BROWN

insurance premiums. These requirements for reinstatement should be confirmed by contacting the Beneficiary or the undersigned Trustee.

Reinstatement monies may be tendered to:

BENEFICIAL OREGON INC. DBA BENEFICIAL MORTGAGE CO.

ATTN: DAVID WILLIAMS

961 WEIGEL DRIVE

ELMHURST, IL 60126

800-333-5848 X 7805

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:

PRINCIPAL BALANCE: \$75,562.76

In addition to said principal, interest at the rate provided in the Note or other instrument secured, shall be payable from **01-17-2005** at **13.494**, late charges as well as all Trustee's fees and foreclosure costs, Attorney's fees and costs, and advances arising from the Beneficiary's protection of its security and preservation of the property may accrue after the date of this notice.

WHEREFORE, notice is hereby given that the undersigned trustee will, on **09-30-2005**, at the hour of **10:00 AM** in accord with the standard of time established by O.R.S. 187.110; **ON THE FRONT STEPS OF THE KLAMATH FALLS COUNTY CIRCUIT COURT. 316 MAIN STREET, KLAMATH FALLS, OR**, sell at public auction to the highest bidder for cash, the interest in the said described real property which the Grantor has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 the compensations of the Trustee as provided by law, and the reasonable fees of the Trustee's Attorney.

Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the default, by paying all costs and expenses actually incurred by the Beneficiary and Trustee in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said O.R.S. 86.753.

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 person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

TRUSTEE'S NOTICE OF SALE

Trustee No.: 09412OR

Loan No.: 66171100513944/BROWN

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

For Trustee Sale Information, please call: (916)974-6099

DATED: May 06, 2005

**FIRST AMERICAN TITLE INSURANCE
COMPANY, as Trustee**

Address for Trustee:

FIRST AMERICAN TITLE INSURANCE COMPANY
c/o Meridian Trust Deed Service
4675 MacArthur Court Suite 1520
Newport Beach, CA 92660
949-477-5830



DENNIS CAMLAS
ASSISTANT SECRETARY

Loan No.: 66171100513944/BROWN
Order No. 2643376

TS #: 094120R

AFFIDAVIT OF MAILING OF NOTICE OF SALE

State of California } ss
County of ORANGE }

I, DANIELLE NOBILE 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 Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the 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 persons at their last known address, to wit:

SEE ATTACHED

Said person(s) include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

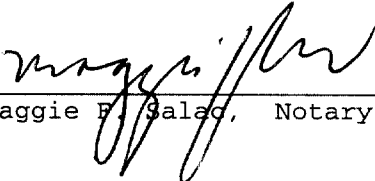
Each of the notices so mailed was certified to be a true copy of the original notice of sale by DANIELLE NOBILE, for FIRST AMERICAN TITLE INSURANCE COMPANY, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in Newport Beach, California on May 26, 2005. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

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



Affiant

SUBSCRIBED AND SWORN to me on May 26, 2005



Maggie F. Salac, Notary Public



DECLARATION OF MAILING**Type of Mailing:** Sale**Date:** 05/26/2005**Trustee's Sale No.** 09412OR**Loan No.:** 66171100513944/BROWN

I, DANIELLE NOBILE

That I am an officer, agent, or employee of Meridian Trust Deed Service whose business addresss is 4675 MacArthur Court Suite 1520 Newport Beach , CA 92660. I am over the age of eighteen years; On 05/26/2005 by 1st Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Newport Beach notices, a true and correct copy of which is hereunto attached and made a part hereof, addresss to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage Fee
-------------------	--	-------------

1st Class

LOUISA M BROWN
PO BOX 760 715 HWY 422
NORTH CHILOQUIN, OR 97624

1st Class

LOUISA MAE BROWN
715 HIGHWAY 422

NORTH CHILOQUIN, OR 97624

1st Class

LOUISA MAE BROWN
P O BOX 760

CHILOQUIN, OR 97624

1st Class

KLAMATH COUNTY TAX OFFICE
P.O. BOX 340

KLAMATH FALLS, OR 97601

1st Class

CARTER-JONES COLLECTION LLC
1143 PINE STREET
KLAMATH FALLS, OR 97601

1st Class

CARTER-JONES COLLECTION SERVICE, INC.
C/O NEAL G. BUCHANAN, ATTORNEY
435 OAK AVE
KLAMATH FALLS, OR 97601-6154

1st Class

FAIRLANE CREDIT LLC
1335 S CLEARVIEW AVE
MESA, AZ 85208

1st Class

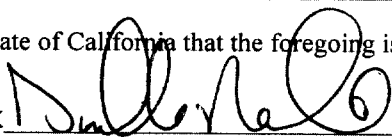
FAIRLANE CREDIT LLC
C/O CHELSEA S. LEWANDOWSKI, ATTORNEY
1100 SW SIXTH AVENUE SUITE 1507
PORTLAND, OR 97204-1016

Number of pieces: 8

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

5-26-05

Date

x 

(Declarant)

DECLARATION OF MAILING**Type of Mailing:** Sale**Date:** 05/26/2005**Trustee's Sale No.** 09412OR**Loan No.:** 66171100513944/BROWN

I, DANIELLE NOBILE

That I am an officer, agent, or employee of Meridian Trust Deed Service whose business addresss is 4675 MacArthur Court Suite 1520 Newport Beach, CA 92660. I am over the age of eighteen years; On 05/26/2005 by Certified Return Receipt mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Newport Beach notices, a true and correct copy of which is hereunto attached and made a part hereof, addresss to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage Fee	Cert Fee	R.R. Fee
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7188 3957 1280 0009 3351

Certified Return Receipt

LOUISA M BROWN
PO BOX 760 715 HWY 422
NORTH CHILOQUIN, OR 97624

7188 3957 1280 0009 3368

Certified Return Receipt

LOUISA MAE BROWN
715 HIGHWAY 422

NORTH CHILOQUIN, OR 97624

7188 3957 1280 0009 3375

Certified Return Receipt

LOUISA MAE BROWN
P O BOX 760

CHILOQUIN, OR 97624

7188 3957 1280 0009 3382

Certified Return Receipt

KLAMATH COUNTY TAX OFFICE
P.O. BOX 340

KLAMATH FALLS, OR 97601

7188 3957 1280 0009 3399

Certified Return Receipt

CARTER-JONES COLLECTION LLC
1143 PINE STREET
KLAMATH FALLS, OR 97601

7188 3957 1280 0009 3405

Certified Return Receipt

CARTER-JONES COLLECTION SERVICE, INC.
C/O NEAL G. BUCHANAN, ATTORNEY
435 OAK AVE
KLAMATH FALLS, OR 97601-6154

7188 3957 1280 0009 3412

Certified Return Receipt

FAIRLANE CREDIT LLC
1335 S CLEARVIEW AVE
MESA, AZ 85208

7188 3957 1280 0009 3429

Certified Return Receipt

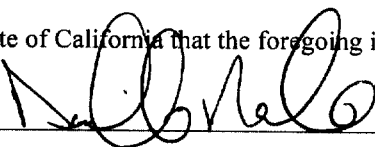
FAIRLANE CREDIT LLC
C/O CHELSEA S. LEWANDOWSKI, ATTORNEY
1100 SW SIXTH AVENUE SUITE 1507
PORTLAND, OR 97204-1016

Number of pieces: 8

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

5-26-05

Date

X 
(Declarant)

Loan No.: 66171100513944/BROWN
Order No. 2643376

TS #: 094120R

AFFIDAVIT OF MAILING OF NOTICE OF SALE

State of California) ss
County of ORANGE }

I, DANIELLE NOBILE 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 Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the 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 persons at their last known address, to wit:

SEE ATTACHED

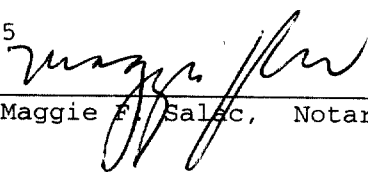
Said person(s) include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

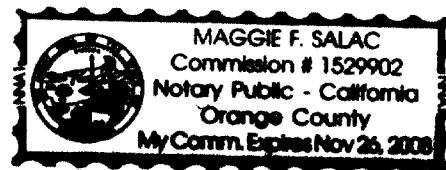
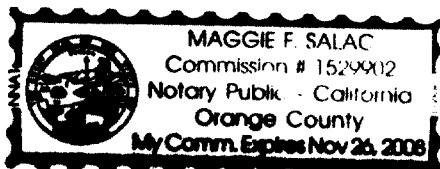
Each of the notices so mailed was certified to be a true copy of the original notice of sale by DANIELLE NOBILE, for FIRST AMERICAN TITLE INSURANCE COMPANY, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in Newport Beach, California on May 26, 2005. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

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


Affiant

SUBSCRIBED AND SWORN to me on May 26, 2005


Maggie F. Salac, Notary Public



DECLARATION OF MAILING**Type of Mailing:** Courtesy**Date:** 05/26/2005**Trustee's Sale No.** 09412OR**Loan No.:** 66171100513944/BROWN

I, DANIELLE NOBILE

That I am an officer, agent, or employee of Meridian Trust Deed Service whose business address is 4675 MacArthur Court Suite 1520 Newport Beach, CA 92660. I am over the age of eighteen years; On 05/26/2005 by 1st Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Newport Beach notices, a true and correct copy of which is hereunto attached and made a part hereof, address to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage Fee
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1st Class

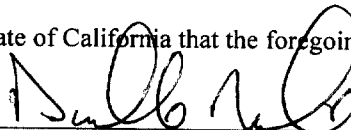
OCCUPANTS OF THE PREMISES
715 HIGHWAY 422
NORTH CHILOQUIN, OR 97624

Number of pieces: 1

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

S-26-DS

Date

x 

(Declarant)

DECLARATION OF MAILINGType of Mailing: Courtesy**Date:** 05/26/2005**Trustee's Sale No.** 09412OR**Loan No.:** 66171100513944/BROWN

I, DANIELLE NOBILE

That I am an officer, agent, or employee of Meridian Trust Deed Service whose business addresss is 4675 MacArthur Court Suite 1520 Newport Beach, CA 92660. I am over the age of eighteen years; On 05/26/2005 by Certified Return Receipt mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Newport Beach notices, a true and correct copy of which is hereunto attached and made a part hereof, addresss to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Postage Fee	Cert Fee	R.R. Fee
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7188 3957 1280 0009 3672

Certified Return Receipt

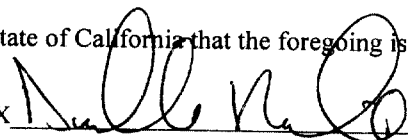
OCCUPANTS OF THE PREMISES
715 HIGHWAY 422
NORTH CHILOQUIN, OR 97624

Number of pieces: 1

I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

5-26-05

Date

x 

(Declarant)

Affidavit of Publication

MTDS-OR

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 # 7692

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 2, 9, 16, 23, 2005

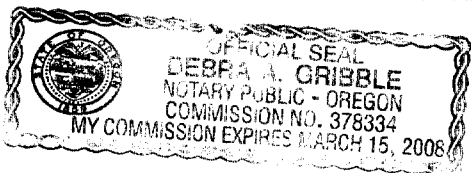
Total Cost:

Subscribed and sworn

before me on: August 23, 2005

Notary Public of Oregon

My commission expires March 15, 2008



Oregon Inc. D/B/A Beneficial Mortgage Co., as Beneficiary, dated 11/12/99, recorded 11/17/99, in the mortgage records of KLAMATH County, Oregon, book/reel/volume No. M99, Page 45576 and/or as fee / file / instrument / microfilm/ reception No. The beneficial interest under said Trust Deed and the Obligations secured thereby are presently held by BENEFICIAL OREGON INC. DBA BENEFICIAL MORTGAGE CO. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

EXHIBIT A
All That Portion of Government Lot 6 in Section 34, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon. Described as Follows: Beginning at a Point Which is North 47 Degrees and 12' West 760 Feet and North 30 Degrees and 30' East 10.2 Feet from the Intersection of the Westerly Line of Lalakes Avenue with the Northerly Line of Chocktoot Street in the Townsite of West Chiloquin, Thence North 47 Degrees and 12' West Parallel and Distant 10 Feet from the County Road, 60 Feet, Thence North 30 Degrees and 30' East Parallel to Lalakes Avenue, 120 Feet; Thence South 47 Degrees 12' East 60 Feet; Thence South 30 Degrees 30' and West 120 Feet to Point of Beginning; Together with the Right to Use for Street Purposes a Strip of Land 10 Feet Wide Between the Tract Conveyed Herein and the County Road. And an Alley 19.6 Feet along the Northerly End Thereof. The street address or other common designation, if any, of the real property described above is purported to be:

**TRUSTEE'S
NOTICE OF SALE**

Loan No:
66171100513944/BRO
WN TS #: 09412OR
Pursuant to O.R.S.
86.705, et seq. and
O.R.S. 79-5010, et
seq.

Reference is made to that certain Trust Deed made by Louisa Mae Brown, as Grantor, to AmeriTitle, as Trustee, in favor of Beneficial

ness of the above street address or other common designation.

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 of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: From 02-17-2005 Through 05-06-2005 Interest Rate 13.494 No. of Payments 3 Amount: \$878.13 Total Advances: \$0.00 Late Charges: \$0.00 Total: \$2,634.39.

ALSO if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the Beneficiary or the undersigned Trustee. Reinstatement monies may be tendered to: Beneficial Oregon Inc. DBA Beneficial Mortgage Co., Attn: David Williams, 961 Weigel Drive, Elmhurst, IL 60126, 800-333-5848 X 7805.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following: Principal Balance: \$75,562.76. In addition to said principal, interest at the rate provided in the Note or other instrument secured, shall be payable from 01-17-2005 at

13.494% late charges as well as all Trustee's fees and foreclosure costs, Attorney's fees and costs, and advances arising from the Beneficiary's protection of its security and preservation of the property may accrue after the date of this notice.

Wherefore, notice is hereby given that the undersigned trustee will, on September 30, 2005, at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110; ON THE FRONT STEPS OF THE KLAMATH FALLS COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR, sell at public auction to the highest bidder for cash, the interest in the said described real property which the Grantor has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 the compensations of the Trustee as provided by law, and the reasonable fees of the Trustee's Attorney. Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the default, by paying all costs and expenses actually incurred by the Ben-

eficiary and Trustee in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said O.R.S. 86.753.

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 person owing an obligation; the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. This is an attempt to collect a debt and any information obtained will be used for that purpose.

For Trustee Sale Information, please call: (916) 974-6099. DATED: 05/06/05. First American Title Insurance Company, as Trustee, Address for Trustee: First American Title In-

surance Company, c/o Meridian Trust Deed Service, 4675 MacArthur Court Suite 1520, Newport Beach, CA 92660, 949-477-5830, RAUL LIRIO Assistant Secretary. NPP0116826 PUB: 08/02/05, 08/09/05, 08/16/05, 08/23/05. #7692 August 2, 9, 16, 23, 2005.