

1st 650692

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

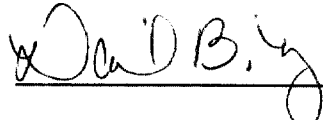
I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See attached Exhibit A for all the mailing address(es).

Said persons 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 ReconTrust Company, N.A., 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 post office at LOS ANGELES, CALIFORNIA, on 8/12/2005. 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 and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

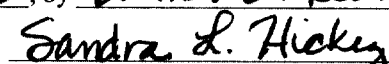
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


Subscribed and sworn to before me on 8/12, 2005, by Daniel B. Rodriguez

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor  
and JOYCE E YARBER

  
Notary Public for California
Residing at Los Angeles CountyMy commission expires: MARCH 30, 2008

ReconTrust Company, N.A.

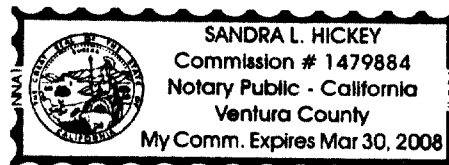
Trustee TS No. 05-12721

After Recording return to:

400 COUNTRYWIDE WAY SV-35

ReconTrust Company, N.A.

SIMI VALLEY, CA 93065



51F



02 0512721

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 05-12721**

JOYCE E YARBER  
137929 MANZANITA  
GILCREST, OR 97737  
7187 7930 3131 0561 9694

JOYCE E YARBER  
137929 MANZANITA  
GILCREST, OR 97737  
7187 7930 3131 0561 9700

JOYCE E YARBER  
PO BOX 743  
GILCHRIST, OR 97737  
7187 7930 3131 0561 9724

JOYCE E YARBER  
137929 MANZANITA  
GILCHRIST, OR 97737  
7187 7930 3131 0561 9731

DONALD LESLIE RINGEN, TRUSTEE  
14514 OAK MEADOW RD  
PENN VALLEY, CA 95946-9363  
7187 7930 3131 0561 9748

EDNA LOU RINGEN, TRUSTEE  
14514 OAK MEADOW RD  
PENN VALLEY, CA 95946-9363  
7187 7930 3131 0561 9779

THE RINGEN FAMILY TRUSTEE DATED 8/28/1992  
14514 OAK MEADOW RD  
PENN VALLEY, CA 95946-9363  
7187 7930 3131 0561 9809

DONALD LESLIE RINGEN, TRUSTEE  
PO BOX 976  
PENN VALLEY, CA 95946-0976  
7187 7930 3131 0561 9755



02 0512721

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 05-12721**

EDNA LOU RINGEN, TRUSTEE  
PO BOX 976  
PENN VALLEY, CA 95946-0976  
7187 7930 3131 0561 9786

THE RINGEN FAMILY TRUSTEE DATED 8/28/1992  
PO BOX 976  
PENN VALLEY, CA 95946-0976  
7187 7930 3131 0561 9823

DONALD LESLIE RINGEN, TRUSTEE  
525 MAIN STREET  
C/O ASPEN TITLE & ESCROW, INC.  
KLAMATH FALLS, OR 97601  
7187 7930 3131 0561 9762

EDNA LOU RINGEN, TRUSTEE  
525 MAIN STREET  
C/O ASPEN TITLE & ESCROW, INC.  
KLAMATH FALLS, OR 97601  
7187 7930 3131 0561 9793

THE RINGEN FAMILY TRUSTEE DATED 8/28/1992  
525 MAIN STREET  
C/O ASPEN TITLE & ESCROW, INC.  
KLAMATH FALLS, OR 97601  
7187 7930 3131 0561 9830

# 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 # 7801

Notice of Sale/Joyce E. Yarber

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:  
September 22, 29, October 6, 13, 2005

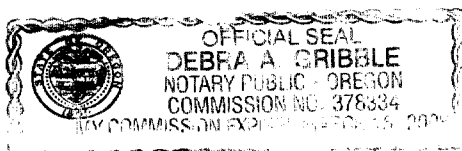
Total Cost: \$808.50

Subscribed and sworn

before me on: October 13, 2005

Notary Public of Oregon

My commission expires March 15, 2008



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Joyce E. Yarber, a single woman, as grantor, to Deschutes County Title, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 09/29/2004, recorded 10/06/2004, in the mortgage records of Klamath County, Oregon in Book/Reel/Volume No. M04 at Page No. 67914 as Recorder's fee/file/instrument/microfilm/reception Number, covering the following described real property situated in said county and state, to wit:

Lot 23, Tract No. 1318, Gilchrist Townsite, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 137929 Manzanita, Gilchrist, OR 97737.

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the 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: monthly payments of \$451.41 beginning 05/01/2005; plus late charges of \$22.57 each month beginning with the 05/01/2005 payment plus prior accrued late charges of \$44.55; plus advances of \$43.00; together with title expense, costs, trust-

ee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, said sums being the following to wit: \$64,266.82 with interest thereon at the rate of 7.5 percent per annum beginning 04/01/2005 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Monday, December 19, 2005 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110 at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 318 Main Street, in the city of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's

successors in interest acquired after the execution of the 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 ORS 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 Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees not exceeding the amounts provided by OSRS 86.753

In construing this notice, the singular includes the 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.

Dated: August 09, 2005. For further information, please contact: RECONTRUST COMPANY, N.A., COUNTRYWIDE HOME LOANS, INC., 5898 Condon Drive, MP-88, Moorpark, CA 93021. (800) 281-8219. TS No. 05-12721. Dec. ID#000834948252005N. #7801 September 22, 29, October 6, 13, 2005.

**AFFIDAVIT OF SERVICE**  
**TRUSTEE'S NOTICE OF SALE**

Beneficiary:  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,**

vs.

Grantor(s):  
**JOYCE E. YARBER,**

For:  
FEI, LLC  
P.O. Box 219  
Bellevue, WA 98809

Received by Basin Proserve on the 11th day of August, 2005 at 12:52 pm to be served on **OCCUPANT(S), 137929 Manzanita, Gilchrist OR 97737.**

I, Brian Robertson, being duly sworn, depose and say that on the **16th day of August, 2005 at 5:00 pm, I:**

Did **PERSONALLY SERVE** true copies of the within **TRUSTEE'S NOTICE OF SALE** by delivering said copies personally and in person, to KATRINA RYDER at the aforementioned address and at the same time I did **SUBSTITUTE SERVE** JOYCE E. YARBER and ALL OTHERS by delivering a true copy to the above named, and informing said person of the contents thereof. Said person is 14 years of age or older, and is a co-occupant of the dwelling house or usual place of abode.

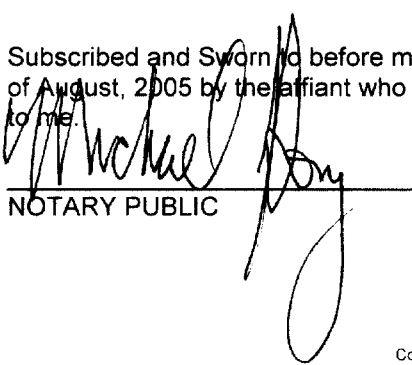
**CERTIFICATE OF MAILING:** I hereby certify that on August 18, 2005, I did cause to be **MAILED**, first class postage affixed, a copy of the aforementioned documents together with this statement of the date, time, place and person to which **SUBSTITUTED SERVICE** was made at the above address.

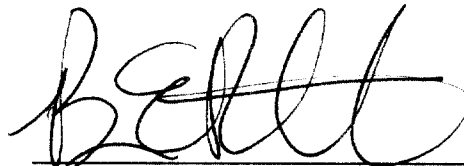
(If mailed by other than server \_\_\_\_\_)

I further certify that I am a competent person over the age of 18 and a resident 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, corporate or otherwise: that the person served by me is the identical person named in the action. I also declare under penalty of perjury under the laws of the United States of America that the foregoing information contained in this Return of Service including service fees is true and correct.



Subscribed and Sworn to before me on the 18th day of August, 2005 by the affiant who is personally known to me.

  
\_\_\_\_\_  
NOTARY PUBLIC



**Brian Robertson**  
Process Server

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

Our Job Serial Number: 2005002644

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LOT 23, TRACT NO. 1318, GILCHRIST TOWNSITE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 137929 MANZANITA  
GILCREST, OR 97737

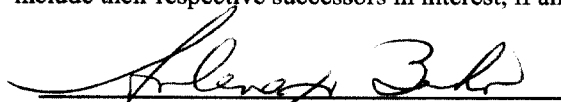
Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$451.41 beginning 05/01/2005; plus late charges of \$22.57 each month beginning with the 05/01/2005 payment plus prior accrued late charges of \$44.55; plus advances of \$43.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

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In construing this notice, the singular includes the 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.

Dated 8/9, 2005



RECONTRUST COMPANY, N.A.

For further information, please contact:

RECONTRUST COMPANY, N.A.  
COUNTRYWIDE HOME LOANS, INC.  
5898 CONDOR DRIVE, MP-88  
MOORPARK, CA 93021  
(800)-281-8219  
TS No. 05 -12721  
Doc ID #000834948252005N

STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF VENTURA )

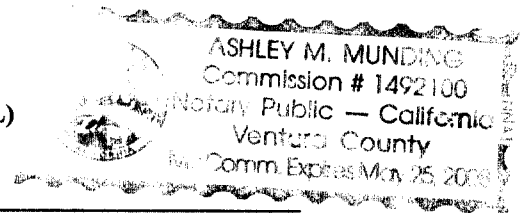
On 8/9/05, before me, Ashley M. Munding, personally appeared Arlene H. Behr, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.

Notary Public for CA

My commission expires: 5/25/08

(SEAL)



THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.