

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

M06-02053

Klamath County, Oregon

02/01/2006 03:14:24 PM

Pages 7 Fee: \$51.00

1st 697648

T.S. NO.: 1078789-09

LOAN NO.: 1044158638

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, **Dave Neal** 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 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.

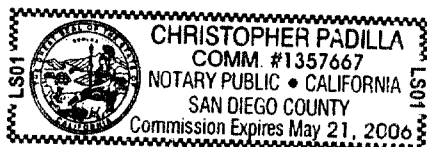
Each of the notices so mailed was certified to be a true copy of the original notice of sale by TAMMY J WILDE, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on October 25, 2005. 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.

[Signature]
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this _____ day of **OCT 27 2005**, 20____

[Signature]
Notary Public



SIF

TRUSTEE'S NOTICE OF SALE

Loan No: 1044158638

T.S. No: 1078789-09

Reference is made to that certain deed made by
BRAD BAER, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY
as Grantor to
ASPEN TITLE & ESCROW, as Trustee, in favor of

FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY
BANK OF INDIANA as Beneficiary,

dated September 08, 2003, recorded September 18, 2003, in official records of KLAMATH County, OREGON in
book/reel/volume No. M03 at
page No. 69671, fee/file/instrument/microfilm/reception No. XX covering the following described real property
situated in the said County and State, to-wit:

LOT 5, BLOCK 5, EWAUNA HEIGHTS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING
TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY,
OREGON.

Commonly known as:

341 NORTH 1ST STREET 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:

Failure to pay the monthly payment due July 1, 2005 of principal, interest and impounds and subsequent
installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary
pursuant to the terms and conditions of said deed of trust.

Monthly payment \$410.58 Monthly Late Charge \$13.72

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 following, to-wit; The sum of \$40,534.87 together with interest
thereon at the rate of 7.000% per annum, from June 01, 2005 until paid; plus all accrued late charges thereon; and
all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions
of the said deed of trust.

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION
the undersigned trustee will on February 28, 2006 at the hour of 1:00pm, Standard of Time, as established by
Section 187.110, Oregon Revised Statutes, at
AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, 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 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 expense of sale, including a reasonable charge by the trustee. Notice is further given that any

TRUSTEE'S NOTICE OF SALE

Loan No: 1044158638
T.S. No: 1078789-09

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.

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" includes their respective successors in interest, if any.

Dated: October 17, 2005

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:


Yvonne J. Wheeler, A.V.P.

10/26/2005 11:32:49 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1078789-09 030 10241229 CWR

Postal Number Sequence Recipient Name

11041994141003244752	1	OCCUPANT	341 NORTH 1ST STREET	Address Line 1/3	Address Line 2/4
			KLAMATH FALLS OR 97601		

11041994141003244769	2	BRAD BAER	341 NORTH 1ST STREET		KLAMATH FALLS OR 97601
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11041994141003244776	3	KATHRYN E. MCATEE	C/O SARAH V. POTTER, ATTORNEY KLAMATH FALLS OR 97601		404 MAIN ST STE 3
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11041994141003244783	4	CITY OF KLAMATH FALLS	500 KLAMATH AVENUE		KLAMATH FALLS OR 97601
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10/26/2005 11:32:49 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1078789-09 030 10241229 CWR

Postal Number Sequence Recipient Name

71041994141005013532	1	OCCUPANT	341 NORTH 1ST STREET	Address Line 1/3	Address Line 2/4
					KLAMATH FALLS OR 97601

71041994141005013549	2	BRAD BAER	341 NORTH 1ST STREET		KLAMATH FALLS OR 97601
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71041994141005013556	3	KATHRYN E. MCATEE	C/O SARAH V. POTTER, ATTORNEY KLAMATH FALLS OR 97601		404 MAIN ST STE 3
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71041994141005013563	4	CITY OF KLAMATH FALLS	500 KLAMATH AVENUE		KLAMATH FALLS OR 97601
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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 # 7966

Notice of Sale/Brad Baer

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 1, 8, 15, 22, 2005

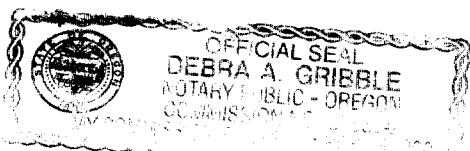
Total Cost: \$705.60

Subscribed and sworn
before me on: December 22, 2005

Notary Public of Oregon

My commission expires March 15, 2008

TRUSTEE'S NOTICE OF SALE
Loan No: 1044158438
T.S. No.: 1078789-09
Reference is made to that certain deed made by, Brad Baer, A Married Man As His Sole and Separate Property, as Grantor to Aspen Title & Escrow, as Trustee, in favor of First Franklin Financial Corp., Subsidiary of National City Bank Of Indiana, as Beneficiary, dated September 08, 2003, recorded September 18, 2003, in official records of Klamath County, Oregon in book/reel/volume No. M03 at page No. 69671, fee/file/instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: Lot 5, block 5, Ewauna Heights Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the clerk of Klamath County, Oregon. Commonly known as: 341 North 1st Street 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: Failure to pay the monthly payment due July 1, 2005 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$410.58 Monthly Late Charge \$13.72. 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 \$40,534.87 together with interest thereon at the rate of 7.000% per annum from June 01, 2005 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust. Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on February 28, 2006 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the Main Street entrance to Klamath County Courthouse 316 Main Street City of Klamath Falls, 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 expense 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. 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" includes their respective successors in interest, if any. Dated: October 17, 2005. Cal-Western Reconveyance Corporation 525 East Main Street P.O. Box 22004 El Cajon Ca 92022-9004 Cal-Western Reconveyance Corporation Signature/By: Yvonne J. Wheeler, A.V.P. R-123153 12/01/08; 15; 22/2005 #7966 December 1, 8, 15, 22, 2005



123153
1078789-09

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

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 **341 N 1st Street Klamath Falls, OR 97601**

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

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to **Kel Brown**, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: **Joslyn St John**

☐ **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 9th day of November 2005 I mailed a copy of the Trustee's Notice of Sale addressed to **Joslyn St John** 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 *[Signature]*

341 N 1st Street Klamath Falls, OR 97601

ADDRESS OF SERVICE

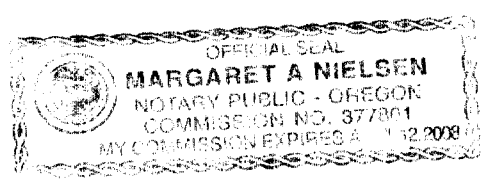
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served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

November 7, 2005 5:17 p.m.
DATE OF SERVICE TIME OF SERVICE
☐ or non occupancy

By: *[Signature]*
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 9 day of November, 2005.

[Signature]
Notary Public for Oregon



123153