

NOTICE TO BORROWER: YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.
Trustee's Sale No. 09-MG-41232



Reference is made to that certain Deed of Trust made by, VIRGINIA M JAYNE, AN ESTATE IN FEE SIMPLE, UNMARRIED, as grantor, to KLAMATH COUNTY TITLE CO. CORP., as Trustee, in favor of AMERICA'S MONEYLINE INC., as beneficiary, dated 12/1/2004, recorded 12/7/2004 in Volume M04, page 83970, of Deeds of Trust, under Instrument No. , records of KLAMATH County, OREGON. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by SAXON MORTGAGE, INC.. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

THE N 1/2 N 1/2 SE 1/4 OF SECTION 29, TOWNSHIP 34 SOUTH, RANGE 7 EAST OF
THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, EXCEPTING
THEREFROM THE S 1/2 NE 1/4 NE 1/4 SE 1/4

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

1010 HWY 422
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:

	Amount due as of January 11, 2006
Delinquent Payments from October 01, 2005	
4 payments at \$ 787.05 each	\$ 3,148.20
(10-01-05 through 01-11-06)	
Late Charges:	\$ 127.60
Beneficiary Advances:	\$ 22.90
Suspense Credit:	\$ 0.00
	=====
TOTAL:	\$ 3,298.70

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

\$61-A

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 undersigned Trustee.

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:

UNPAID PRINCIPAL BALANCE OF \$155,500.00, PLUS interest thereon at 4.840% per annum from 9/1/2005, until paid, together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

WHEREFORE, notice hereby is given that the undersigned trustee, will on May 15, 2006, at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, County of KLAMATH, State of OREGON, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the 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 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

DATED: 1/11/2006

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By 

NANCI LAMBERT, AUTHORIZED AGENT
616 1st Avenue, Suite 500, Seattle, WA 98104
Phone: (206) 340-2550
Sale Information: <http://www.rtrustee.com>

STATE OF WASHINGTON }
 } ss.
COUNTY OF KING }

I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale.

Authorized Representative of Trustee

REGIONAL TRUSTEE SERVICES CORPORATION
616 1st Avenue, Suite 500
Seattle, WA 98104
Phone: (206) 340-2550 / Fax:

Trustee Sale No.: 09-MG-41232



Affidavit of Mailing Trustee's Notice of Sale

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

The undersigned, being first duly sworn, states that I am now, and at all times herein mentioned was a citizen of the United States a resident of the State of Washington, and over the age of eighteen years, and not the beneficiary or his successor in interest named in the attached original Notice of Sale given under the terms of that certain trust deed described in said Notice.

That I gave notice of the 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 addresses, to-wit:

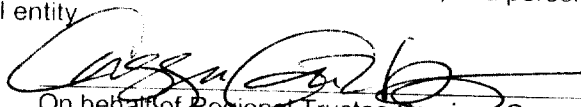
PARTIES IN POSSESSION, 1010 HWY 422, CHILOQUIN, OR, 97624
SPOUSE OF VIRGINIA M JAYNE, 1010 HWY 422, CHILOQUIN, OR, 97624
SPOUSE OF VIRGINIA M JAYNE, PO BOX 950, CHILOQUAIN, OR, 97624
SPOUSE OF VIRGINIA M. JAYNE, PO BOX 1010, CHILOQUIN, OR, 97624
VIRGINIA M JAYNE, 1010 HWY 422, CHILOQUIN, OR, 97624
VIRGINIA M JAYNE, PO BOX 950, CHILOQUAIN, OR, 97624
VIRGINIA M. JAYNE, PO BOX 1010, CHILOQUIN, OR, 97624

SCOTT JAYNE, , 1010 HWY 422, CHILOQUIN, OR, 97624
SCOTT JAYNE, , P.O. BOX 1010, CHILOQUIN, OR, 97624
SCOTT JAYNE, , P.O. BOX 950, CHILOQUIN, OR, 97624

Said persons include (a) the grantor in the trust deed, (b) 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 b ORS 86.785

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by an authorized representative of 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 Seattle, WASHINGTON, on 1/12/06. 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.

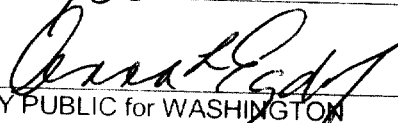
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity



On behalf of Regional Trustee Services Corporation

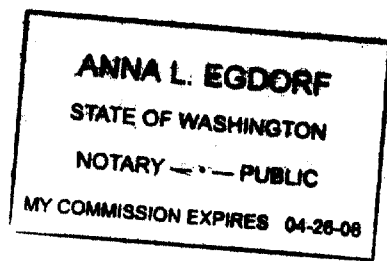
SUBSCRIBED AND SWORN TO before me on

1/12/06



NOTARY PUBLIC for WASHINGTON

My commission expires: 04-26-08



09MG41232/JAYNE

RS-OR**PROOF OF SERVICE**

STATE OF OREGON)
) ss.
County of Klamath)

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, along with the Notice Under the Federal Fair Debt Collection Practices Act, upon an **OCCUPANT** at the following address:

1010 HIGHWAY 422, CHILOQUIN, OREGON 97624, as follows:

Personal service upon **VIRGINIA JAYNE**, by delivering said true copy, personally and in person, at the above address on January 22, 2006 at 3:30 p.m.

I declare under the penalty of perjury that the above statement is true and correct.

Deputy Mark Borges
Mark Borges 308491

SUBSCRIBED AND SWORN to before me this 26th day of January, 2006 by Mark Borges.

Jennifer Hehl
Notary Public for Oregon



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 # 8056

Notice of Sale/Virginia M. Jayne

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:
January 23, 30, February 6, 13, 2006

Total Cost: \$1,058.40

Subscribed and sworn

before me on: February 13, 2006

Notary Public of Oregon

My commission expires March 15, 2008

TRUSTEE'S
NOTICE OF SALE
Pursuant to O.R.S.
86.705 et seq. and
O.R.S. 79.5010, et
seq. Trustee's Sale
No. 09-MG-41232.
NOTICE TO BOR-
ROWER: YOU
SHOULD BE
AWARE THAT THE
UNDERSIGNED IS
ATTEMPTING TO
COLLECT A DEBT
AND THAT ANY
INFORMATION OB-
TAINED WILL BE
USED FOR THAT
PURPOSE.

Reference is made to that certain Deed of Trust made by VIRGINIA M. JAYNE, AN ES- TATE IN FEE SIM- PLE, UNMAR- RIED, as grantor, to KLAMATH COUN- TY TITLE CO. CORP., as Trustee, in favor of AMERI- CA'S MONEYLINE INC., as beneficiary, dated 12-1-2004, re- corded 12-7-2004 in Volume M04, page 83970, of Deeds of Trust, under Instru- ment No., records of KLAMATH County, OREGON. The bene- ficial interest under said Trust Deed and the obligations se- cured thereby are presently held by SAXON MORT- GAGE, INC. Said Trust Deed encum- bers the following described real prop- erty situated in said county and state, to- wit: THE N 1/2 N 1/2 SE 1/4 OF SEC- TION 29, TOWN- SHIP 34 SOUTH, RANGE 7 EAST OF THE WILLAM- ETTE MERIDIAN, KLAMATH COUN- TY, OREGON, EX- CCEPTING THERE- FROM THE S 1/2 NE 1/4 NE 1/4 SE 1/4. The street ad- dress or other com- mon designation, if any, of the real property described above is purported to be: 1010 HWY 422 CHILOQUIN, OR 97624. The under-

signed Trustee dis- claims any liability for any incorrect- ness of the above street address or other common de- signation.

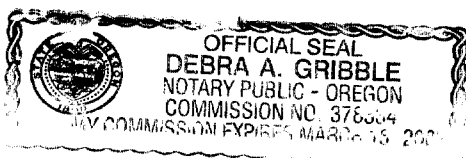
Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obliga- tions secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the de- fault for which the foreclosure is made is grantor's failure to pay when due, the following sums: Amount due as of January 11, 2006 De- linquent Payments from October 1 01, 2005 4 payments at \$787.05 each \$ 3,148.20 (10-01-05 through 01-11-06) Late Charges: \$127.60 Beneficiary Advances: \$22.90 Suspense Credit: \$0.00 TOTAL: \$3, 298.70.

ALSO, if you have failed to pay taxes on the property, pro- vide insurance on the property or pay other senior liens or encumbrances as re- quired 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 bene- ficiary may require as a condition to re- instatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These re- quirements for rein- statement should be confirmed by con- tacting the under- signed Trustee.

By reason of said default, the benefi- ciary has declared all sums owing on

the obligation se- cured by said trust deed immediately due and payable, said sums being the following: UNPAID PRINCIPAL BAL- ANCE OF \$155,500.00, PLUS in- terest thereon at 4.840% per annum from 9-1-2005, until paid, together with escrow advances, foreclosure costs, trustee fees, attor- ney fees, sums re- quired for the pro- tection of the prop- erty and additional sums secured by the Deed of Trust.

WHEREFORE, no- tice hereby is given that the undersigned trustee, will on May 15, 2006, at the hour of 10:00 AM, in ac- cord with the stand- ard of time estab- lished by ORS 187.110, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLA- MATH FALLS, County of KLA- MATH, State of OR- EGON, sell at public auction to the high- est bidder for cash, the interest in the said described prop- erty which the gran- tor had, or had the power to convey, at the time of the exe- cution by him of the said trust deed, to- gether with any in- terest which the grantor or his suc- cessors in interest acquired after the execution of said trust deed, to satisfy the foregoing obliga- tions thereby se- cured and the costs and expenses of sale, including a reasonable charge by the trustee. No- tice 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 foreclo- sure proceeding dis- missed 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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. Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

DATED: 1-11-2006.
REGIONAL TRUSTEE SERVICES CORPORATION
Trustee By Nanci Lambert, Authorized Agent
616 1st Avenue, Suite 500, Seattle, WA 98104. Phone: (206) 340-2550 Sale Information:
<http://www.rtrustee.com>. STATE OF

WASHINGTON)
ss. COUNTY OF)
KING } I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale. Authorized Representative of Trustee ASAP#751803.
01/23/2006,
01/30/2006,
02/06/2006,
02/13/2006.
#8056 January 23, 30, February 6, 13, 2006.

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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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

WASHINGTON)
ss. COUNTY OF)
KING) I certify
that I am an authorized representative
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Authorized Representative of Trustee
ASAP#751803.
01/23/2006,
01/30/2006,
02/04/2006,
02/13/2006.
#0000 January 23, 30,
February 4, 13, 2006.

In construing this notice, the masculine gender includes the feminine and the neuter, 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. Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

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