

**M06-12814**

Klamath County, Oregon

06/22/2006 11:52:05 AM

Pages 15 Fee: \$106.00

AND WHEN RECORDED MAIL TO:

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

*1st-752067*

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan No.: 66170400529985/DISHION  
Order No. 2877142

TS #: 09792OR

**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.

☒ NOTICE OF SALE  
☒ AFFIDAVIT OF MAILING OF NOTICE OF SALE  
☒ AFFIDAVIT OF PUBLICATION  
☒ PROOF OF SERVICE

*Grantor: Dennis Dishien*

*Grantee: Beneficial Oregon, Inc*

*106-F*

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.: **66170400529985/DISHION**

TS #: **09792OR**

**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 DENNIS DISHION, , as Grantor, to REGIONAL TRUSTEE SERVICES, as Trustee, in favor of BENEFICIAL OREGON INC DBA BENEFICIAL MORTGAGE CO., as Beneficiary, dated 03-12-2001, recorded 03-16-2001, in the mortgage records of KLAMATH County, Oregon, book/reel/volume No. M01, Page 10599 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:

**LOT 18, BLOCK 6 OF JACK PINE VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

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

**PARCEL NO.: R133858**

**146749 BILLS RD**

**GILCHRIST, OR 99737**

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>
07-16-2005	01-31-2006	15.500	7	\$807.89

Total Advances: \$47.00

Late Charges: \$0.00

**Total: \$5,702.23**

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

TRUSTEE'S NOTICE OF SALE  
Trustee No.: 09792OR  
Loan No.: 66170400529985/DISHION

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: FORECLOSURE DEPT**  
**961 WEIGEL DRIVE**  
**ELMHURST, IL 60126**  
**TEL: 800-958-2418**

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: \$52,795.81**

In addition to said principal, interest at the rate provided in the Note or other instrument secured, shall be payable from **06-16-2005** at **15.5%**, 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 **06-23-2006**, 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.

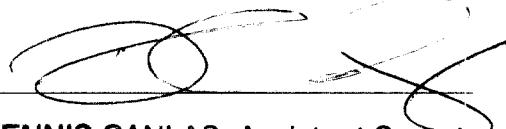
TRUSTEE'S NOTICE OF SALE  
Trustee No.: 09792OR  
Loan No.: 66170400529985/DISHION

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

For Trustee Sale Information, please call: **530-672-3033**

DATED: **January 31, 2006**

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

  
\_\_\_\_\_  
**DENNIS CANLAS, Assistant Secretary**

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

Loan No.: 66170400529985/DISHION  
Order No. 2877142

TS #: 097920R

**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 February 14, 2006.

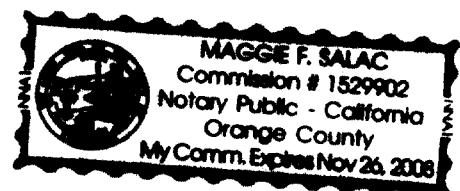
With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish 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 February 14, 2006

  
Maggie F. Salac Notary Public



**DECLARATION OF MAILING****Type of Mailing:** Sale**Date:** 2/14/2006**Trustee's Sale No.** 09792OR**Loan No.:** 66170400529985/DISHI

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 02/14/2006 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:

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

DENNIS DISHION  
146749 BILLS RD  
GILCHRIST, OR 97737

1st Class

OCCUPANTS OF THE PREMISES  
146749 BILLS RD  
GILCHRIST, OR 99737

1st Class

DENNIS DISHION  
C/O BENEFICIAL OREGON INC  
818 N.W. WALL ST  
BEND, OR 97701

1st Class

DENNIS DISHION  
146749 BILLS ROAD  
GILCHRIST, OR 97737

1st Class

KLAMATH COUNTY, TAX OFFICE  
PO BOX 340  
KLAMATH FALLS, OR 97601

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**Number of pieces:** 5

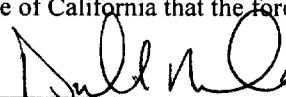
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I certify (or Declare) under penalty of perjury under the laws of the State of California that the foregoing is true and correct

2/14/06

Date

X



(Declarant)

**DECLARATION OF MAILING****Type of Mailing:** Sale**D** 02/14/2006**Trustee's Sale No.** 09792OR**Loan No.:** 66170400529985/DISHI**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 02/14/2006 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 0014 2806

Certified Return Receipt

DENNIS DISHION  
146749 BILLS RD  
GILCHRIST, OR 97737

7188 3957 1280 0014 2813

Certified Return Receipt

OCCUPANTS OF THE PREMISES  
146749 BILLS RD  
GILCHRIST, OR 97737

7188 3957 1280 0014 2820

Certified Return Receipt

DENNIS DISHION  
C/O BENEFICIAL OREGON INC  
818 N.W. WALL ST  
BEND, OR 97701

7188 3957 1280 0014 2837

Certified Return Receipt

DENNIS DISHION  
146749 BILLS ROAD  
GILCHRIST, OR 97737

7188 3957 1280 0014 2844

Certified Return Receipt

KLAMATH COUNTY, TAX OFFICE  
PO BOX 340  
KLAMATH FALLS, OR 97601

STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES  
IN SENATE

SENATE  
COMMITTEE ON  
GOVERNMENT

---

Number of pieces: 5

---

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

2/14/00

Date

X [Signature]

(Declarant)



Loan No.: 66170400529985/DISHION  
Order No. 2877142

TS #: 097920R

**AFFIDAVIT OF MAILING OF NOTICE OF SALE**

State of California } ss  
County of ORANGE }

I, JESSE J. FERNANDEZ 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~~ <sup>OF MAILING OF</sup> to be a true copy of the original notice of sale by JESSE J. FERNANDEZ, 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 February 22, 2006.

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 February 22, 2006

Maggie F. Salac, Notary Public

~~OF MAILING OF~~  
~~NOTARY CERTIFICATE~~



**DECLARATION OF MAILING****Type of Mailing:** Courtesy**Date:** 2/22/2006**Trustee's Sale No.** 09792OR**Loan No.:** 66170400529985/DISHI

I, JESSE J. FERNANDEZ

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 02/22/2006 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
-------------------	--	-------------

1st Class

DENNIS DISHION  
P.O. BOX 411  
PALMER, AK 99645

Meridian Trust Deed Service  
4675 MacArthur Court Suite 1520  
Newport Beach, CA 92660  
Tel: 949.440.1100  
Fax: 949.440.1101  
www.meridiantrust.com

Meridian Trust Deed Service  
4675 MacArthur Court Suite 1520  
Newport Beach, CA 92660  
Tel: 949.440.1100  
Fax: 949.440.1101  
www.meridiantrust.com

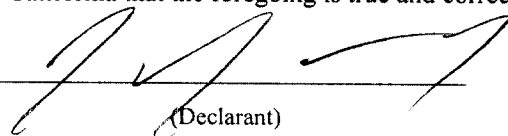
**Number of pieces:** 1

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

02/22/06

Date

X

  
(Declarant)

**DECLARATION OF MAILING****Type of Mailing:** Courtesy**D:** 02/22/2006**Trustee's Sale No.** 09792OR**Loan No.:** 66170400529985/DISHI

I, JESSE J. FERNANDEZ

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 02/22/2006 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 0014 3544

Certified Return Receipt

DENNIS DISHION  
P.O. BOX 411  
PALMER, AK 99645

Meridian Trust Deed Service whos  
over the age of eighteen years; On 02/22/2006

Meridian Trust Deed Service whos  
over the age of eighteen years; On 02/22/2006

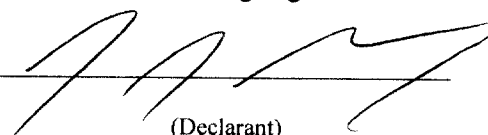
**Number of pieces:** 1

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

02/22/06

Date

X

  
(Declarant)

0979202  
118363

**PROOF OF SERVICE  
JEFFERSON STATE ADJUSTERS**

118363

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 **146749 Bills Road Gilchrist, OR 99737**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to \_\_\_\_\_ 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.

**X NON-OCCUPANCY:** I certify that I received the within document(s) for service on February 7, 2006 and after personal inspection, I found the above described real property to be unoccupied.

**Comments:**

The property was covered in Deep Undisturbed Snow. There was no answer to the door knock and no furnishing could be seen. The neighbor at 146637, a white adult female, stated that she has not seen anyone at the residence for about one year.

**X SUBSTITUTE SERVICE MAILER:** That on the 23rd day of February, 2006 I mailed a copy of the Trustee's Notice of Sale addressed to all occupants at the address stated in the Trustee's Notice of Sale and to the PO BOX of 411 Palmer Arkansas 99645 with a statement of the date& time of this proof of return, at the request of the client.

Signed [Signature]

**146749 Bills Road Gilchrist, OR 99737**

**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.

February 23, 2003

**DATE OF SERVICE**

**TIME OF SERVICE**

**X** or non occupancy

By: [Signature]

**ROBERT W. BOLENBAUGH**

Subscribed and sworn to before on this 27 day of February, 2006.

[Signature]  
Notary Public for Oregon



# **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 **146749 Bills Road Gilchrist, OR 99737**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to \_\_\_\_\_ 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.

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

**Comments:**

The Property was covered in Deep Undisturbed Snow. There was no answer to the door-knock and no furnishings could be seen. The neighbor at 146637, a white adult female, stated that she has not seen anyone at the residence for about one year.

**X SUBSTITUTE SERVICE MAILER:** That on the 17<sup>th</sup> day of **March**, 2006 I mailed a copy of the Trustee's Notice of Sale addressed to All the Occupants stated in the Trustee's Notice of Sale c/o PO Box 411 Palmer Alaska 99645.

Signed: *[Signature]*

**146749 Bills Road Gilchrist, OR 99737**

**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.

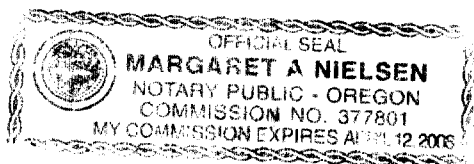
February 23, 2006  
**DATE OF SERVICE**  
X or non occupancy

**TIME OF SERVICE**

By: *[Signature]*  
**ROBERT W. BOLENBAUGH**

Subscribed and sworn to before on this 21 day of March, 2006.

*Margaret A. Nielsen*  
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 # 8278

Notice of Sale/Dennis Dishion

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

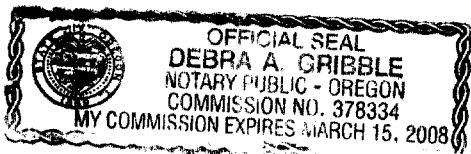
Insertion(s) in the following issues:  
April 28, May 5, 12, 19, 2006

Total Cost:

Subscribed and sworn  
before me on: May 19, 2006

Notary Public of Oregon

My commission expires March 15, 2008



**TRUSTEE'S  
NOTICE OF SALE**  
Loan No:  
66170400529965/  
DISHION TSF:  
09792OR  
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 DENNIS DISHION, as Grantor, to REGIONAL TRUSTEE SERVICES, as Trustee, in favor of BENEFICIAL OREGON INC DBA BENEFICIAL MORTGAGE CO., as Beneficiary, dated 03/12/01, recorded 03/16/01, in the mortgage records of KLAMATH County, Oregon, book/reel /volume No. M01, Page 10599 and/or as fee /file /instrument /micro-film /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 follow-

ing described real property situated in said county and state, to-wit: Lot 18, Block 6 of Jack Pine Village, According to the Official Plat Thereof on file in the Office of the County Clerk of Klamath County, Oregon. The street address or other common designation, if any, of the real property described above is purported to be: PARCEL NO.: R133858, 146749 BILLS RD, GILCHRIST, OR 99737. 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:  
From 07-16-2005 Through 01-31-2006 Interest Rate 15.500 No. of Payments 7 Amount: \$807.89 Total Advances: \$47.00 Late Charges: \$0.00 Total: \$5,702.23.

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: Foreclosure Dept, 961 Weigel Drive, Elmhurst, IL 60126, TEL: 800-958-2418

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: \$52,795.81. In addition to said principal, interest at the rate provided in the Note or other instrument secured, shall be payable from 06-16-2005 at 15.5%, 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 June 23, 2006, 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 has 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 commissions 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 fore-closure 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. This is an attempt to collect a debt and any information obtained will be used for that purpose.

For Trustee Sale Information, please call: 530-672-3033.  
DATED: 01/31/06.  
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 92640, 949-477-5830, DENNIS CANUAS, Assistant Secretary.  
NPP0118363 PUB: 04/28/06, 05/05/06, 05/12/06, 05/19/06.  
#8278 April 28, May 5, 12, 19, 2006.