2007-004561 Klamath County, Oregon



RECORDING COVER SHEET Pursuant to ORS 205.234

03/16/2007 11:12:30 AM

Fee: \$71.00

After recording return to:

Northwest Trustee Services, Inc. Attention: Chris Ashcraft P.O. Box 997 Bellevue, WA 98009-0997

1st 911018

- 1. AFFIDAVIT OF MAILING
- 2. TRUSTEE'S NOTICE OF SALE
- 3. PROOF OF SERVICE
- 4. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Charles L. Mull and Cheryl A. Mull, husband and wife as tenants by the entirety

Beneficiary: Mortgage Electronic Registration Systems, Inc. solely as nominee for EquiFirst Corporation

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

71-F

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) 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 Washington, a competent person over the age of eighteen years and not the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain 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 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:

EquiFirst Corporation 500 Forest Point Circle Charlotte, NC 28273

Mortgage Electronic Registration Systems, Inc. 1595 Spring Hill Road, Suite 310 Vienna, VA 22182

CHERYL A. MULL P.O. BOX 676 KENO, OR 97627

CHARLES L. MULL P.O. BOX 676 KENO, OR 97627

CHARLES L. MULL 3618 LAHABRA KLAMATH FALLS, OR 97603 Mortgage Electronic Registration Systems, Inc. PO Box 2026 Flint, MI 48501-2026

CHERYL A. MULL 14239 HIGHWAY 66 KLAMATH FALLS, OR 97601

CHARLES L. MULL 14239 HIGHWAY 66 KLAMATH FALLS, OR 97601

CHERYL A. MULL 3618 LAHABRA KLAMATH FALLS, OR 97603

OCCUPANT(S) 14239 HIGHWAY 66 KLAMATH FALLS, OR 97601

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.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

MULL, CHERYL A. and CHARLES L.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7934.20003

After recording return to:
Northwest Trustee Services, Inc.
Successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC)
Attn: Becky Baker
P.O. Box 997
Bellevue, WA 98009-0997

As used herein, the commercial entity.	singular includes the plural, trustee in	cludes successor trustee, and	d person includes corporation	and any other legal or
		Y	Euch	1
		•		
STATE OF WASHINGTON)) ss.			
COUNTY OF KING		im Murta		
I certify that I know o acknowledged that (he/she) so in the instrument.	r have satisfactory evidence thatigned this instrument and acknowledge		person who appeared before n voluntary act for the uses and	purposes mentioned
Dated: \(\lambda 27	100	OVA	CALGATA	
		NOTARY PUE Washington, re My commission	BLIC in and for the State of esiding at n expires	Ylle
)

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Charles L. Mull and Cheryl A. Mull, husband and wife as tenants by the entirety, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for EquiFirst Corporation, as beneficiary, dated 04/19/06, recorded 04/21/06, in the mortgage records of Klamath County, Oregon, as Volume M06, page 7847 and subsequently assigned to Equifirst Corporation by Assignment, covering the following described real property situated in said county and state, to wit:

Lot 7, Block 2, Tract No. 1121, First Addition to Keno Hillside Acres, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 14239 HWY 66

KLAMATH FALLS, OR 97601

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 \$1,739.96 beginning 06/01/06; plus late charges of \$79.25 each month beginning 06/16/06; plus prior accrued late charges of \$0.00; plus advances of (\$336.50); together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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: \$231,200.00 with interest thereon at the rate of 7.3 percent per annum beginning 05/01/06; plus late charges of \$79.25 each month beginning 06/16/06 until paid; plus prior accrued late charges of \$0.00; plus advances of (\$336.50); together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on March 26, 2007 at the hour of 10:00 o'clock, A.M. 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, 316 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 for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. 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. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

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.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.uSA-Foreclosure.com.

Northwest Trustee Services, Inc. chicead Ex Assistant Vice President, Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC) For further information, please contact: **Becky Baker** Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7934.20003/MULL, CHERYL A. and CHARLES L. State of Washington, County of King) ss: I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale. By Authorized Signer

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

7934.20003/MULL

PROOF OF SERVICE

STATE OF OREGON)				
Country of are) 22.				
County of Klamath					
I hereby certify and s 18 years of age or older and I am not the beneficiary or t successor of either, nor an successor of either, corporau	a resident of the state trustee named in the of officer, director, en	original Trustee's Notice	sinafter set fort of Sale attache	h was made ed hereto, n	e; that ot the
entities to be served, named the attorney for the trustee Collection Practices Act, upon	below, by delivering to or successor trustee on an OCCUPANT	e, along with the Notice at the following address:	e of Sale, certifice the F	ned to be su ederal Fair	ich by
14239 HIGHWA	AY 66, KLAMATI	H FALLS, OREGO	N 97601, as i	:ollows:	
Personal service upopersonally and in person, at	n <u>Charles Mu</u> the above address on	11 November 27	_, by deliverin , 2006 at <u>02</u>	g said true : 39	copy, pm.
Personal service upo	ni		_, by deliverin	g said true	сору,
Personal service upo personally and in person, at	the above address on		, 2006 at		.m.
Parennal cervice uno	In		. by deliverin	g said true	сору,
personally and in person, at	the above address on		,2006 at _		m.
	•				
Personal service upo personally and in person, at	nn		_, by denvenn _2006_at	.g said iide :	.m.
		the above statement is tru			
		RUPAGE W. BOLL	ENBAUGH	318276	
SUBSCRIBED AND SWO	RN to before me this	28 day of Nov	_, 2006 by	ROBERT W. BOL	<u>Enbau</u> ģi
MARGARE NOTARY PUR COMMISSIO	DIAL SEAL T A NIELSEN BLIC - OREGON ON NO. 377801 EXPIRES APPIL 12,2008 (Margare & Notary Public for Ore	a Spie	lsen	,

NATIONWIDE PROCESS SERVICE, INC. ♦ 222 CENTURY TOWER ♦ 1201 S.W. 12th AVENUE ♦ PORTLAND, OREGON 97205 ♦ (503) 241-0636

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 # 8883
Notice of Sale/Charles L & Cheryl A Mull
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 28, 2006, Jan. 4, 11, 18, 2007
Total Cost: \$1,088.98
Canine & Day
- Manuel M
Subscribed and sworn by Jeanine P Day
before me on: January 18, 2007
Ilhra a Subble
Notary Public of Oregon

Vol: M06, Page 7847 and subsequently assigned to EquiFirst Corporation by Assignment, covering the following described real property situated in said county and state, to wit:

Lot 7, Block 2, Tract No. 1121, First Addition to Keno Hillside Acres, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

PROPERTY AD-DRESS: 14239 Hwy 66, Klamath Falls, OR 97601.

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WHEREFORE, notice hereby is given that the undersigned trustee will on March 26, 2007 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, 316 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 in-

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Charles L. Mull and Cheryl A. Mull, husband and wife as tenants by the entirety, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for EquiFirst Corporation, as beneficiary, dated 04/19/06, recorded 04/21/06, in the mortgage records of Klamath County, Oregon, as



terest 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 and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive inforrecord legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwestrustee.com. 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. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

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The trustee's rules of auction may be accessed at www. northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwest-trustee.com.

Dated: November 21, 2006. By: Rebecca A. Baker, Assistant Vice President. Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC). For further information, please contact: Becky Baker, Northwest Trustee Services, Inc., PO Box 997, Bellevue, WA 98009-0997. (425) 586-1900. File No. 7934.20003/Mull, Cheryl A. and Charles L. #8883 December 28, 2006, January 4, 11, 18, 2007.