

When recorded mail to:
ALLNation Default Services
4665 MacArthur Ct Suite 250
Newport Beach, CA 92660
949-252-2800
Fax: 949-252-2884

2007-010600
Klamath County, Oregon



06/12/2007 02:36:36 PM

Fee: \$126.00

Loan # 0021625041
TS # 07-7239-OR
Title Order # w770173
Grantor: JAMES NEIL MILLER

ATE: 64703

AFFIDAVITS OF MAILING, SERVICE AND PUBLICATION

#126-A

Affidavit of Publication

07-7239-01

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 # 9248

Notice of Sale/James Neil Miller

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

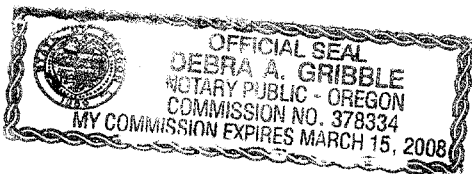
Insertion(s) in the following issues:

May 7, 14, 21, 28, 2007

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: May 28, 2007

Debra A Gribble
Notary Public of Oregon

My commission expires March 15, 2008



Trustee's Notice
Of Sale Loan
No.: 0021625041 T.S.
No.: 07-7239-OR

Reference is made
to that certain deed
made by, James
Neil Miller, as Gran-
tor to Amerititle, as
Trustee, in favor of
Eagle Home Morte-
gage, Inc. as Benefi-
ciary, dated
5/11/2006, recorded
05/17/2006, in official
records of Klamath
County, Oregon, in
book/reel/volume
No., at page No.
fee/file/instrument/
microfile/reception
No. M06-09978 (indi-
cated which), cover-
ing the following de-
scribed real proper-
ty situated in said
County and State, to
wit: APN: R-3909-
3AB-5200 Exhibit A
A portion of lot 53
and the vacated al-
ley of block H of
Homecrest subdivi-
sion in the NW 1/4
NE 1/4 of section 3,
township 39 south,
range 9 east of the
Willamette Meridi-
an, Klamath County,
Oregon, more par-
ticularly described
as follows: Begin-
ning at an iron pin
on the northeasterly
line of lot 53 of
Homecrest Subdivi-
sion which lies south
45° 11' east a dis-
tance of 188 feet
from the iron pin
which marks the
north corner of lots
52 and 53 of Home-
crest subdivision
and running thence;
continuing south 45°
11' east along the
northeasterly line of
lot 53 a distance of
66 feet to an iron
pin; thence south
50°49' west a dis-
tance of 120.5 feet to
an iron pin; thence
north 45° 11' west a
distance of 54 feet to
an iron pin; thence
north 44° 49' east a
distance of 120 feet,
more or less, to the
point of beginning.

The S 1/2 of the fol-
lowing described
tract: Beginning at
an iron pin on the
northeasterly line of
lot 53 of Homecrest
Subdivision which
lies south 45° 11'
east a distance of
128 feet from the
iron pin which
marks the north cor-
ner of lots 52 and 53
of Homecrest subdivi-
sion and running
thence; continuing
south 45° 11' east
along the northeast-
erly line of lot 53 a
distance of 66 feet to
an iron pin; thence
south 44°49' west
distance of 120 feet
to an iron pin;
thence north 45° 11'
west a distance of 60
feet to an iron pin;
thence north 44° 49'
east a distance of
120 feet, more or
less, to the point of
beginning, said tract
being a portion of lot
53 of block H of
Homecrest subdivi-
sion in the NW 1/4
NE 1/4 of section 3,
township 39 south,
range 9 east of the
Willamette Meridi-
an, Klamath County,
Oregon. Code 041
MAP 3909-003AB TL
05200 Key# 524249
Commonly known
as: 1934 Crest St
Klamath Falls, OR
97603.

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
notice has been re-
corded pursuant to
Section 86.735 (3) of
Oregon Revised
Statutes; the default
for which the fore-
closure is made is
the grantor's: Fail-
ure to pay install-
ments of principal
and/or interest plus
impounds and/or ad-
vances which be-
came due pursuant
to the terms of the
Note and/or Deed of
Trust plus late
charges, and all sub-
sequent installments
of principal, inter-
est, balloon pay-
ments, plus im-
pounds and/or ad-
vances and late
charges that become
payable pursuant to
the Note and/or the
Deed of Trust.
Monthly Payment
\$1,216.52 Monthly
Late Charge \$56.27

beneficiary has de-
clared all obliga-
tions secured by
said deed of trust
immediately due
and payable, said
sums being the fol-
lowing, to wit: The
sum of \$149,823.62
together with inter-
est thereon at the
rate of 8.725% per
annum from
11/1/2006 until paid;
plus all accrued late
charges thereon;
and all trustee's
fees, foreclosure
costs and any sums
advanced by the
beneficiary pursuant
to the terms of said
deed of trust.

Whereof, notice
hereby is given that,
First American Title
Insurance Company,
the undersigned
trustee will, on
8/28/2007, at the
hour of 10:00 AM,
Standard of Time as
established by sec-
tion 187.110, Oregon
Revised Statutes, at
the main en-
trance to the County
Courthouse, 316
Main St., Klamath
Falls, OR, County of
Klamath, State of
Oregon sell at public
auction to the high-
est bidder for cash,
the interest in the
said described real
property which the
Grantor had or had
power to convey at
the time of execu-
tion 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 satis-
fy the foregoing obli-
gations 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



289917

By this reason of
said default, the

"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. For further information, please contact AllNation Default Services, 4665 MacArthur Court, STE 250, Newport Beach, CA 92660 ph: 949-252-2800, or 714-480-5690 or 714-573-1965.

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" include their respective successors in interest, if any.

Dated: 4/26/2007
First American Title Insurance Company,
By: AllNation Default Services, Its
Duly Authorized Agent
Signature By Jessica Cimarusti,
Trustee Sale Officer
P289917 5/7, 5/14,
5/21, 05/28/2007.
#9248 May 7, 14, 21,
28, 2007.

07-7239 DR

Affidavit Return of Service

State of Oregon)

County of Klamath)

Court Case Number: 289917

I HEREBY CERTIFY THAT on 042807

the within:

- ☐ Summons & Complaint
- ☐ Complaint
- ☐ Motion
- ☐ Order to Show Cause
- ☐ Citation
- ☐

- ☐ Summons & Petition
- ☐ Petition
- ☐ Affidavit
- ☐ Restraining Order
- ☐ Small Claim

- ☐ Summons
- ☐ Answer
- ☐ Order
- ☐ Subpoena
- ☒ Notice

for service on the within named: K. FALLS ON 97603 FULL OCCUPANTS AT 1934 CREST ST

☐ SERVED: at _____ personally and in person

☐ SUBSTITUTE SERVICE: By leaving a true copy with _____ resides at the place of abode of the within named _____, a person over the age of fourteen years, who at said abode: _____

☐ OFFICE SERVICE: By leaving a true copy with _____ the person in charge of the office maintained for the conduct of business by _____

☐ CORPORATE: By leaving a true copy with _____ of said corporation.

☒ OTHER METHOD: POSTED FRONT ENTRANCE 1934 CREST ST
K. FALLS ON 97603 VACANT HOUSE

☐ NOT FOUND: After due and diligent search and inquiry, I hereby return that I have been unable to find the within named _____ within Klamath County.

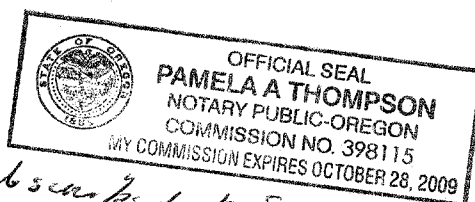
ALL SEARCH AND SERVICE WAS MADE WITHIN KLAMATH COUNTY, STATE OF OREGON.

DATE AND TIME OF SERVICE OR NOT FOUND: 042807 AT 1:40 PM

I FURTHER CERTIFY that I am a competent person 18 years of age or older and a resident of the state of service or 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 and knew that the person, firm or corporation served is the identical one named in the action.

By: [Signature]
DAUBAUD

Basin Proserve
422 N. 6th Street
Klamath Falls, OR 97601
(541) 884-6080



Subscribed & Sworn to before
me this 28th day of April 2007.

[Signature]

AFFIDAVIT OF MAILING

Date: April 27, 2007

T.S. No.: 07-7239-OR

Loan No.: 0021625041

STATE OF California }
COUNTY OF Orange }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Orange County at **ALLNation Default Services**, and is not a party to the within action and that on **April 27, 2007**, (s)he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

X

Affiant **Lisa Bradford**

State of California } SS.
County of Orange }

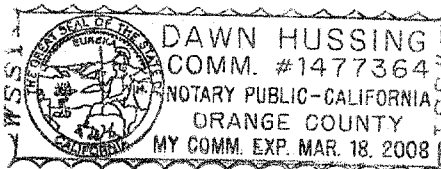
On **April 27, 2007** before me, the undersigned, a Notary Public for the state, personally appeared **Lisa Bradford**, personally know to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn declared that the statements therein are true, and acknowledged to me that he/she executed the same.

WITNESS my hand and official seal.

Signature

DAWN HUSSING

(Seal)



JAMES NEIL MILLER
1934 CREST STREET
KLAMATH FALLS, OREGON 97603-4718
Z71034266499051225789

JAMES NEIL MILLER
1934 CREST STREET
KLAMATH FALLS, OREGON 97603-4718
First Class

OCCUPANT
1934 CREST STREET
KLAMATH FALLS, OREGON 97603
Z71034266499051225796

OCCUPANT
1934 CREST STREET
KLAMATH FALLS, OREGON 97603
First Class

AFFIDAVIT OF MAILING

Date: April 27, 2007
T.S. No.: 07-7239-OR
Loan No.: 0021625041

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COUNTY OF Orange }

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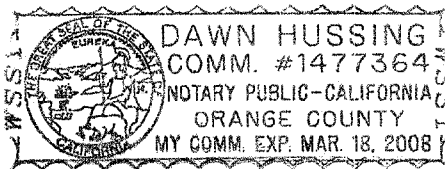
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State of California } SS.
County of Orange }

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WITNESS my hand and official seal.

Signature *Dawn Hussing* (Seal)
DAWN HUSSING



JAMES NEIL MILLER
1934 CREST ST
KLAMATH FALLS, OR 97603
Z71034266499051225802

JAMES NEIL MILLER
1934 CREST ST
KLAMATH FALLS, OR 97603
First Class

JAMES MILLER
P.O. BOX 7593
KLAMATH FALLS, OR 97602
Z71034266499051225819

JAMES MILLER
P.O. BOX 7593
KLAMATH FALLS, OR 97602
First Class

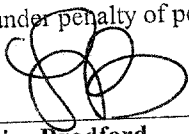
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COUNTY OF Orange }

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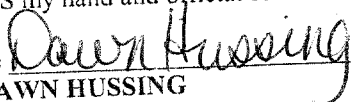
I declare under penalty of perjury that the foregoing is true and correct.

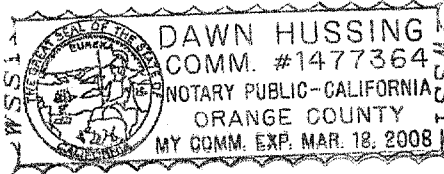
X 
Affiant **Lisa Bradford**

State of California } SS.
County of Orange }

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WITNESS my hand and official seal.

Signature  (Seal)
DAWN HUSSING



JAMES N. MILLER
P.O. BOX 7593
KLAMATH FALLS, OR 97602
Z71034266499051225826

JAMES N. MILLER
P.O. BOX 7593
KLAMATH FALLS, OR 97602
First Class

JAMES NEIL MILLER
P.O. BOX 7593
KLAMATH FALLS, OR 97602
Z71034266499051225833

JAMES NEIL MILLER
P.O. BOX 7593
KLAMATH FALLS, OR 97602
First Class

AFFIDAVIT OF MAILING

Date: April 27, 2007
T.S. No.: 07-7239-OR
Loan No.: 0021625041

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COUNTY OF Orange }

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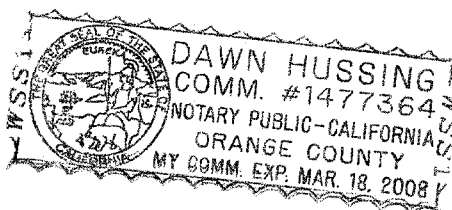
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WITNESS my hand and official seal.

Signature  (Seal)
DAWN HUSSING



JAMES NEIL MILLER
6510 S. 6TH ST
PMB 36
KLAMATH FALLS, OR 97601
Z71034266499051225840 ✓

JAMES NEIL MILLER
6510 S. 6TH ST
PMB 36
KLAMATH FALLS, OR 97601
First Class

JAMES N. MILLER
6510 S. 6TH ST
PMB 36
KLAMATH FALLS, OR 97601
Z71034266499051225857 ✓

JAMES N. MILLER
6510 S. 6TH ST
PMB 36
KLAMATH FALLS, OR 97601
First Class

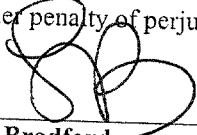
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COUNTY OF Orange }

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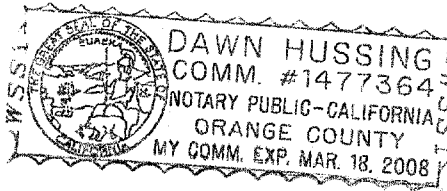
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State of California } SS.
County of Orange }

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WITNESS my hand and official seal.

Signature  (Seal)
DAWN HUSSING



JAMES MILLER
6510 S. 6TH ST
PMB 36
KLAMATH FALLS, OR 97601
Z71034266499051225864

JAMES MILLER
6510 S. 6TH ST
PMB 36
KLAMATH FALLS, OR 97601
First Class

JAMES MILLER
1934 CREST ST

KLAMATH FALLS, OR 97603
Z71034266499051225871

JAMES MILLER
1934 CREST ST

KLAMATH FALLS, OR 97603
First Class

AFFIDAVIT OF MAILING

Date: April 27, 2007

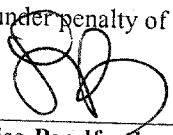
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WITNESS my hand and official seal.

Signature  (Seal)
DAWN HUSSING



JAMES N. MILLER
1934 CREST ST

KLAMATH FALLS, OR 97603
Z71034266499051225888 ✓

JAMES N. MILLER
1934 CREST ST

KLAMATH FALLS, OR 97603
First Class

JAMES NEIL MILLER
1934 CREST ST

KLAMATH FALLS, OR 97603
Z71034266499051225895 ✓

JAMES NEIL MILLER
1934 CREST ST

KLAMATH FALLS, OR 97603
First Class

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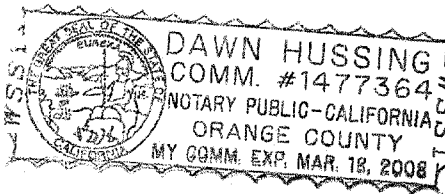
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County of Orange }

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WITNESS my hand and official seal.

Signature  (Seal)
DAWN HUSSING



LINDA GOUGE, ATTORNEY
203 W. 4TH ST
THE DALLES, OR 97058
Z71034266499051225901

LINDA GOUGE, ATTORNEY
203 W. 4TH ST
THE DALLES, OR 97058
First Class

STATE OF OREGON
DEPARTMENT OF HUMAN RESOURCES
P.O. BOX 14506
SALEM, OR 97301
Z71034266499051225918

STATE OF OREGON
DEPARTMENT OF HUMAN RESOURCES
P.O. BOX 14506
SALEM, OR 97301
First Class

AFFIDAVIT OF MAILING

Date: April 27, 2007

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Loan No.: 0021625041

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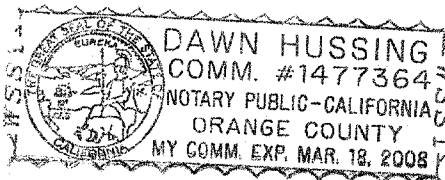
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WITNESS my hand and official seal.

Signature *Dawn Hussing* (Seal)
DAWN HUSSING



STATE OF OREGON
SUPPORT ENFORCEMENT
39 NORTH CENTRAL
MEDFORD, OR 97501
Z71034266499051225925 ✓

STATE OF OREGON
SUPPORT ENFORCEMENT
39 NORTH CENTRAL
MEDFORD, OR 97501
First Class

STATE OF OREGON
C/O ATTORNEY GENERAL
1162 COURT STREET NE
SALEM, OR 97301
Z71034266499051225932 ✓

STATE OF OREGON
C/O ATTORNEY GENERAL
1162 COURT STREET NE
SALEM, OR 97301
First Class

AFFIDAVIT OF MAILING

Date: April 27, 2007
T.S. No.: 07-7239-OR
Loan No.: 0021625041

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COUNTY OF Orange }

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

X

Affiant **Lisa Bradford**

State of California } SS.
County of Orange }

On **April 27, 2007** before me, the undersigned, a Notary Public for the state, personally appeared **Lisa Bradford**, personally know to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn declared that the statements therein are true, and acknowledged to me that he/she executed the same.

WITNESS my hand and official seal.

Signature *Dawn Hussing* (Seal)
DAWN HUSSING



NANCY MILLER
5406 NORTH HILLS DR
KLAMATH FALLS, OR 97601
Z71034266499051225949 ✓

NANCY MILLER
5406 NORTH HILLS DR
KLAMATH FALLS, OR 97601
First Class

JESSIE MILLER
132 MALLARD LAKE DR
DANVILLE, VA 24541
Z71034266499051225956 ✓

JESSIE MILLER
132 MALLARD LAKE DR
DANVILLE, VA 24541
First Class

AFFIDAVIT OF MAILING

Date: April 27, 2007

T.S. No.: 07-7239-OR

Loan No.: 0021625041

STATE OF California }
COUNTY OF Orange }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in **Orange** County at **ALLNation Default Services**, and is not a party to the within action and that on **April 27, 2007**, (s)he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

X

Affiant **Lisa Bradford**

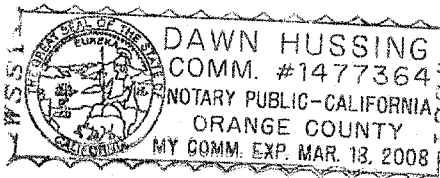
State of California } SS.
County of Orange }

On **April 27, 2007** before me, the undersigned, a Notary Public for the state, personally appeared **Lisa Bradford**, personally know to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn declared that the statements therein are true, and acknowledged to me that he/she executed the same.

WITNESS my hand and official seal.

Signature *Dawn Hussing* (Seal)
DAWN HUSSING

JESSIE MILLER
C/O NATHAN J. RATLIFF, ATTORNEY
905 MAIN ST., STE 200
KLAMATH FALLS, OR 97601
Z71034266499051225963



JESSIE MILLER
C/O NATHAN J. RATLIFF, ATTORNEY
905 MAIN ST., STE 200
KLAMATH FALLS, OR 97601
First Class

TRUSTEE'S NOTICE OF SALE

Loan No: 0021625041
T.S. No.: 07-7239-OR

Reference is made to that certain deed made by, JAMES NEIL MILLER as Grantor to AMERITITLE, as trustee, in favor of EAGLE HOME MORTGAGE, INC., as Beneficiary, dated 5/11/2006, recorded 5/17/2006, in official records of Klamath County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. M06-09978 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R-3909-3AB-5200

SEE ATTACHED LEGAL DESCRIPTION

Commonly known as:
1934 CREST ST
KLAMATH FALLS, OR 97603

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 INSTALLMENTS OF PRINCIPAL AND / OR INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE PURSUANT TO THE TERMS OF THE NOTE AND/OR DEED OF TRUST PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE PURSUANT TO THE NOTE AND/OR THE DEED OF TRUST.

Monthly Payment \$1,216.52

Monthly Late Charge \$56.27

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 \$149,823.62 together with interest thereon at the rate of 8.725 % per annum from 11/1/2006 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on **8/28/2007** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 316 MAIN STREET, KLAMATH FALLS, OR** 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 expenses 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. **FOR FURTHER INFORMATION, PLEASE CONTACT ALLNATION DEFAULT SERVICES, 4665 MACARTHUR COURT , STE 250, NEWPORT BEACH, CA 92660 ph: 949-252-2800, or 714-480-5690 or 714-573-1965.**

Loan No: 0021625041
T.S. No: 07-7239-OR

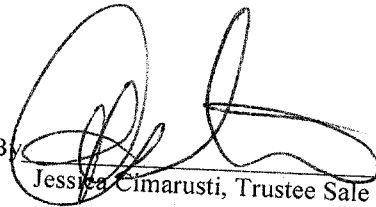
TRUSTEE'S NOTICE OF SALE

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" include their respective successors in interest, if any.

Dated: April 26, 2007

FIRST AMERICAN TITLE INSURANCE COMPANY,
BY ALLNATION DEFAULT SERVICES, ITS DULY
AUTHORIZED AGENT

Signature By



Jessica Cimarusti, Trustee Sale Officer

STATE OF CALIFORNIA
COUNTY OF

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



Jessica Cimarusti, Trustee Sale Officer

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

**RE: Trust Deed from JAMES NEIL MILLER
Grantor**

**To FIRST AMERICAN TITLE INSURANCE
COMPANY Successor Trustee**

After recording return to(name, address, zip):
**ALLNation Default Services
4665 MacArthur Court Suite 250
Newport Beach, CA 92660**

TS No: 07-7239-OR

SPACE RESERVED
FOR
RECORDER'S USE

Loan No: 0021625041

This Document was Recorded on 4/24/2007
As instrument number 2007-7429
Book N/A Page N/A
in Klamath County OR

Reference is made to that certain trust deed made by JAMES NEIL MILLER as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY* as successor trustee, in favor of EAGLE HOME MORTGAGE, INC., as beneficiary, dated **5/11/2006**, recorded **5/17/2006**, in the Records of **Klamath** County, Oregon, in book at page , and/or as fee/file/instrument/microfilm/reception No. **M06-09978** (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:
APN: R-3909-3AB-5200

SEE ATTACHED LEGAL DESCRIPTION

*Assignment to Option One Mortgage Corporation, A California Corporation recorded **11/15/2006** as instrument no. 2006-022875

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:

Delinquent Payments

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>RATE</u>	<u>AMOUNT</u>	<u>TOTAL</u>
12/1/2006	4/18/2007	5	8.725	\$1,216.52	\$6,082.60
Total Late Charges:					\$281.35
Beneficiary Advances					

TOTAL FORECLOSURE COST:
TOTAL REQUIRED TO REINSTATE:

\$6,363.95
\$1,832.50
\$8,196.45

TS No :07-7239-OR

Loan No: 0021625041

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit:

FAILURE TO PAY INSTALLMENTS OF PRINCIPAL AND / OR INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE PURSUANT TO THE TERMS OF THE NOTE AND/OR DEED OF TRUST PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE PURSUANT TO THE NOTE AND/OR THE DEED OF TRUST.

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale. Including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110 on **8/28/2007**, at the following place: **AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 316 MAIN STREET, KLAMATH FALLS, OR**

County of Klamath, State of Oregon, which is the hour, date and place last set for sale.

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address

Nature of Right, Lien or Interest

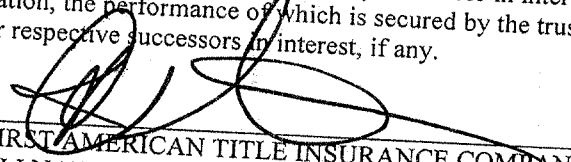
JAMES NEIL MILLER

1934 CREST ST
KLAMATH FALLS, OR 97603

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 the 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 fees not exceeding the amounts provided by ORS 86.753. FOR FURTHER INFORMATION CONTACT: ALLNATION DEFAULT SERVICES, 4665 MACARTHUR COURT, STE 250. NEWPORT BEACH, CA 92660 Phone: 949-252-2800

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

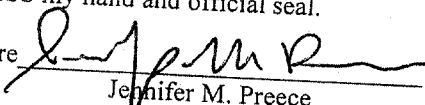
Dated April 23, 2007


FIRST AMERICAN TITLE INSURANCE COMPANY, BY
ALLNATION DEFAULT SERVICES, ITS DULY
AUTHORIZED AGENT
Successor Trustee

State of: CALIFORNIA
County of: ORANGE

On 4/23, 2007 before me, Jennifer M. Preece, the undersigned, a Notary Public in and for said State, personally appeared Jessica Cimarusti 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 hi/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.

Signature


Jennifer M. Preece

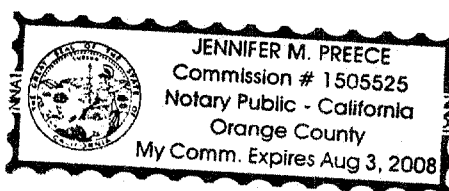


EXHIBIT "A"
LEGAL DESCRIPTION

A tract of land described as follows:

Beginning at an iron pin on the Northeasterly line of Lot 53 of HOMECREST SUBDIVISION which lies South 45° 11' East a distance of 188 feet from the iron pin which marks the North corner of Lots 52 and 53 of Homecrest Subdivision and running thence: Continuing South 45° 11' East along the Northeasterly line of Lot 53 a distance of 66 feet to an iron pin; thence South 50° 49' West a distance of 120.5 feet to an iron pin; thence North 45° 11' West a distance of 54 feet to an iron pin; thence North 44° 49' East a distance of 120 feet, more or less, to the point of beginning, said tract being a portion of Lot 53 and the vacated alley of Block H of HOMECREST SUBDIVISION in the Northwest 1/4 Northeast 1/4 of Section 3, Township 39 South, Range 9 East of the Willamette Meridian in Klamath County, Oregon.

The South half of the following described tract:

Beginning at an iron pin on the Northeasterly line of Lot 53 of HOMECREST SUBDIVISION which lies South 45° 11' East a distance of 128 feet from the iron pin which marks the North corner of Lots 52 and 53 of HOMECREST SUBDIVISION and running thence: continuing South 45° 11' East along the Northeasterly line of Lot 53 a distance of 60 feet to an iron pin; thence South 44° 49' West a distance of 120 feet to an iron pin; thence North 45° 11' West a distance of 60 feet to an iron pin; thence North 44° 49' East a distance of 120 feet, more or less, to the point of beginning, said tract being a portion of Lot 53 of Block H of HOMECREST SUBDIVISION in the Northwest 1/4 Northeast 1/4 of Section 3, Township 39 South, Range 9 East of the Willamette Meridian.

Tax Account No: 3909-003AB-05200-000

Key No: 524249