MC12421

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.

06/28/2007 11:36:25 AM

2007-011631

Klamath County, Oregon

Fee: \$56.00

AFTER RECORDING RETURN TO:

Andrew C. Brandsness 411 Pine Street Klamath Falls, or 97601

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

AFFIDAVIT OF MAILING NOTICE OF SALE (must have trustee's notice of sale attached)

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

PROOF OF SERVICE

Original grantor on Trust Deed:

Carol Webb

Beneficiary

Charles L. Michel



RETURN TO: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, OR 97601

AFFIDAVIT OF MAILING NOTICE OF SALE TO GRANTOR, SUCCESSOR IN INTEREST TO GRANTOR AND PERSON REQUESTING NOTICE

STATE OF OREGON)) ss:
County of Klamath)

I, Michael P. Rudd, 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 Oregon, a competent person 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.

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:

Carol Webb 5128 Rambler Way Sacramento, CA 95841

Carol Webb 4733 Blue Heron Drive Bonanza, OR 97623

Klamath County Tax Department Attn: Mike Long, Tax Collector 305 Main Street 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) and any person, including the Department of Revenue or an 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 the trustee Andrew C. Brandsness; 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 Klamath Falls, Oregon, on February 28, 2007. 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.

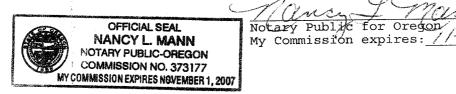
Michael P. Rudd

STATE OF OREGON

) ss.

County of Klamath

Personally appeared before me this day of February, 2007, Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed.



WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

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Carol Webb, Grantor; First American Title Insurance Company, Trustee; and Charles L. Michel, Beneficiary, recorded in Official/Microfilm Records, Volume 2006, Page 025098, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 4733 Blue Heron Drive, Bonanza, OR 97623 ("Property"):

Lot 18 in Block 54 of KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make the monthly payment of \$580.37 due December 28, 2006, and monthly payments thereafter; failed to make the \$5,000 balloon payment due January 31, 2007; failed to pay 2006-2007 Klamath County Real Property Taxes in the amount of \$41.79, plus interest.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The amount of \$54,546.99 plus interest at the rate of 7.5% per annum from November 30, 2006, until paid; late charges of \$30; 2006-2007 Klamath County Real Property Taxes in the amount of \$41.79 plus interest, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on July 17, 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: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, OR, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said 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 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 sum 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 singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Andrew C. Brandsness, Successor Trustee

Dated: February 2007.	00156
7 7 7	Andrew C. Brandsness, Successor Trustee
	411 Pine Street
	Klamath Falls, OR 97601
STATE OF OREGON)	
) ss.	
County of Klamath)	
I, the undersigned, certify that the	ne foregoing is a complete and exact copy of the original Notice of Sale.
<i>I</i> • • • • • • • • • • • • • • • • • • •	

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

Legal # 9230

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

Notice of Sale/Carol Webb
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 2, 9, 16, 23, 2007
Total Cost: \$751.79
Jeanne P Day
Subscribed and sworn by Jeanine P Day
before me on: May 23, 2007
Debra a Subde Notary Public of Oregon
My commission expires March 15, 2008



DEFAULT AND ELECTION TO SELL AND OF SALE

Carol Webb, Grantor; First American Title Insurance Company, Trustee; and Charles L. Michel, Beneficiary, recorded in Official/Microfilm Official/Microfilm
Records, Volume
2006, Page 025098,
Klamath County,
Oregon, covering
the following-described real property in
Klamath County,
Oregon, commonly
known as 4733 Blue
Heron Drive, Bonanza, OR 97623 ("Property"):

Lot 18 in Block 54 KLAMATH FOREST ESTATES HIGH-WAY 66 UNIT, PLAT NO. 2. 30

AND ELECTION
TO SELL AND
OF SALE
State of State ty Real Property Taxes in the amount of \$41.79 plus interest, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on July 17, 2007, at the hour of 10:00 o'clock a.m. in accord with the standard of time established by ORS 187:10, at the following place: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath of KLAMATH lowing place: OffiFALLS FOREST
ESTATES HIGHWAY 66 UNIT,
PLAT NO. 2, according to the official plat thereof on
file in the office of
the County Clerk of
Klamath County,
Oregon.

The defaults for
which foreclosure is
made is grantor's
failure to pay when
due the following
sums:

Failed to make
the monthly payment of \$580.37 due
December 28, 2006,
and monthly payments thereafter,
failed to make the
\$5,000 balloon payment due January
31, 2007; failed to
pay 2006-2007 Klamath County Real
Property Taxes in
the amount of \$41.79,
plus interest.

By reason of said
defaults, the beneficiary of had or had
power to convey at
the time of the execution by grantor of
the execution of the
Trust Deed, to satisfive the obligations
thereby secured and
the costs and expenses of sale, including a reasonable
cluding a reason

principal as would not then be due had 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 the obligation or Trust Deed, and in addition to paying said sum or tendering the performance ing 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.

notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor. to the grantor as well as any other person owing an ob-

construing

person owing an ob-ligation, the per-formance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respec-tive successors in interest, if any.

Dated: February 26, 2007.

Andrew Brandsness, Successor Trustee 411 Pine Street Klamath Falls, OR 97601 STATE OF OREGON)

County of Klamath
I, the undersigned,
certify that the foregoing is a complete
and exact copy of
the original Notice
of Sale

/s/ Andrew C. Brandsness, Successor Trusfee #9230 May 2, 9, 16, 23, 2007.

RETURN TO: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, OR 97601

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

STATE OF OREGON)	
)	ss.
County of Klamath)	

I, Andrew C. Brandsness, being first duly sworn, depose, say and certify that:

I am the successor trustee in that certain trust deed executed and delivered by Carol Webb as grantor to First American Title Insurance Company as trustee in which Charles L. Michel is beneficiary, recorded on December 20, 2006 in the mortgage records of Klamath, Oregon, in book/volume No. 2006 at page 025098.

I hereby certify that on February 26, 2007, the real property described in the afore-mentioned trust deed was not occupied.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deed first mentioned above.

Andrew C. Brandsness

STATE OF OREGON

SS.

County of Klamath

Personally appeared before me this day of February, 2007, Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.

OFFICIAL SEAL
NANCY L. MANN
NOTARY PUBLIC-OREGON
COMMISSION NO. 373177
MY COMMISSION EXPIRES NOVEMBER 1, 2007

Notary Public for Oregon My Commission expires:

WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

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Carol Webb, Grantor; First American Title Insurance Company, Trustee; and Charles L. Michel, Beneficiary, recorded in Official/Microfilm Records, Volume 2006, Page 025098, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 4733 Blue Heron Drive, Bonanza, OR 97623 ("Property"):

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By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The amount of \$54,546.99 plus interest at the rate of 7.5% per annum from November 30, 2006, until paid; late charges of \$30; 2006-2007 Klamath County Real Property Taxes in the amount of \$41.79 plus interest, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on July 17, 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: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, OR, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said 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 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 sum 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 singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Andrew C. Brandsness, Successor Trustee

Dated: February 20	007.	ASC.
		Andrew C. Brandsness, Successor Trustee
- 1		411 Pine Street
		Klamath Falls, OR 97601
STATE OF OREGON)	\ \ \
) ss.	
County of Klamath)	
I, the undersigned, certify	that the forego	oing is a complete and exact copy of the original Notice of Sale.