

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

2007-014090
Klamath County, Oregon



08/09/2007 03:16:38 PM

Fee: \$61.00

T.S. NO.: 1099106-09
LOAN NO.: 0003061017

AFFIDAVIT OF MAILING NOTICE OF SALE

ATE: 64503

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Angie Gomez 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

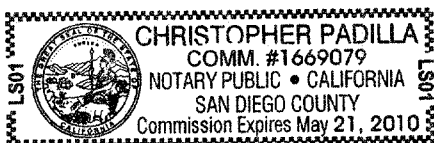
Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by TAMMY J WILDE, for CAL-WESTERN RECONVEYANCE CORPORATION, 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 San Diego County, California, on March 27, 2007. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

Angie Gomez
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this MAR 27 2007 day of 20



Christopher Padilla
Notary Public

#61-A

CWR-1099106-09-030-D=N-P=1-03261120-0006-20070327-061829-ANOSOR

Rev. 05/13/04

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX1017

T.S. No: 1099106-09

Reference is made to that certain deed made by
8INDA HARROUN

as Grantor to

DAVID FENNELL, ATTORNEY, as Trustee, in favor of

UNION FEDERAL BANK OF INDIANAPOLIS
as Beneficiary,

dated July 03, 2002, recorded July 08, 2002, in official records of KLAMATH County, OREGON in
book/reel/volume No. M02 at
page No. 38789, fee/file/instrument/microfilm/reception No. XX covering the following described real
property situated in the said County and State, to-wit:

LOT 7 AND THE SOUTHWESTERLY ONE HALF OF LOT6, BLOCK 12, HOT SPRINGS
ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT
THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

1180 CRESCENT AVENUE KLAMATH FALLS OR 97601

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 the monthly payment due October 1, 2006 of principal, interest and impounds and
subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by
beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$570.42 Monthly Late Charge \$28.52

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 following, to-wit: The sum of \$51,945.65 together with
interest thereon at the rate of 8.125% per annum, from September 01, 2006 until paid; plus all accrued
late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX1017
T.S. No: 1099106-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on July 26, 2007 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

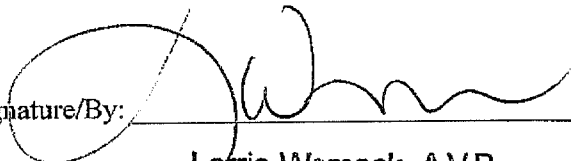
City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense 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.

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" includes their respective successors in interest, if any.

Dated: March 20, 2007

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: 

Lorrie Womack, A.V.P.

3/27/2007 4:53:59 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1099106-09 030 03261120 CWR

Postal Number Sequence Recipient Name

11041994141005289034
1 OCCUPANT

11041994141005289041
2 LINDA HARROUN

11041994141005289058
3 LINDA HARROUN

11041994141005289065
4 LINDA HARROUN

11041994141005289072
5 CITIFINANCIAL, INC.

Address Line 1/3

1180 CRESCENT AVENUE

1180 CRESCENT AVENUE

1180 CRESCENT AVE

1180 CRESCENT AVE

2650 WASBURN WAY STE 160-2

Address Line 2/4

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97603

3/27/2007 4:53:59 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1099106-09 030 03261120 CWR

Postal Number Sequence Recipient Name

71041994141007572884
1 OCCUPANT

71041994141007572891
2 LINDA HARROUN

71041994141007572907
3 LINDA HARROUN

71041994141007572914
4 LINDA HARROUN

71041994141007572921
5 CITIFINANCIAL, INC.

Address Line 1/3

1180 CRESCENT AVENUE

1180 CRESCENT AVENUE

1180 CRESCENT AVE

1180 CRESCENT AVE

2650 WASBURN WAY STE 160-2

Address Line 2/4

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97603

1099106-09

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 # 9187

Notice of Sale/Linda Harroun

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:

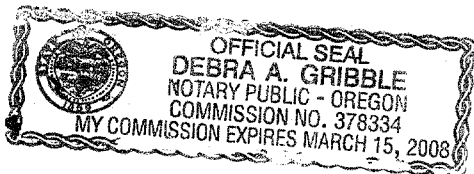
April 19, 26, May 3, 10, 2007

Total Cost: \$722.39

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: May 10, 2007

Debra A Gribble
Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE Loan No: XXXXXX1017 T.S. No.: 1099106-09

Reference is made to that certain deed made by, Linda Harroun, as Grantor to David Fennell, Attorney, as Trustee, in favor of Union Federal Bank of Indianapolis, as Beneficiary, dated July 03, 2002, recorded July 08, 2002, in official records of Klamath County, Oregon in book/reel/volume No. M02 at page No. 38789, fee/file/Instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: Lot 7 and the south-westerly one half of lot 6, block 12, Hot Springs addition to the city of Klamath Falls, according to the official plat thereof on file in the office of the clerk of Klamath County, Oregon. Commonly known as: 1180 Crescent Avenue, Klamath Falls, OR 97601.

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 the monthly payment due October 1, 2006 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$570.42 Monthly Late Charge \$28.52.

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 \$51,945.65 together with interest thereon at the rate of 8.125% per annum from September 01, 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 and conditions of the said deed of trust.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on July 26, 2007 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the Main Street entrance to Klamath County Courthouse, 316 Main Street, City of Klamath Falls, 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 expense 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.

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" includes their respective successors in interest, if any.

Dated: March 20, 2007. Cal-Western Reconveyance Corporation, 525 East Main Street, P.O. Box 22004, El Cajon, CA 92022-9004. Cal-Western Reconveyance Corporation, Signature/By: Lorie Wornack, A.V.P. R-139110 04/19/07, 04/26/07, 05/03/07, 05/10/07. #9187 April 19, 26, May 3, 10, 2007.

Klamath County, Oregon
UNION FEDERAL BANK OF INDIANAPOLIS, beneficiary
LINDA HARROUN, grantor
CAL-WESTERN RECONVEYANCE CORP, trustee/successor trustee
TS # 1099106-09
REF # 139110

AFFIDAVIT OF SERVICE

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that according to the records maintained in this office, service was made of the foregoing TRUSTEE'S NOTICE OF SALE upon the OCCUPANTS of 1180 CRESCENT AVE, KLAMATH FALLS, OR 97601, by delivering or leaving true copies of said documents, as follows:

NON-OCCUPANCY

On March 27, 2007, the property at 1180 CRESCENT AVE, KLAMATH FALLS, OR 97601, was found to be unoccupied.




(signature)

Gloria Carter

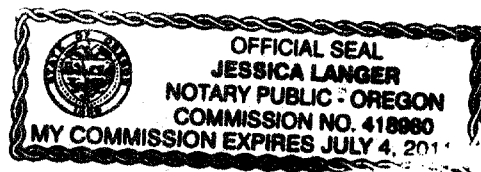
STATE OF OREGON, County of Multnomah.

Signed and affirmed before me on July 26, 2007.

(SEAL)


NOTARY PUBLIC - OREGON

CLIENT: RELIABLE POSTING & PUBLISHING REF # 139110
IPS# 37860



INTERSTATE PROCESS SERVING, INC.* PO Box 156, Beaverton OR 97075 * 503/452-7179
members of

Oregon Association of Process Servers
National Association of Professional Process Servers
Washington State Process Servers Association

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX1017

T.S. No: 1099106-09

139110
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316 MAIN STREET

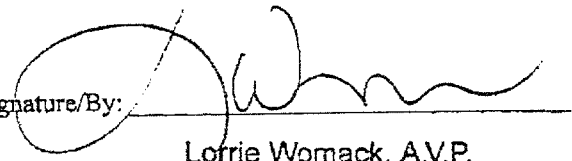
City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense 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.

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Dated: March 20, 2007

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: 

Lorrie Womack, A.V.P.