

2007-015691
Klamath County, Oregon

**RECORDING COVER SHEET FOR NOTICE
OF SALE PROOF OF COMPLIANCE PER
O.R.S. 205.234**

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



09/05/2007 03:31:49 PM

Fee: \$76.00

WHEN RECORDED MAIL TO

ASSET FORECLOSURE SERVICES, INC., as Trustee
22837 Ventura Blvd., Suite 350
Woodland Hills, CA 91364

Trustee's Sale No: OR-BC-071217

ATE: 64786

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 /AFFIDAVIT OF NON-OCCUPANCY

Original Grantor on Trust Deed

CATHERINE HERNANDEZ W.A.T.A. CATHERINE GRAY, NOW SINGLE

Beneficiary

GUARANTY NATIONAL BANK OF TALLAHASSEE

OR_AffRecCover

#76-A

ASSET FORECLOSURE SERVICES, INC.
22837 Ventura Blvd., Suite 350
Woodland Hills, CA 91364
Phone: (877)237-7878 / Fax:

Trustee Sale No.: OR-BC-071217

Affidavit of Mailing Trustee's Notice of Sale

STATE OF CALIFORNIA)
) ss.
COUNTY OF LOS ANGELES)

The undersigned, being first duly sworn, states that I am now, and at all times herein mentioned was a citizen of the United States a resident of the State of California, and 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.

That 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:

CATHERINE GRAY, 2106 ROSICKY AVE, MALIN, OR, 97632
CATHERINE GRAY, PO BOX 346, MALIN, OR, 97632
CATHERINE HERNANDEZ, 2106 ROSICKY AVE, MALIN, OR, 97632
CATHERINE HERNANDEZ, PO BOX 346, MALIN, OR, 97632
CATHERINE HERNANDEZ W.A.T.A. CATHERINE GRAY, 2106 ROSICKY AVE, MALIN, OR, 97632
CATHERINE HERNANDEZ W.A.T.A. CATHERINE GRAY, PO BOX 346, MALIN, OR, 97632
PARTIES IN POSSESSION, 2106 ROSICKY AVE, MALIN, OR, 97632
PARTIES IN POSSESSION, PO BOX 346, MALIN, OR, 97632

BENEFICIAL OREGON INC., 1345 CTR DR., SUITE D, MEDFORD, OR, 97501
CATHERINE GRAY, 590 OLD MIDLAND RD, MIDLAND, OR, 97634-0009
CATHERINE HERNANDEZ, 590 OLD MIDLAND RD, MIDLAND, OR, 97634-0009
CATHERINE M GRAY, 590 OLD MIDLAND RD, MIDLAND, OR, 97634-0009
DISCOVER BANK, 3311 MILL MEADOW DR, HILLIARD, OH, 43026
DISCOVER BANK, C/O BISHOP, WHITE, MIERSMA & MARSHALL, PS, 720 OLIVE WAY, STE 1301, SEATTLE, WA, 98101
DISCOVER BANK, C/O BISHOP, WHITE, MIERSMA & MARSHALL, PS, P.O. BOX 2186, SEATTLE, WA, 98111-2186
LLOYD E GRAY, 2106 ROSICKY AVE, MALIN, OR, 97632
LLOYD E GRAY, 3965 CLINTON AVE, KLAMATH FALLS, OR, 97603
LLOYD E GRAY, P.O. BOX 346, MALIN, OR, 97632
LLOYD EDWARD GRAY, 2106 ROSICKY AVE, MALIN, OR, 97632
LLOYD EDWARD GRAY, 3965 CLINTON AVE, KLAMATH FALLS, OR, 97603
LLOYD EDWARD GRAY, P.O. BOX 346, MALIN, OR, 97632

Said persons include (a) the grantor in the trust deed, (b) 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 b ORS 86.785.

OR_NOTS Mailing Aff

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by an authorized representative of 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 post office at Woodland Hills, CALIFORNIA, on 5-15-07. 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.

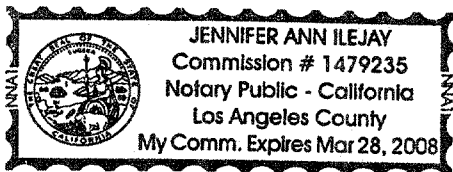
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Tommy Odhinter

On behalf of ASSET FORECLOSURE SERVICES, INC.

SUBSCRIBED AND SWORN TO before me on

5/15/07



[Signature]
NOTARY PUBLIC for CALIFORNIA
My commission expires: 3-28-08

OR_NOTS Mailing Aff

NOTICE TO BORROWER: YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.
Trustee's Sale No. OR-BC-071217

Reference is made to that certain Deed of Trust made by, CATHERINE HERNANDEZ W.A.T.A. CATHERINE GRAY, NOW SINGLE, as grantor, to DEVAN SHUMWAY, as Trustee, in favor of GUARANTY NATIONAL BANK OF TALLAHASSEE, as beneficiary, dated 2/28/2001, recorded 3/14/2001 in Volume M01, page 10218, of Deeds of Trust, under Instrument No. ///, records of KLAMATH County, OREGON. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by PEAK FINANCIAL PARTNERS, INC.. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

Lots 1 and 2, Block 59, MALIN, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

CODE 013 MAP 4112-016DA TL 06200 KEY # 124975

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

2106 ROSICKY AVE
MALIN, OR 97632

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:

	Amount due as of May 14, 2007
Delinquent Payments from November 06, 2003	
43 payments at \$ 230.75 each	
(11-06-03 through 05-14-07)	\$ 9,922.25
Late Charges:	\$ 484.68
	=====
TOTAL:	\$ 10,406.93

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 undersigned Trustee.

FAILURE TO PAY INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS AND LATE CHARGES WHICH BECAME DUE 11/6/03 TOGETHER WITH ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS, LATE CHARGES, FORECLOSURE FEES AND EXPENSES; ANY ADVANCES WHICH MAY HEREAFTER BE MADE; ALL OBLIGATIONS AND INDEBTEDNESSES AS THEY BECOME DUE AND CHARGES PURSUANT TO SAID NOTE AND DEED OF TRUST.

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:

UNPAID PRINCIPAL BALANCE OF \$14,273.18, PLUS interest thereon at 16.990% per annum from 10/1/2003, until paid, together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

WHEREFORE, notice hereby is given that the undersigned trustee, will on September 18, 2007, at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, County of KLAMATH, State of OREGON, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the 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 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.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

DATED: 5/14/2007

LSI TITLE OF OREGON, LLC, TRUSTEE

By: Asset Foreclosure Services, Inc. as Agent for the Trustee

By



Norie Vergara, Trustee Sale Officer

22837 Ventura Blvd., Suite 350, Woodland Hills, CA 91364

Phone: 877 237-7878 Sale Information Line 714 259-7850

STATE OF CALIFORNIA

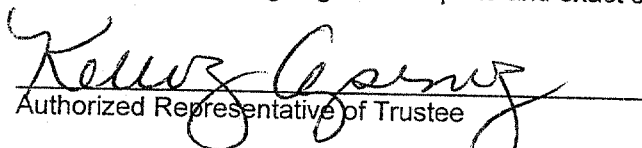
)

COUNTY OF LOS ANGELES

) ss.


)

I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale.


Authorized Representative of Trustee

AFSINC

STATE OF OREGON)
County of Multnomah) ss.


Notary Public for Oregon

NOTICE TO BORROWER: YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.
Trustee's Sale No. OR-BC-071217

Reference is made to that certain Deed of Trust made by, CATHERINE HERNANDEZ W.A.T.A. CATHERINE GRAY, NOW SINGLE, as grantor, to DEVAN SHUMWAY, as Trustee, in favor of GUARANTY NATIONAL BANK OF TALLAHASSEE, as beneficiary, dated 2/28/2001, recorded 3/14/2001 in Volume M01, page 10218, of Deeds of Trust, under Instrument No. ///, records of KLAMATH County, OREGON. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by PEAK FINANCIAL PARTNERS, INC.. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

Lots 1 and 2, Block 59, MALIN, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

CODE 013 MAP 4112-016DA TL 06200 KEY # 124975

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

2106 ROSICKY AVE
MALIN, OR 97632

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:

	Amount due as of May 14, 2007
Delinquent Payments from November 06, 2003	
43 payments at \$ 230.75 each	
(11-06-03 through 05-14-07)	\$ 9,922.25
Late Charges:	\$ 484.68
	=====
TOTAL:	\$ 10,406.93

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 undersigned Trustee.

FAILURE TO PAY INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS AND LATE CHARGES WHICH BECAME DUE 11/6/03 TOGETHER WITH ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, IMPOUNDS, LATE CHARGES, FORECLOSURE FEES AND EXPENSES; ANY ADVANCES WHICH MAY HEREAFTER BE MADE; ALL OBLIGATIONS AND INDEBTEDNESSES AS THEY BECOME DUE AND CHARGES PURSUANT TO SAID NOTE AND DEED OF TRUST.

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:

UNPAID PRINCIPAL BALANCE OF \$14,273.18, PLUS interest thereon at 16.990% per annum from 10/1/2003, until paid, together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

WHEREFORE, notice hereby is given that the undersigned trustee, will on September 18, 2007, at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, County of KLAMATH, State of OREGON, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the 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 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.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

DATED: 5/14/2007

LSI TITLE OF OREGON, LLC, TRUSTEE

By: Asset Foreclosure Services, Inc. as Agent for the Trustee

By



Norie Vergara, Trustee Sale Officer

22837 Ventura Blvd., Suite 350, Woodland Hills, CA 91364

Phone: 877 237-7878 Sale Information Line 714 259-7850

STATE OF CALIFORNIA

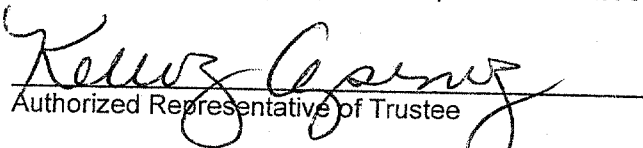
)

COUNTY OF LOS ANGELES

) ss.

)

I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale.


Authorized Representative of Trustee

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 # 9325

Notice of Sale/Catherine Hernandez-Gray

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:

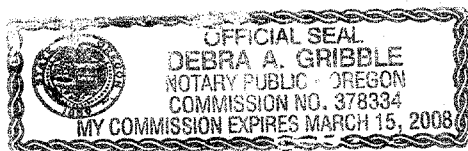
May 29, June 5, 12, 19, 2007

Total Cost: \$1,045.79

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: June 19, 2007

Debra A Gribble
Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S
NOTICE OF SALE
Pursuant to O.R.S.
86.705 et seq. and
O.R.S. 79.5010, et
seq. Trustee's Sale
No. OR-BC-071217
Notice to Borrower:
You should be
aware that the un-
dersigned is at-
tempting to collect a
debt and that any in-
formation obtained
will be used for that
purpose.

Reference is made to that certain Deed of Trust made by, Catherine Hernandez W A T A Catherine Gray, now single, as grantor, to Devan Shumway, as Trustee, in favor of Guaranty National Bank of Tallahassee, as beneficiary, dated 2/28/2001, recorded 3/14/2001, in Volume M01, page 10218 of Deeds of Trust under Instrument No. , records of Klamath County, Oregon. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by Peak Financial Partners, Inc Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: Lots 1 and 2, Block 59, Malin, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon Code 013 Map 4112-016DA TL 06200 Key # 124975 The street address or other common designation, if any, of the real property described above is purported to be: 2106 Rosicky Ave Malin, OR 97632 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: Amount due as of May 14, 2007 Delinquent Payments from November 06, 2003 43 payments at \$ 230.75 each \$ 9,922.25 (11-06-03 through 05-14-07) Late Charges: \$ 484.68 Total: \$ 10,406.93

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 undersigned Trustee. Failure to pay installments of principal, interest, impounds and late charges which become due 11/6/03 together with all subsequent installments of principal, interest, impounds, late charges, foreclosure fees and expenses; any advances which may hereafter be made; all obligations and indebtednesses as they become due and charges pursuant to said note and deed of trust.

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: Unpaid Principal Balance of \$ 14,273.18, Plus interest thereon at 16.990 % per annum from 10/1/2003, until paid, together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

Wherefore, notice hereby is given that the undersigned trustee, will on September 18, 2007, at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110, at on the front steps of the Circuit Court, 316 Main Street, Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the 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 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

998/58
854366
APSLC

(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.

In construing this notice, the masculine gender includes the feminine and the neuter, 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. Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

Dated: 5/14/2007 LSI
Title of Oregon,
LLC, Trustee By:
Asset Foreclosure
Services, Inc, as
Agent for the Trust-
ee By Norie Ver-
gara, Trustee Sale
Officer 22837 Ven-
tura Blvd, Suite 350
Woodland Hills, CA
91364 Phone: (877)
237-7878 Sale Infor-
mation Line 714-259-
7850 ASAP# 854366
05/29/2007,
06/05/2007,
06/12/2007,
06/19/2007.
#9325 May 29, June
5, 12, 19, 2007.