

2007-017717  
Klamath County, Oregon



10/12/2007 11:01:28 AM

Fee: \$101.00

**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.

ATE - 64848

W770223

**AFTER RECORDING RETURN TO:**

Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101

**AFFIDAVIT OF MAILING NOTICE OF SALE**

**AFFIDAVIT OF PUBLICATION**

**PROOF OF SERVICE**

**ORIGINAL GRANTOR:** Lawrence O Sowell

**BENEFICIARY:** HSBC Bank USA N.A., as Trustee on behalf of ACE Securities Corp.  
Home Equity Loan Trust and for the registered holders of ACE  
Securities Corp. Home Equity Loan Trust 2007-HE1 Asset Backed Pass-  
Through Certificates

**T.S. #:** OR-07-84200-CM

**Loan #:** 80241979

4308-A

WHEN RECORDED MAIL TO:  
Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101

T.S. NO.: OR-07-84200-CM  
LOAN NO.: 80241979

(Above Space is for Recorder's Use)

**AFFIDAVIT OF MAILING NOTICE OF SALE**

STATE OF California } SS  
COUNTY OF San Diego }

I, David Fry David Fry, 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 original or copy of notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of 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 person's at their last known address, to-wit:

**NAME & ADDRESS**

**SEE ATTACHED**

**CERTIFIED NO.**

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 Hazel Garcia, for LSI TITLE COMPANY OF OREGON, LLC, 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, San Diego, California, on 9/10/2007. 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.

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

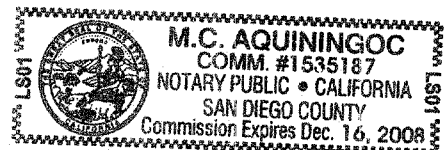
STATE OF California } SS  
COUNTY OF San Diego }

On 10/9/2007 before me M.C. Aquiningoc, A Notary Public in and for said State, personally appeared David Fry (notary seal) 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 his/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

M.C. Aquiningoc  
M.C. Aquiningoc



# AFFIDAVIT OF MAILING

Date: 9/10/2007  
T.S. No.: OR-07-84200-CM  
Loan No.: 80241979  
Mailing: Notice of Sale

STATE OF California }  
COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County by **LSI TITLE COMPANY OF OREGON, LLC**, located at **2141 5th Avenue, San Diego, CA 92101** and that on **9/10/2007**, (s)he personally served the Notice of Sale, of which the annexed is a true copy, by causing to be deposited in the United States Mail a copy of such Notice of Sale 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 David Fry

OREGON DEPARTMENT OF JUSTICE-  
DIVISION OF CHILD SUPPORT  
1495 EDGEWATER STREET NW SUTIE 170  
SALEM, OR 97304  
First Class and Cert. No. 71006309264044372389

OREGON DEPARTMENT OF JUSTICE-  
DIVISION OF CHILD SUPPORT  
1495 EDGEWATER STREET NW SUTIE 170  
SALEM, OR 97304  
First Class and Cert. No. 71006309264044372396

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
P.O. BOX 2026  
FLINT, MI 48501-2026  
First Class and Cert. No. 71006309264044372402

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
P.O. BOX 2026  
FLINT, MI 48501-2026  
First Class and Cert. No. 71006309264044372419

C/O CHAPEL FUNDING, LLC,  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
ATTN: SHIPPING DEPT.  
26521 RANCHO PARKWAY SOUTH, SUITE 210  
LAKE FOREST, CA 92630

First Class and Cert. No. 71006309264044372426

C/O CHAPEL FUNDING, LLC,  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
ATTN: SHIPPING DEPT.  
26521 RANCHO PARKWAY SOUTH, SUITE 210  
LAKE FOREST, CA 92630  
First Class and Cert. No. 71006309264044372433

CHAPEL FUNDING, LLC  
ATTN: SHIPPING DEPT.  
26521 RANCHO PARKWAY SOUTH, SUITE 210  
LAKE FOREST, CA 92630  
First Class and Cert. No. 71006309264044372440

CHAPEL FUNDING, LLC  
ATTN: SHIPPING DEPT.  
26521 RANCHO PARKWAY SOUTH, SUITE 210  
LAKE FOREST, CA 92630  
First Class and Cert. No. 71006309264044372457

C/O WILLIAM M GANONG  
ROBERT GLADDEN  
ACTIVE MEMBER  
514 WALNUT AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044372464

C/O WILLIAM M GANONG  
ROBERT GLADDEN  
ACTIVE MEMBER  
514 WALNUT AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044372471

C/O WILLIAM M GANONG  
BOB GLADDEN  
ACTIVE MEMBER  
514 WALNUT AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044372488

C/O WILLIAM M GANONG  
BOB GLADDEN  
ACTIVE MEMBER  
514 WALNUT AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044372495

C/O WILLIAM M GANONG  
BOBBY GLADDEN  
ACTIVE MEMBER  
514 WALNUT AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044372501

C/O WILLIAM M GANONG  
BOBBY GLADDEN  
ACTIVE MEMBER  
514 WALNUT AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044372518

ROXANN GUTHRIE  
1333 AVALON ST APT 7  
KLAMATH COUNTY  
KLAMATH FALLS, OR 97603-4482  
First Class and Cert. No. 71006309264044372525

ROXANN GUTHRIE  
1333 AVALON ST APT 7  
KLAMATH COUNTY  
KLAMATH FALLS, OR 97603-4482  
First Class and Cert. No. 71006309264044372532

ROXANNE GUTHRIE  
1333 AVALON ST APT 7  
KLAMATH COUNTY  
KLAMATH FALLS, OR 97603-4482  
First Class and Cert. No. 71006309264044372549

ROXANNE GUTHRIE  
1333 AVALON ST APT 7  
KLAMATH COUNTY  
KLAMATH FALLS, OR 97603-4482  
First Class and Cert. No. 71006309264044372556

TOXANN GUTHRIE  
1333 AVALON ST APT 7  
KLAMATH COUNTY  
KLAMATH FALLS, OR 97603-4482  
First Class and Cert. No. 71006309264044372563

TOXANN GUTHRIE  
1333 AVALON ST APT 7  
KLAMATH COUNTY  
KLAMATH FALLS, OR 97603-4482  
First Class and Cert. No. 71006309264044372570

ROXANN GUTHRIE  
PO BOX 196

KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372587

ROXANN GUTHRIE  
PO BOX 196  
KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372594

ROXANNE GUTHRIE  
PO BOX 196  
KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372600

ROXANNE GUTHRIE  
PO BOX 196  
KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372617

ROXANNE GUTHRIE  
PO BOX 196  
KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372624

ROXANNE GUTHRIE  
PO BOX 196  
KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372631

TOXANN GUTHRIE  
PO BOX 196  
KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372648

TOXANN GUTHRIE  
PO BOX 196  
KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372655

ROXANN GUTHRIE  
PO BOX 14  
KLAMATH COUNTY  
MERRILL, OR 97633-0014  
First Class and Cert. No. 71006309264044372662

ROXANN GUTHRIE  
PO BOX 14

KLAMATH COUNTY  
MERRILL, OR 97633-0014  
First Class and Cert. No. 71006309264044372679

ROXANNE GUTHRIE  
PO BOX 14  
KLAMATH COUNTY  
MERRILL, OR 97633-0014  
First Class and Cert. No. 71006309264044372686

ROXANNE GUTHRIE  
PO BOX 14  
KLAMATH COUNTY  
MERRILL, OR 97633-0014  
First Class and Cert. No. 71006309264044372693

TOXANN GUTHRIE  
PO BOX 14  
KLAMATH COUNTY  
MERRILL, OR 94633-0014  
First Class and Cert. No. 71006309264044372709

TOXANN GUTHRIE  
PO BOX 14  
KLAMATH COUNTY  
MERRILL, OR 94633-0014  
First Class and Cert. No. 71006309264044372716

ROXANN N GUTHRIE  
1333 AVALON ST APT 7  
KLAMATH COUNTY  
KLAMATH FALLS, OR 97603-4482  
First Class and Cert. No. 71006309264044372723

ROXANN N GUTHRIE  
1333 AVALON ST APT 7  
KLAMATH COUNTY  
KLAMATH FALLS, OR 97603-4482  
First Class and Cert. No. 71006309264044372730

ROXANN N GUTHRIE  
PO BOX 14  
KLAMATH COUNTY  
MERRILL, OR 97633-0014  
First Class and Cert. No. 71006309264044372747

ROXANN N GUTHRIE  
PO BOX 14  
KLAMATH COUNTY  
MERRILL, OR 97633-0014  
First Class and Cert. No. 71006309264044372754

ROXANN N  
PO BOX 196

KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372761

ROXANN N  
PO BOX 196  
KLAMATH COUNTY  
MERRILL, OR 97633-0196  
First Class and Cert. No. 71006309264044372778

LARRY O. SOWELL  
3886 RIO VISTA  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264044372785

LARRY O. SOWELL  
3886 RIO VISTA  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264044372792

LARRY O. SOWELL  
3886 RIO VISTA WAY  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264044372808

LARRY O. SOWELL  
3886 RIO VISTA WAY  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264044372815

C/O MATTHEW T PARKS  
LARRY O. SOWELL  
PARKS & PARKS  
832 KLAMATH FALLS  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044372822

C/O MATTHEW T PARKS  
LARRY O. SOWELL  
PARKS & PARKS  
832 KLAMATH FALLS  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044372839

OCCUPANT(S)  
3886 Rio Vista Way  
Klamath Falls, OR 97603  
First Class and Cert. No. 71006309264044372846

STATE OF OREGON  
DEPARTMENT OF JUSTICE



1162 COURT STREET NE  
SALEM, OR 97301-4096  
First Class and Cert. No. 71006309264044372853

STATE OF OREGON  
DEPARTMENT OF JUSTICE  
1162 COURT STREET NE  
SALEM, OR 97301-4096  
First Class and Cert. No. 71006309264044372860

DEPARTMENT OF HUMAN RESOURCES  
STATE OF OREGON  
CHILD SUPPORT MANAGEMENT UNIT  
PO BOX 14506  
SALEM, OR 97309  
First Class and Cert. No. 71006309264044372877

DEPARTMENT OF HUMAN RESOURCES  
STATE OF OREGON  
CHILD SUPPORT MANAGEMENT UNIT  
PO BOX 14506  
SALEM, OR 97309  
First Class and Cert. No. 71006309264044372884

STATE OF OREGON  
DISTRICT ATTORNEY  
1164 NW BEND ST.  
BEND, OR 97701  
First Class and Cert. No. 71006309264044372891

STATE OF OREGON  
DISTRICT ATTORNEY  
1164 NW BEND ST.  
BEND, OR 97701  
First Class and Cert. No. 71006309264044372907

STATE OF OREGON  
C/O DESCHUTES COUNTY CIRCUIT COURT  
1100 NW BOND ST  
BEND, OR 97701  
First Class and Cert. No. 71006309264044372914

STATE OF OREGON  
C/O DESCHUTES COUNTY CIRCUIT COURT  
1100 NW BOND ST  
BEND, OR 97701  
First Class and Cert. No. 71006309264044372921

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

First Class and Cert. No. 71006309264044372938

STATE OF OREGON  
C/O ATTORNEY GENERAL  
1162 COURT STREET NE  
SALEM, OR 97301  
First Class and Cert. No. 71006309264044372945

Lawrence O Sowell  
3886 Rio Vista Way  
Klamath Falls, OR 97603  
First Class and Cert. No. 71006309264044372952

LAWRENCE SOWELL  
3886 RIO VISTA  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264044372969

LAWRENCE SOWELL  
3886 RIO VISTA  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264044372976

LAWRENCE SOWELL  
3886 RIO VISTA WAY  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264044372983

LAWRENCE SOWELL  
3886 RIO VISTA WAY  
KLAMATH FALLS, OR 97603  
First Class and Cert. No. 71006309264044372990

C/O MATTHEW T PARKS  
LAWRENCE SOWELL  
PARKS & PARKS  
832 KLAMATH AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044373003

C/O MATTHEW T PARKS  
LAWRENCE SOWELL  
PARKS & PARKS  
832 KLAMATH AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71006309264044373010

## TRUSTEE'S NOTICE OF SALE

Loan No: 80241979

T.S. No.: OR-07-84200-CM

Reference is made to that certain deed made by, **LAWRENCE O SOWELL** as Grantor to **AMERITITLE**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR CHAPEL FUNDING, LLC**, as Beneficiary, dated 7/5/2006, recorded 7/14/2006, in official records of **KLAMATH** County, Oregon in book/reel/volume No. \*\*\* at page No. \*\*\* fee/file/instrument/microfile/reception No **M06-14231**, covering the following described real property situated in said County and State, to-wit:

**APN: R-3909-012CA-03600-0**

**LOT 15 IN BLOCK 8 OF TRACT NO. 1079, SIXTH ADDITION TO SUNSET VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON**

Commonly known as:

**3886 Rio Vista Way**

**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:

**Installment of principal and interest plus impounds and / or advances which became due on 1/1/2007 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustees fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement.**

Monthly Payment **\$1,142.71**

Monthly Late Charge **\$57.14**

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 **\$170,341.62** together with interest thereon at the rate of **8.05000** per annum from **12/1/2006** 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 **LSI TITLE COMPANY OF OREGON, LLC**, the undersigned trustee will on **10/22/2007** at the hour of **10:00:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **At the main entrance to the County Courthouse, 316 Main St., 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 Sale Information Call: 714-573-1965 or Login to: [www.priorityposting.com](http://www.priorityposting.com)**

Loan No: 80241979  
T.S. No.: OR-07-84200-CM

### 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.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Dated: 6/19/2007

LSI TITLE COMPANY OF OREGON, LLC, as trustee  
By: Quality Loan Service Corp. of Washington, as agent  
**Quality Loan Service Corp. of Washington**  
2141 5th Avenue  
San Diego, CA 92101 619-645-7711

Signature By Hazel Garcia  
Hazel Garcia, ASST TSO

For Non-Sale Information:

**Quality Loan Service Corp. of Washington**  
2141 5th Avenue  
San Diego, CA 92101  
619-645-7711  
Fax: 619-645-7716

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

PROOF OF SERVICE  
JEFFERSON STATE ADJUSTERS

STATE OF: Oregon  
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupants of 3886 Rio Vista Way Klamath Falls, OR 97603

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Michelle Voehl at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Michelle Voehl, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Lawrence Sowell

☐ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on \_\_\_\_\_ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the 25th day of June, 2007 I mailed a copy of the Trustee's Notice of Sale addressed to Lawrence Sowell and all other occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Chelsa Med

3886 Rio Vista Way Klamath Falls, OR 97603

**ADDRESS OF SERVICE**

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

June 22, 2007  
**DATE OF SERVICE**

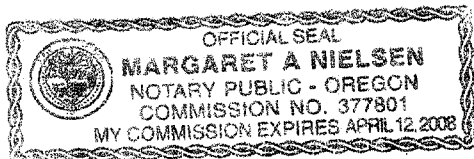
1:23pm  
**TIME OF SERVICE**

☐ or non occupancy

By: [Signature]  
ROBERT W. BOLENSAUGH

Subscribed and sworn to before on this 25th day of June, 2007.

Margaret A. Nielsen  
Notary Public for Oregon





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 # 9431  
Notice of Sale/Lawrence O. Sowell

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:  
June 29, July 6, 13, 20, 2007

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day  
before me on: July 20, 2007

*Beth Furtado*  
Notary Public of Oregon  
My commission expires March 15, 2008



TRUSTEE'S  
NOTICE OF SALE  
Loan No.: 80241979  
T.S. No.: OR-07-  
84200-CM

Reference is made  
to that certain deed  
made by Lawrence  
O Sowell as Grantor  
to Amerititle, as  
Trustee, in favor of  
Mortgage Electronic  
Registration Sys-  
tems, Inc as nomi-  
nee for Chapel  
Funding, LLC, as  
Beneficiary, dated  
7/5/2006, recorded  
07/14/2006, in official  
records of Klamath  
County, Oregon, in  
book/reel/volume  
No.\*\*\*, at page No.  
\*\*\* fee/file/instru-  
ment/microfile/re-  
ception No. M06-  
14231 covering the  
following described  
real property situat-  
ed in said County  
and State, to wit:  
APN: R-3909-012CA-  
03600-0 Lot 15 in  
block 8 of tract no.  
1079, Sixth addition  
to Sunset Village,  
according to the offi-  
cial plat thereof on  
file in the office of  
the County Clerk of  
Klamath County,  
Oregon. Commonly  
known as: 3886 Rio  
Vista Way, 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  
a 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 in-  
stallment of princi-  
pal and interest plus  
impounds and/or ad-  
vances which be-  
came due on  
1/1/2007 plus  
amounts that are  
due or may become  
due for the follow-  
ing: late charges,

delinquent property  
taxes, insurance  
premiums, advances  
made on senior  
liens, taxes and/or  
insurance, trustee's  
fees, and any attor-  
ney fees and court  
costs arising from  
or associated with  
beneficiaries effort  
to protect and pre-  
serve its security  
must be cured as a  
condition of rein-  
statement. Monthly  
Payment \$1,142.71  
Monthly Late  
Charge \$57.14.

By this reason of  
said default the ben-  
eficiary has de-  
clared all obliga-  
tions secured by  
said trust deed im-  
mediately due and  
payable, said sums  
being the following,  
to wit: The sum of  
\$170,341.62 together  
with interest thereon  
at the rate of 8.05000  
per annum from  
12/1/2006 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,  
LSI Title Company  
of Oregon, LLC, the  
undersigned trustee  
will, on 10/22/2007,  
at the hour of 10:00  
AM, Standard or  
Time, as established  
by section 187.110,  
Oregon Revised  
Statutes, at At the  
main entrance to the  
County Courthouse,  
316 Main St., 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 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 satisfy  
the foregoing obliga-  
tions 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  
named in section  
86.753 of Oregon Re-  
vised Statutes has  
the right to have the  
foreclosure proceed-  
ing dismissed and  
the trust deed rein-  
stated 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 occur-  
red), together with  
the costs, trustee's  
and attorney's fees  
and curing any other  
default complai-  
ned of in the No-  
tice of Default by  
tendering the per-  
formance required  
under the obligation  
or trust deed, at any  
time prior to five  
days before the date  
last set for sale. For  
Sale Information  
Call: 714-573-1965 or  
Login to www.priori-  
typosting.com.

In construing this  
notice, the mascu-  
line gender includes  
the feminine and the  
neuter, the singular  
includes plural, the  
word "grantor" in-  
cludes any succes-  
sor 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" in-  
clude their respec-  
tive successors in in-  
terest, if any.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Dated: 6/19/2007.

LSI Title Company of Oregon, LLC, as Trustee By: Quality Loan Service Corp. of Washington, as agent Quality Loan Service Corp. of Washington, 2141 5th Avenue, San Diego, CA 92101, 619-645-7711. Signature By: Hazel Garcia, Trustee Sale Officer. For Non-Sale Information: Quality Loan Service Corp. of Washington, 2141 5th Avenue, San Diego, CA 92101, 619-645-7711. Fax: 619-645-7716. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only. This Office is attempting to collect a debt and any information obtained will be used for that purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. P301188 6/29, 7/6, 7/13, 07/20/2007. #9431 June 29, July 6, 13, 20, 2007.