

2007-018369

Klamath County, Oregon



00033931200700183690210211

10/24/2007 03:25:46 PM

Fee: \$131.00

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

Loan # 0018792556  
TS # 07-7794-OR  
Title Order # W770251  
Grantor: MICHAEL L. WILCHER, AN ESTATE IN FEE SIMPLE

---

ATE: 64932

AFFIDAVITS OF MAILING,  
SERVICE AND PUBLICATION

#131-A

AFFIDAVIT OF MAILING

Date: June 15, 2007  
T.S. No.: 07-7794-OR  
Loan No.: 0018792556

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 June 15, 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.

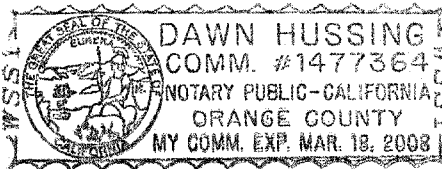
X   
Affiant Lisa Bradford

State of California} SS.  
County of Orange}

On June 15, 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  (Seal)  
DAWN HUSSING



MICHAEL L. WILCHER  
7654 ANDREW DRIVE  
KLAMATH FALLS, OR 97603  
Z71006309264038821831

MICHAEL L. WILCHER  
7654 ANDREW DRIVE  
KLAMATH FALLS, OR 97603  
First Class

OCCUPANT  
7654 ANDREW DRIVE  
KLAMATH FALLS, OR 97603  
Z71006309264038821848

OCCUPANT  
7654 ANDREW DRIVE  
KLAMATH FALLS, OR 97603  
First Class

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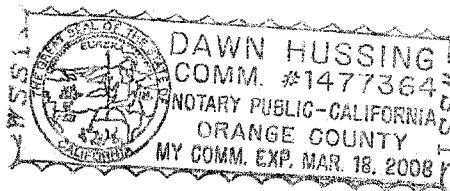
  
Affiant **Lisa Bradford**

State of **California** } SS.  
County of **Orange** }

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WITNESS my hand and official seal.

Signature  (Seal)  
**DAWN HUSSING**



**MICHAEL L. WILCHER**  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
Z71006309264038821855

**MICHAEL L. WILCHER**  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
First Class

**HILARY L. WILCHER**  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
Z71006309264038821862

**HILARY L. WILCHER**  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
First Class

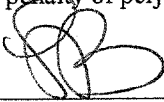
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WITNESS my hand and official seal.

Signature  (Seal)  
DAWN HUSSING



MICHAEL WILCHER  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
Z71006309264038821879

MICHAEL WILCHER  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
First Class

HILARY WILCHER  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
Z71006309264038821886

HILARY WILCHER  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
First Class

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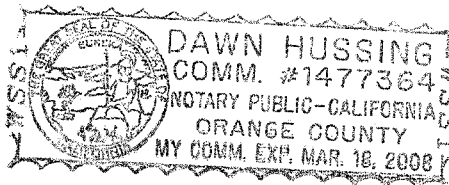
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WITNESS my hand and official seal.

Signature  (Seal)  
DAWN HUSSING



MICHAEL LEE WILCHER  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
Z71006309264038821893

MICHAEL LEE WILCHER  
1654 ANDREW DRIVE  
KLAMATH FALLS, OREGON 97603  
First Class

KATHLEEN MARIE WILCHER  
C/O RICHARD W. FUNK  
GEVURTZ, MENASHE, LARSON & HOWE, PC  
111 SW 5TH AVE., STE 900  
PORTLAND, OR 97204  
Z71006309264038821909

KATHLEEN MARIE WILCHER  
C/O RICHARD W. FUNK  
GEVURTZ, MENASHE, LARSON & HOWE, PC  
111 SW 5TH AVE., STE 900  
PORTLAND, OR 97204  
First Class

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WITNESS my hand and official seal.

Signature  (seal)  
**DAWN HUSSING**



MICHAEL L. WILCHER  
C/O LEE A. MILLS  
BROPHY MILLS SCHMOR ET AL  
PO BOX 128  
MEDFORD, OR 97501  
Z71006309264038821916

MICHAEL L. WILCHER  
C/O LEE A. MILLS  
BROPHY MILLS SCHMOR ET AL  
PO BOX 128  
MEDFORD, OR 97501  
First Class

MICHAEL LEE WILCHER  
C/O LEE A. MILLS  
BROPHY MILLS SCHMOR ET AL  
PO BOX 128  
MEDFORD, OR 97501  
Z71006309264038821923

MICHAEL LEE WILCHER  
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BROPHY MILLS SCHMOR ET AL  
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MEDFORD, OR 97501  
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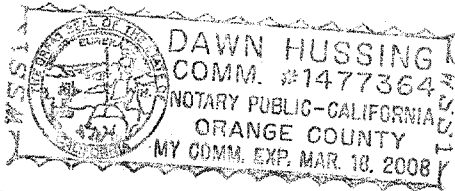
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Affiant Lisa Bradford

State of California} SS.  
County of Orange}

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WITNESS my hand and official seal.

Signature Dawn Hussing (Seal)  
DAWN HUSSING



SOUTH VALLEY BANK & TRUST  
CUSTODIAN FOR JOHN L. SHAMA ROLLOVER IRA

PO BOX 1784  
MEDFORD, OR 97501-0140  
Z71006309264038821947

SOUTH VALLEY BANK & TRUST  
CUSTODIAN FOR JOHN L. SHAMA ROLLOVER IRA

PO BOX 1784  
MEDFORD, OR 97501-0140  
First Class

MICHAEL L. WILCHER

3122 CROSBY STREET  
KLAMATH FALLS, OR 97603  
Z71006309264038821954

AFFIDAVIT OF MAILING

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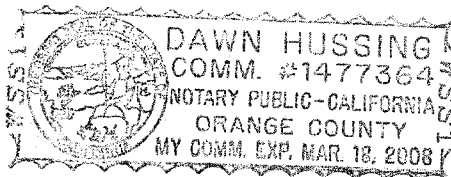
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WITNESS my hand and official seal.

Signature   
DAWN HUSSING



MICHAEL L. WILCHER

3122 CROSBY STREET  
KLAMATH FALLS, OR 97603  
First Class

MICHAEL LEE WILCHER

3122 CROSBY STREET  
KLAMATH FALLS, OR 97603  
Z71006309264038821961

MICHAEL LEE WILCHER

3122 CROSBY STREET  
KLAMATH FALLS, OR 97603  
First Class




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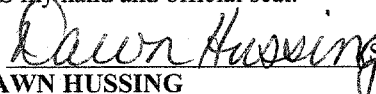
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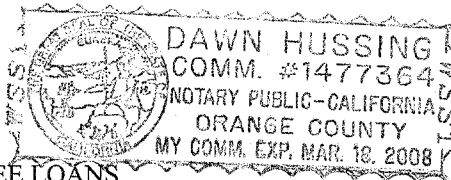
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WITNESS my hand and official seal.

Signature  (Seal)  
DAWN HUSSING



HOME LOAN CENTER, INC., DBA LENDINGTREE LOANS

163 TECHNOLOGY DRIVE  
IRVINE, CA 92618  
Z71006309264038821978

HOME LOAN CENTER, INC., DBA LENDINGTREE LOANS

163 TECHNOLOGY DRIVE  
IRVINE, CA 92618  
First Class

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
C/O HOME LOAN CENTER, INC., DBA LENDINGTREE LOANS  
163 TECHNOLOGY DRIVE  
IRVINE, CA 92618  
Z71006309264038821985

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
C/O HOME LOAN CENTER, INC., DBA LENDINGTREE LOANS  
163 TECHNOLOGY DRIVE  
IRVINE, CA 92618  
First Class

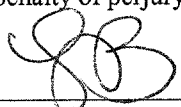
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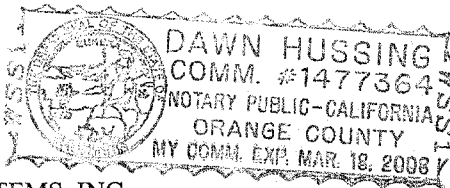
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Signature  (Seal)  
DAWN HUSSING



MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
P.O. BOX 2026  
FLINT, MI 48501-2026  
Z71006309264038821992

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
P.O. BOX 2026  
FLINT, MI 48501-2026  
First Class

DIAMOND HOME HARDWARE AND GARDEN, LLC  
2380 SOUTH SIXTH STREET  
KLAMATH FALLS, OR 97603  
Z71006309264038822005

DIAMOND HOME HARDWARE AND GARDEN, LLC  
2380 SOUTH SIXTH STREET  
KLAMATH FALLS, OR 97603  
First Class

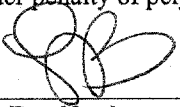
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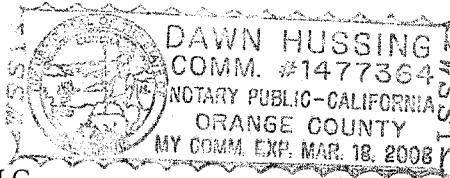
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WITNESS my hand and official seal.

Signature  (Seal)  
DAWN HUSSING



DIAMOND HOME HARDWARE AND GARDEN, LLC  
C/O NEAL G. BUCHANAN  
435 OAK AVENUE  
KLAMATH FALLS, OREGON 97601  
Z71006309264038822012

DIAMOND HOME HARDWARE AND GARDEN, LLC  
C/O NEAL G. BUCHANAN  
435 OAK AVENUE  
KLAMATH FALLS, OREGON 97601  
First Class

MICHAEL L. WILCHER  
3122 CROSBY AVENUE  
KLAMATH FALLS, OR 97603  
Z71006309264038822029

MICHAEL L. WILCHER  
3122 CROSBY AVENUE  
KLAMATH FALLS, OR 97603  
First Class

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DAWN HUSSING



MICHAEL LEE WILCHER  
3122 CROSBY AVENUE  
KLAMATH FALLS, OR 97603  
Z71006309264038822036

MICHAEL LEE WILCHER  
3122 CROSBY AVENUE  
KLAMATH FALLS, OR 97603  
First Class

MICHAEL WILCHER  
3122 CROSBY STREET  
KLAMATH FALLS, OR 97603  
Z71006309264038822043

MICHAEL WILCHER  
3122 CROSBY STREET  
KLAMATH FALLS, OR 97603  
First Class

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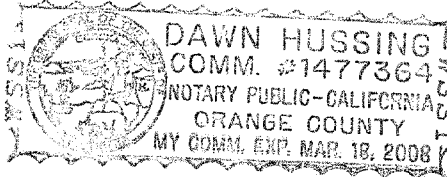
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WITNESS my hand and official seal.

Signature *Dawn Hussing* (Seal)  
DAWN HUSSING



MICHAEL WILCHER  
3122 CROSBY AVENUE  
KLAMATH FALLS, OR 97603  
Z71006309264038822050

MICHAEL WILCHER  
3122 CROSBY AVENUE  
KLAMATH FALLS, OR 97603  
First Class

MICHAEL WILCHER  
C/O LEE A. MILLS  
BROPHY MILLS SCHMOR ET AL  
PO BOX 128  
MEDFORD, OR 97501  
Z71006309264038822067

MICHAEL WILCHER  
C/O LEE A. MILLS  
BROPHY MILLS SCHMOR ET AL  
PO BOX 128  
MEDFORD, OR 97501  
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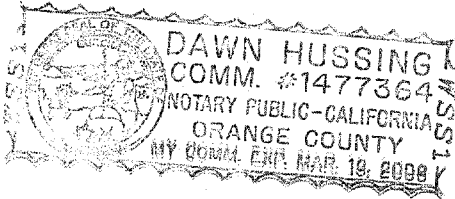
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DAWN HUSSING



KATHLEEN MARIE WILCHER

805 PACIFIC TERRACE  
KLAMATH FALLS, OR 97601  
Z71006309264038822661

KATHLEEN MARIE WILCHER

805 PACIFIC TERRACE  
KLAMATH FALLS, OR 97601  
First Class

## TRUSTEE'S NOTICE OF SALE

Loan No: 0018792556  
T.S. No.: 07-7794-OR

Reference is made to that certain deed made by, MICHAEL L. WILCHER, AN ESTATE IN FEE SIMPLE as Grantor to FIRST AMERICAN TITLE COMPANY, as trustee, in favor of EAGLE HOME MORTGAGE, INC., as Beneficiary, dated 8/24/2005, recorded 8/29/2005, in official records of Klamath County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. M05-63016 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: 890333

LOTS 18, TRACT 13<sup>13</sup> SIERRA HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

Commonly known as:  
7654 ANDREW DR  
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 \$2,319.39

Monthly Late Charge \$94.81

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 \$295,378.78 together with interest thereon at the rate of 6.5 % per annum from 1/1/2007 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 10/15/2007 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: 0018792556  
T.S. No: 07-7794-OR

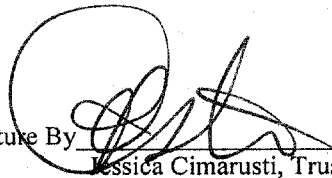
### TRUSTEE'S NOTICE OF SALE

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: June 15, 2007

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

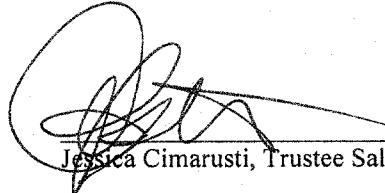
Signature By



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 MICHAEL L. WILCHER, AN  
ESTATE IN FEE SIMPLE 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

This Document was Recorded on

As instrument number 2007-10610  
Book 111A Page 11A  
in Klamath County OR

SPACE RESERVED  
FOR  
RECORDER'S USE

TS No: 07-7794-OR

Loan No: 0018792556

Reference is made to that certain trust deed made by MICHAEL L. WILCHER, AN ESTATE IN FEE SIMPLE as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY as successor trustee, in favor of EAGLE HOME MORTGAGE, INC., as beneficiary, dated 8/24/2005, recorded 8/29/2005, in the Records of Klamath County, Oregon, in book at page , and/or as fee/file/instrument/microfilm/reception No. M05-63016 (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:

APN: 890333

LOTS 18, TRACT 1398 SIERRA HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON, LOT 18. TRACT 1398-SIERRA.

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:  
Principal Balance: \$295,378.78

Delinquent Payments

| FROM     | THRU | NO. PMT | RATE | AMOUNT     | TOTAL       |
|----------|------|---------|------|------------|-------------|
| 2/1/2007 |      | 9       | 6.5  | \$2,319.39 | \$20,874.51 |

Total Late Charges:  
Beneficiary Advances

\$758.48

\$21,632.99

TOTAL FORECLOSURE COST:  
TOTAL REQUIRED TO REINSTATE:

\$2,195.00  
\$23,827.99

TS No :07-7794-OR

Loan No: 0018792556

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 **10/15/2007**, 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

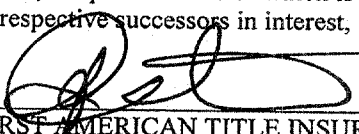
**MICHAEL L. WILCHER**

7654 ANDREW DR  
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 **June 09, 2007**

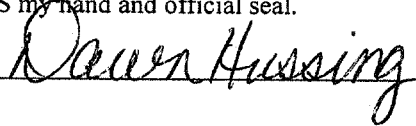
  
FIRST AMERICAN TITLE INSURANCE COMPANY, BY  
ALLNATION DEFAULT SERVICES, ITS DULY  
AUTHORIZED AGENT  
Successor Trustee

State of: CALIFORNIA  
County of: ORANGE

On 6/11/2007 before me, DAWN HUSSING, 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





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 **7654 Andrew Dr. Klamath Falls, OR 97603**

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

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to \_\_\_\_\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☐ **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 19th day of June, 2007 I mailed a copy of the Trustee's Notice of Sale addressed to Michael L. Wilcher 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 Chelsea Meek

7654 Andrew Dr. Klamath Falls, OR 97603

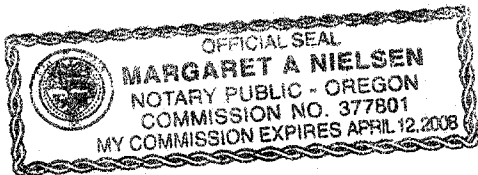
**ADDRESS OF SERVICE**

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 19, 2007                      3:32pm  
**DATE OF SERVICE              TIME OF SERVICE**  
☐ or non occupancy

By: Robert W. Bolenbaugh  
**ROBERT W. BOLENBAUGH**

Subscribed and sworn to before on this 19th day of June, 2007.



Margaret A. Nielsen  
Notary Public for Oregon

# 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 # 9423

Notice of Sale/Michael L. Wilcher

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 27, July 4, 11, 18, 2007

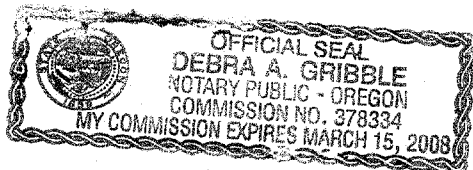
Total Cost: 

Subscribed and sworn by Jeanine P Day

before me on: July 18, 2007

Notary Public of Oregon

My commission expires March 15, 2008



## Trustee's Notice Of Sale

Loan No.: 0018792556  
T.S. No.: 07-7794-OR

Reference is made to that certain deed made by, Michael L. Wilcher, an estate in fee simple, as Grantor to First American Title Company, as Trustee, in favor of Eagle Home Mortgage, Inc. as Beneficiary, dated 8/24/2005, recorded 08/29/2005, in official records of Klamath County, Oregon, in book/reel/volume No., at page No. fee/file/instrument/microfile/reception No. M05-63016 (indicated which), covering the following described real property situated in said County and State, to wit: APN: 890333 Lot 18, tract 1398 Sierra Heights, according to the official plat thereof on file in the office of the county clerk, Klamath County, Oregon. Commonly known as: 7654 Andrew Dr., 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 \$2,319.39 Monthly Late Charge \$94.81.

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 \$295,378.78 together with interest thereon at the rate of 6.5% per annum from 1/1/2007 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 10/15/2007, at the hour of 10:00 AM, Standard of Time as established by section 187.110, Oregon Revised Statutes, 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 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.

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: 6/15/2007.  
First American Title Insurance Company,  
By AllNation Default Services, its duly authorized Agent, Signature By Jessica Cimarusti, Trustee Sale Officer.  
P299977 6/27, 7/4, 7/11, 07/18/2007.  
#9423 June 27, July 4, 11, 18, 2007.

Alliance-Orange