

WHEN RECORDED MAIL TO:

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

2008-000664

Klamath County, Oregon



00038590200800006640120125

01/15/2008 03:38:19 PM

Fee: \$76.00

T.S. NO.: 1116095-13  
LOAN NO.: 0000607286

AFFIDAVIT OF MAILING NOTICE OF SALE

ATE: 65204

STATE OF CALIFORNIA } SS  
COUNTY OF SAN DIEGO }

I, Clifton McBride 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 BETH L JOHNSON, 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 October 22, 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.

Clifton McBride  
Affiant

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this            day of OCT 24 2007, 20          

David Neal  
Notary Public



\$76-A

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX7286  
T.S. No: 1116095-13

Reference is made to that certain deed made by  
\* ~~CELIA D. HARD~~, AN UNMARRIED PERSON  
as Grantor to \* Cecil O. Hard  
AMERITITLE, as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC.  
as Beneficiary,

dated May 26, 2005, recorded May 31, 2005, in official records of KLAMATH County, OREGON in  
book/reel/volume No. M05 at  
page No. 40186, fee/file/instrument/microfilm/reception No. XX covering the following described real  
property situated in the said County and State, to-wit:

A TRACT OF LAND SITUATED IN THE W1/2 OF THE SE1/4 OF SECTION 17, TOWNSHIP 39  
SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON,  
MORE PARTICULARLY MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

Commonly known as:

5975 REEDER ROAD KLAMATH FALL 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 the monthly payment due June 1, 2007 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 \$1,052.14    Monthly Late Charge \$42.09

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 \$206,193.48 together with  
interest thereon at the rate of 6.700% per annum, from May 01, 2007 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: XXXXXXX7286

T.S. No: 1116095-13

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 01, 2008 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

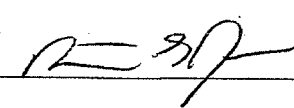
City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor 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: September 26, 2007

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: 

Bethanne L. Johnson

A tract of land situated in the W1/2 of the SE1/4 of Section 17, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point on the West line of the SE1/4 of said Section 17 which is North 00 degrees 07' 58" East 830.00 feet from a brass cap monument marking the S1/4 corner of said Section 17; thence South 89 degrees 52' 02" East 30.00 feet to a 5/8 inch iron pin; thence continuing South 89 degrees 52' 02" East 1272.70 feet to a 5/8 inch iron pin; thence continuing South 89 degrees 52' 02" East 30.00 feet to the East line of the W1/2 of the SE1/4 of said Section 17; thence North 00° 07' 21" East along said East line 260.00 feet; thence North 89 degrees 52' 02" West 30.00 feet to a 5/8 inch iron pin; thence continuing North 89 degrees 52' 02" West 1272.65 feet to a 5/8 inch iron pin; thence continuing North 89 degrees 52' 02" West 30.00 feet to the West line of the SE1/4 of said Section 17; thence South 00 degrees 07' 58" West 260.00 feet to the point of beginning.

EXCEPTING THEREFROM a parcel of land situated in the W1/2 of the SE1/4 of Section 17 Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a 5/8" iron pin on the Easterly right of way line at that certain road known as Reeder Road, from which the S1/4 corner of said Section 17 bears the following two bearings and distances: North 89 degrees 52' 02" West 30.00 feet, South 00 degrees 07' 58" West 830.00 feet; thence from said point of beginning South 89 degrees 52' 02" East 624.69 feet to a 5/8" iron pin, thence North 00 degrees 44' 18" East 260.02 feet to a 5/8" iron pin, thence North 89 degrees 52' 02" West 627.43 feet to a 5/8" iron pin on the Easterly right of way line of said Reeder Road, thence South 00 degrees 07' 58" West along the Easterly right of way of said Reeder Road, 260.00 feet to the point of beginning.

Account No.: 3910-01700-02300-000

Key No.: 597606

10/23/2007 9:58:08 PM      Sender:      CalWestern Reconveyance  
525 E Main  
El Cajon CA 92020

Postal Class:      First Class

Type of Mailing:      NOS

Affidavit Attachment: 1116095-13 030 10221518 CWR

Postal Number      Sequence      Recipient Name

11041994141007530615      1      CECIL D HARD

11041994141007530622      2      OCCUPANT

11041994141007530639      3      THE BANK OF NEW YORK AS TRUSTEE FOR

11041994141007530646      4      SHELLY RENEE HARD

11041994141007530653      5      STATE OF OREGON/OREGON DEPT OF JUSTICE-

11041994141007530660      6      MERS, INC.

11041994141007530677      7      PRENTISS K. PUCKETT

Address Line 1/3

5975 REEDER ROAD

5975 REEDER ROAD

EQUITY ONE INC. MORTGAGE/PASS  
ALTOONA PA 16602

4015 EZELL AVENUE

DIVISION OF CHILD SUPPORT  
SALEM OR 97304

P.O. BOX 2028

ATTORNEY AT LAW  
MERRILL OR 97633

Address Line 2/4

KLAMATH FAL OR 97603

KLAMATH FALLS OR 97603

1017 LOGAN BLVD.

KLAMATH FALLS OR 97603

1495 EDGEWAER STREET N.W. SUITE 170

FLINT MI 48501-2066

P.O. BOX 15

10/23/2007 9:58:09 PM      Sender:      CalWestern Reconveyance  
525 E Main  
El Cajon CA 92020

Postal Class:      Certified - Ret

Type of Mailing:      NOS

Affidavit Attachment: 1116095-13 030 10221518 CWR

Postal Number      Sequence Recipient Name

71041994141010284705      1      CECIL D HARD

71041994141010284712      2      OCCUPANT

71041994141010284729      3      THE BANK OF NEW YORK AS TRUSTEE FOR

71041994141010284736      4      SHELLY RENEE HARD

71041994141010284743      5      STATE OF OREGON/OREGON DEPT OF JUSTICE-

71041994141010284750      6      MERS, INC.

71041994141010284767      7      PRENTISS K. PUCKETT

Address Line 1/3

5975 REEDER ROAD

5975 REEDER ROAD

EQUITY ONE INC. MORTGAGE/PASS  
ALTOONA PA 16602

4015 EZELL AVENUE

DIVISION OF CHILD SUPPORT  
SALEM OR 97304

P.O. BOX 2028

ATTORNEY AT LAW  
MERRILL OR 97633

Address Line 2/4

KLAMATH FAL OR 97603

KLAMATH FALLS OR 97603

1017 LOGAN BLVD.

KLAMATH FALLS OR 97603

1495 EDGEWAER STREET N.W. SUITE 170

FLINT MI 48501-2066

P.O. BOX 15

# 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 # 9645

Notice of Sale/~~Celia D. Hard~~ Cecil O. Hard

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:

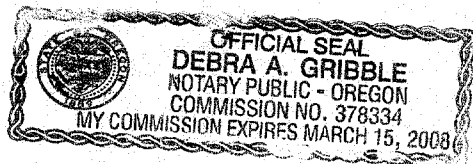
October 26, November 2, 9, 16, 2007

Total Cost: \$1,001.69

Subscribed and sworn by Jeanine P Day  
before me on: November 16, 2007

Debra A Gribble  
Notary Public of Oregon

My commission expires March 15, 2008



### TRUSTEE'S NOTICE OF SALE Loan No: XXXXXX7286 T.S. No.: 1116095-13

Reference is made to that certain deed made by Celia D. Hard, An Unmarried Person, as Amerititle, as Trustee, in favor of Mortgage Electronic Registration System, Inc., as Beneficiary, dated May 26, 2005, recorded May 31, 2005, in official records of Klamath County, Oregon in book/reel/volume No. m05 at page No. 40186, fee/file/instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: A tract of land situated in the w1/2 of the se1/4 of section 17, township 39 south, range 10 east of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows. Beginning at a point on the West line of the SE 1/4 of said Section 17, which is North 0 deg, 7', 58" East 830 feet from a brass cap monument marking the S. corner of said Section 17; thence South 89 deg, 52', 02" East 30 feet to a 5/8 inch iron pin; thence continuing South 89 deg, 52', 02" East 1272.70 feet to a 5/8 inch iron pin; thence continuing South 89 deg, 52', 02" East 30 feet to the East line of the W 1/2 of the SE 1/4 of said Section 17; thence North 0 deg 7', 21" East along said East line 260 feet; thence North 89 deg, 52' 02" West 30 feet to a 5/8 inch iron pin; thence continuing North 89 deg, 52' 02" West 30 feet to the West line of the SE 1/4 of said Section 17; thence South 0 deg, 07', 58" West 260 feet to the point of beginning.

Excepting therefrom a parcel of land situated in the W 1/2 of the SE 1/4 of Section 17, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows: Beginning at a 5/8" iron pin on the Easterly right of way line at that certain road known as Reeder Rd, from which the S. corner of said Section 17 dears the following two bearings and distances: North 89 deg, 52', 02" West 30 feet, South 0 deg, 07', 58" West 830 feet; thence from said point of beginning South 89 deg, 52', 02" East 624.69 feet to a 5/8" iron pin; thence North 0 deg, 44', 18" East 260.02 feet to a 5/8 iron pin; thence North 89 deg, 52' 02" West 627.43 feet to a 5/8 iron pin on the Easterly right of way line of said Reeder Rd, thence South 0 deg, 07', 58" West along the Easterly right of way of said Reeder Rd, 260 feet to the point of beginning. Commonly known as: 5975 Reeder Road, 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 the monthly payment due June 1, 2007 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 \$1,052.14 Monthly Late Charge \$42.09.

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 \$206,193.48 together with interest thereon at 6.700% per annum from May 01, 2007 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.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on February 01, 2008 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: September 26, 2007. Cal Western Reconveyance Corporation, 525 East

Main Street, P.O.  
Box 22004, El Cajon,  
Ca 92022-9004. Cal-  
Western Reconvey-  
ance Corporation  
Signature/By: Be-  
thanne Johnson. R-  
152862 10/26/07,  
11/02/07, 11/09/07,  
11/16/07.  
#9645 October 26,  
November 2, 9, 16,  
2007.



Klamath County, Oregon  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary  
CELIA D HARD, grantor  
CAL-WESTERN RECONVEYANCE CORP, trustee/successor trustee  
TS # 1116095-13  
REF # 152862

## AFFIDAVIT OF SERVICE

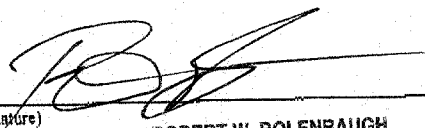
I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary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

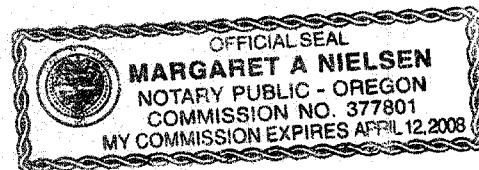
I further certify that service was made of the foregoing TRUSTEE'S NOTICE OF SALE upon the OCCUPANTS at 5975 REEDER RD, KLAMATH FALLS, OR 97603, by delivering or leaving true copies of said documents, as follows:


PERSONAL SERVICE: Upon Cecil Hard, by delivering  
such true copy to him/her personally and in person, on October 03, 2007, at 5:53 P.M.

SUBSTITUTED SERVICE: Upon \_\_\_\_\_, by delivering such  
true copy to his/her dwelling house or usual place of abode, to \_\_\_\_\_,  
who is a person over the age of 14 years and a member of the household of the person served  
on \_\_\_\_\_, at \_\_\_\_\_ M.

NON-OCCUPANCY: On \_\_\_\_\_, the property was found to be unoccupied.

  
(signature) \_\_\_\_\_  
ROBERT W. BOLENBAUGH  
(print name) \_\_\_\_\_  
JEFFERSON STATE ADJUSTERS



STATE OF OREGON, County of Klamath  
Signed and affirmed before me on October 4, 2007.  
  
NOTARY PUBLIC - OREGON (SEAL)

CLIENT: RELIABLE POSTING & PUBLISHING REF # 152862  
IPS# 41689

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

152862

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX7286

T.S. No: 1116095-13

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 01, 2008 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

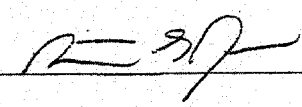
City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor 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: September 26, 2007

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: 

Bethanne L. Johnson

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX7286

T.S. No: 1116095-13

Reference is made to that certain deed made by

~~\* CELIA D. HARD~~, AN UNMARRIED PERSON

as Grantor to

\* Cecil D. Hard

AMERITITLE, as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC.  
as Beneficiary,

dated May 26, 2005, recorded May 31, 2005, in official records of KLAMATH County, OREGON in book/reel/volume No. M05 at page No. 40186, fee/file/instrument/microfilm/reception No. XX covering the following described real property situated in the said County and State, to-wit:

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Commonly known as:

5975 REEDER ROAD KLAMATH FALL OR 97603

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Monthly payment \$1,052.14    Monthly Late Charge \$42.09

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Beginning at a 5/8" iron pin on the Easterly right of way line at that certain road known as Reeder Road, from which the S1/4 corner of said Section 17 bears the following two bearings and distances: North 89 degrees 52' 02" West 30.00 feet, South 00 degrees 07' 58" West 830.00 feet; thence from said point of beginning South 89 degrees 52' 02" East 624.69 feet to a 5/8" iron pin, thence North 00 degrees 44' 18" East 260.02 feet to a 5/8" iron pin, thence North 89 degrees 52' 02" West 627.43 feet to a 5/8" iron pin on the Easterly right of way line of said Reeder Road, thence South 00 degrees 07' 58" West along the Easterly right of way of said Reeder Road, 260.00 feet to the point of beginning.

Account No.: 3910-01700-02300-000

Key No.: 597606