

GREENE & MARKLEY, P.C. Attn. Debra M. Johnson 1515 SW 5th Avenue, Suite 600 Portland, OR 97201

STATE OF OREGON

County of Multnomah

2008-000759 Klamath County, Oregon

Klamath Falls, OR 97603



01/17/2008 11:21:56 AM

Fee: \$66.00

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

I am a resident of the State of Oregon, a competent person over the age of 18 years and

not the Beneficiary, or Beneficiary's successor in interest, named in the attached Trustee's

) ss.

I, Debra M. Johnson, being first duly sworn, depose and say:

)

Notice of Sale.	
I mailed a true copy of the attached Trus receipt requested, and first class mail, to each of representatives, where so indicated) at their resp	• ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` ` `
NAME Randy Dovel	ADDRESS 2400 Elden Ave. #24 Costa Mesa, CA 92527
Randy Dovel	1910 Carlson Dr. Klamath Falls, OR 97603
Teresa Dovel	2400 Elden Ave. #24 Costa Mesa, CA 92527
Teresa Dovel	1910 Carlson Dr.

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MAUT

/// /// Karl Kerns

1910 Carlson Dr. Klamath Falls, OR 97603

Karl Kerns

PO Box 53 Midland, OR 97634-0053

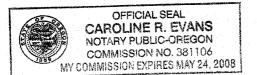
Each copy was contained in a sealed envelope, with postage prepaid, and was deposited in the United States post office at Portland, Oregon, on September 19, 2007. Each of the notices was mailed after the Notice of Default and Election to Sell was recorded.

The above-named include (a) the Grantor in the Trust Deed, (b) any 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 by ORS 86.785.

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

Debra M. Johnson

This instrument was acknowledged before me on September 19, 2007, by Debra M. Johnson.



NOTARY PUBLIC FOR OREGON

\6011\042\dj\O Affidavit of Mailing Trustee's Notice.wpd

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 # 9730 Notice of Sale/Randy L. & Teresa L. Dovel

a printed copy of which is hereto annexed, was published in the entire issue of said (4 newspaper for:).

Insertion(s) in the following issues:

December 13, 20, 27, 2007, January 3, 2008

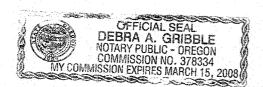
Total Cost:

\$751.79

mme Subscribed and sworn by Jeanine P Day before me on: January 3, 2008

Gubble Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE

The trust deed to be foreclosed pursuant to Oregon law is re-ferred to as follows (the "Trust Deed"):

Grantor: RANDY L. DOVEL and TERESA L. DOVEL, husband and wife band and trustee: AMERITITLE Beneficiary: Mort-age Electronic Sys gage Electronic Registration Sys-tems, Inc., (MERS) as nominee for Ac-tion Mortgage Company Date: June 15, 2004 Date: Date: Recording June 18, 2004 June 18, 200 Recording Vol. Reference: Vol. M04, Page 39416 County of Record-ing: Klamath.

by mesne assign-ments of record, the beneficial interest of the Trust Deed is now held by Sterling Savings Bank. mesné assign-

The Trust Deed covers the following described real property in the County of Klamath and State of Oregon ("the Property"):

Lot 2 in Block 1 of MOYINA MANOR, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The Grantor or oth-er person owing the er person owing the debt has defaulted as provided under the Trust Deed, and both the Beneficiary and the Trustee have elected to foreclose the Trust Deed and sell the Property to satisfy the obligations secured by the Trust Deed.

The default for which foreclosure is permitted is the Grantor's failure to pay when due the pay when due following sums:

Monthly installments of \$1,071.25 due June 1, 2007, and continuing through the installment due September 1, 2007, plus unpaid taxes with interest and penalties, if any.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable as follows:

\$115,499.80 together with interest thereon at the rate of 7 perat the rate of 7 percent per annum from May 1, 2007, until paid, late charges of \$119.01 as of August 15, 2007, together with Trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the Trust Deed.

The Trusfee will on February 7, 2008 at the hour of 11:00 o'clock, A.M., at the Main Entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the Property which the Grantor had or had power to convey at Grantor had or had power to convey at the time of the execution by Grantor of the Trust Deed, to gether with any interest which the Grantor acquired after the execution of the Trust Deed, to satisfy the debt thereby secured and the costs, aftorney fees and expenses of sale, including a reasonable charge reasonable charge by the Trustee.

NOTICE OF RIGHT TO CURE

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 foreclo-sure proceeding dis-missed and the Trust Deed reinstat-ed by doing all of the following:

1. Paying the Bene-fictary the entire amount then due (other than such ortion of the princi-pal as would not then be due had no default occurred);

2. Curing any other default complained of herein that is capable of being cured by tendering the performance required under the debt or Trust Deed; and

3. Paying all costs and expenses actually incurred in enforcing the debt and Trust Deed, together with Trustee's and attorney fees not exceeding the amounts provided by OPS provided by 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 the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: September Gary L. Blacklidge, Successor Trustee, 1515 SW 5th Ave., Suite 600, Suite 600, Portland, OR 97201. Telephone: (503) 295-2668. Facsimile: (503) 224-8434. #9730 December 13, 20, 27, 2007, January 3, 2008.

6011-42/DOVEL

PROOF OF SERVICE

STATE OF OREGON		
) ss	
County of Multnomah)	

I hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities to be served, named below, by delivering true copies of said Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, together with the Notice Under the Federal Fair Debt Collection Practices Act, upon an **OCCUPANT** at the following address:

1910 CARLSON DRIVE, KLAMATH FALLS, OREGON 97603, as follows:

Personal service upon **DEBBIE KERNS**, by delivering said true copy, personally and in person, at the above address on September 26, 2007 at 6:55 p.m.

Substitute service upon CRYSTAL KERNS, by delivering said true copy, at his/her usual place of abode as indicated above, to Debbie Kerns who is a person over the age of 14 years and a member of the household on September 26, 2007 at 6:55 p.m.

Substitute service upon KARLA KERNS, by delivering said true copy, at his/her usual place of abode as indicated above, to Debbie Kerns who is a person over the age of 14 years and a member of the household on September 26, 2007 at 6:55 p.m.

Substitute service upon KARL KERNS, by delivering said true copy, at his/her usual place of abode as indicated above, to Debbie Kerns who is a person over the age of 14 years and a member of the household on September 26, 2007 at 6:55 p.m.

I declare under the penalty of perjury that the above statement is true and correct.

Robert Bolenbaugh

328255

SUBSCRIBED AND SWORN to before me this 2873 day of September, 2007 by Robert Bolenbaugh.

OFFICIAL SEAL

MARGARET A NIELSEN

NOTARY PUBLIC - OFFICIAL

COMMISSION NO. 377801

MY COMMISSION EXPIRES AFRIL 12.2008

Notary Public for Oregon

NATIONWIDE PROCESS SERVICE, INC. ◆ 420 CENTURY TOWER ◆ 1201 S.W. 12th AVENUE ◆ PORTLAND, ORBGON 97205 ◆ (503) 241-0636

CERTIFICATE OF MAILING

STATE OF OREGON		
)	SS.
County of Multnomah)	

I, Renee L. Gourley, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On September 27, 2007, I mailed a true copy of the Trustee's Notice of Sale, along with a copy of Notice Under the Fair Debt Collection Practices Act via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to CRYSTAL KERNS.

The envelope was addressed as follows: Crystal Kerns

1910 Carlson Drive

Klamath Falls, OR 97603

I declare under the penalty of perjury that the above statements are true and correct.

Achel X. Gouley
Renee L. Gourley 328

SUBSCRIBED AND SWORN TO BEFORE ME this 27^{th} day of September, 2007, by Renee L. Gourley.



Notary Public for Oregon

CERTIFICATE OF MAILING

STATE OF OREG	ON)	
) s	S.
County of Multnor	nah)	

I, Renee L. Gourley, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On September 27, 2007, I mailed a true copy of the Trustee's Notice of Sale, along with a copy of Notice Under the Fair Debt Collection Practices Act via First Class Mail, postage pre-paid, together with a statement of the date, time, and place at which substitute service was made, to KARLA KERNS.

The envelope was addressed as follows: Karla Kerns

1910 Carlson Drive

Klamath Falls, OR 97603

I declare under the penalty of perjury that the above statements are true and correct.

Renee L. Gourley

328255

SUBSCRIBED AND SWORN TO BEFORE ME this 27^{th} day of September, 2007, by Renee L. Gourley.

OFFICIAL SEAL
CARRIE ELISH
NOTARY PUBLIC - OREGON
COMMISSION NO. 391438
MY COMMISSION EXPIRES APRIL 22, 2009

lotary Public for Oregon

NATIONWIDE PROCESS SERVICE, INC. ♦ 420 CENTURY TOWER ♦1201 S.W. 12th AVENUE ♦ PORTLAND, OREGON 97205 ♦ (503) 241-0636

CERTIFICATE OF MAILING

STATE OF OREGON).	
)	ss.
County of Multnomah)	

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The envelope was addressed as follows: Karl Kerns

1910 Carlson Drive

Klamath Falls, OR 97603

I declare under the penalty of perjury that the above statements are true and correct.

Renee L. Gourley

328255

SUBSCRIBED AND SWORN TO BEFORE ME this 27^{th} day of September, 2007, by Renee L. Gourley.

OFFICIAL SEAL
CARRIE ELISH
NOTARY PUBLIC - OREGON
COMMISSION NO. 391438
MY COMMISSION EXPIRES APRIL 22, 2009

Notary Public for Oregon

NATIONWIDE PROCESS SERVICE, INC. ♦ 420 CENTURY TOWER ♦1201 S.W. 12th AVENUE ♦ PORTLAND, OREGON 97205 ♦ (503) 241-0636

AFTER RECORDING RETURN TO:

GREENE & MARKLEY, P.C. Attn. Debra M. Johnson 1515 SW 5th Avenue, Suite 600 Portland, OR 97201

TRUSTEE'S NOTICE OF SALE

The trust deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"):

Grantor:

RANDY L. DOVEL and TERESA L. DOVEL, husband and

wife

Trustee:

AMERITITLE

Beneficiary:

Mortgage Electronic Registration Systems, Inc., (MERS) as

nominee for Action Mortgage Company

Date:

June 15, 2004

Recording Date:

June 18, 2004

Recording Reference: Vol. M04, Page 39416

County of Recording: Klamath

By mesne assignments of record, the beneficial interest of the Trust Deed is now held by Sterling Savings Bank.

The Trust Deed covers the following described real property in the County of Klamath and State of Oregon ("the Property"):

> Lot 2 in Block 1 of MOYINA MANOR, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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Page 1 - TRUSTEE'S NOTICE OF SALE

Trust Deed, and both the Beneficiary and the Trustee have elected to foreclose the Trust Deed and sell the Property to satisfy the obligations secured by the Trust Deed.

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Monthly installments of \$1,071.25 due June 1, 2007, and continuing through the installment due September 1, 2007, plus unpaid taxes with interest and penalties, if any.

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\$115,499.80 together with interest thereon at the rate of 7 percent per annum from May 1, 2007, until paid, late charges of \$119.01 as of August 15, 2007, together with Trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the Trust Deed.

NOTICE

The Trustee will on February 7, 2008 at the hour of 11:00 o'clock, A.M., at the Main Entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the Property which the Grantor had or had power to convey at the time of the execution by Grantor of the Trust Deed, together with any interest which the Grantor acquired after the execution of the Trust Deed, to satisfy the debt thereby secured and the costs, attorney fees and expenses of sale, including a reasonable charge by the Trustee.

NOTICE OF RIGHT TO CURE

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 doing <u>all</u> of the following:

- 1. Paying the Beneficiary the entire amount then due (other than such portion of the principal as would not then be due had no default occurred);
 - 2. Curing any other default complained of herein that is capable of being cured

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by tendering the performance required under the debt or Trust Deed; and

3. Paying all costs and expenses actually incurred in enforcing the debt and Trust Deed, together with Trustee's and attorney fees not exceeding the amounts provided by 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 the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

DATED:	September	19,	2007.

Gary L. Placklidge Successor Trustee

1515 SW 5th Ave., Suite 600

Portland, OR 97201

Telephone: (503) 295-2668 Facsimile: (503) 224-8434

STATE OF OREGON)
) ss
County of Multnomah)

I, the undersigned, certify that I am one of the attorneys for the above named Successor Trustee and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

Attorney for	the Tru	stee		

\G:\6011\042\dj\O Notice of Sale.wpd

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