15t 1079240

RECORDING COVER SHEET Pursuant to ORS 205.234

2008-001238 Klamath County, Oregon



01/30/2008 11:26:15 AM

Fee: \$76.00

After recording return to:

Northwest Trustee Services, Inc. Attention: Kathy Taggart P.O. Box 997 Bellevue, WA 98009-0997

- 1. AFFIDAVIT OF MAILING
- 2. TRUSTEE'S NOTICE OF SALE
- 3. PROOF OF SERVICE
- 4. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Michael L. Wilcher, an estate in fee simple

Beneficiary: Eagle Home Mortgage, Inc.

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

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain 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 both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

MICHAEL L. WILCHER 3104 CROSBY AVENUE KLAMATH FALLS, OR 97603

OCCUPANT(S) 3104 CROSBY AVENUE KLAMATH FALLS, OR 97603

Diamond Home Hardware & Garden, LLC c/o Gloria Steiner, Reg. Agent 2380 South 6th Street Klamath Falls, OR 97601

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

United Mechanical Contractors, Inc c/o Michael P. Rudd, Atty. 411 Pine Street Klamath Falls, OR 97603

MICHAEL L. WILCHER PO BOX 5077 KLAMATH FALLS, OR 97601

South Valley Bank and Trust custodian for John L. Shama Rollover IRA P.O. Box 1784 Medford, OR 97501-0140

Diamond Home Hardware & Garden, LLC c/o Neal G. Buchanan, Atty. 435 Oak Avenue Klamath Falls, OR 97601

United Mechanical Contractors, Inc 2219 Washburn Way Klamath Falls, OR 97603

Klamath County Public Works 305 Main Street Klamath Falls, OR 97601

Said persons 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.

Each of the notices so mailed was certified to be a true copy of the original notice of sale, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 10-17-07. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

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

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from WILCHER, MICHAEL L.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7777.24084

After recording return to: Northwest Trustee Services, Inc. Successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC) Attn: Kathy Taggart P.O. Box 997 Bellevue, WA 98009-0997

Tous

STATE OF WASHINGTON)

COUNTY OF KING)

I certify that I know or have satisfactory evidence that ______ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 10/17/07

NOTARY PUBLIC in and for the State of Washington, residing at My commission expires 8-21-11

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

) ss.

RE: Trust Deed from WILCHER, MICHAEL L.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7777.24084

After recording return to:
Northwest Trustee Services, Inc.
Successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC)
Attn: Kathy Taggart
P.O. Box 997
Bellevue, WA 98009-0997

RACHEL L. STEWART
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
08-21-11

TRUSTEE'S NOTICE OF SALE

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 trustee, in favor of Eagle Home Mortgage, Inc., as beneficiary, dated 06/09/05, recorded 06/13/05, in the mortgage records of Klamath County, Oregon, as Vol: M05, Page: 44027 and subsequently assigned to U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2005-8 by Assignment, covering the following described real property situated in said county and state, to wit:

The West one-half of Lot 9 in Block 1 of First Addition to Altamont Acres, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, Excepting therefrom the North 5 feet thereof, conveyed to Klamath County for road purposes instrument recorded June 25, 1965 in Volume 362 on page 462, Deed records of Klamath County, Oregon.

PROPERTY ADDRESS: 3104 CROSBY AVENUE KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$709.26 beginning 12/01/06; plus late charges of \$31.26 each month beginning 12/16/06; plus prior accrued late charges of \$266.34; plus advances of \$20.91; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$74,360.36 with interest thereon at the rate of 9.4 percent per annum beginning 11/01/06; plus late charges of \$31.26 each month beginning 12/16/06 until paid; plus prior accrued late charges of \$266.34; plus advances of \$20.91; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 15, 2008 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby 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 described real 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 or grantor's successors in interest acquired after the execution of the 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 for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

Northwest Trustee Services, Inc.

Dated: OCTOBER 11, 2007 Assistant Vice President,

Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC)

For further information, please contact:

Kathy Taggart Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7777.24084/WILCHER, MICHAEL L.

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

By Authorized Signer

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

			COURT OF THE STATE OF)REGON	
	COUNTY OF	KLAMATH	: COURT CASE NO.		
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	KLAMATH	SS.			
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rved	DCCUPANTS (ED	DIE FE BEHO	THIN CHREETTY		by
	within named) Office Service (by see By posting (said res	erving the person as idence)	over the age of 14 years, who resides at the operation of the parently in charge)		# #
	A certified/true cop Summons	y of:	Writ of Garnishment	Small Claim	ıs
	Motion		Order	Affidavit	
	Complaint		Citation	Subpoena	
	Petition		Notice	Decree	
EDDIE	LE BEAU		At 3104 CROSBY	AVE	
			"KLAMATH FALL	S, OR.97603	
T FOUND:	I certify that I recei	ved the within doc	ument for service on theday	of, 20	
4 24	and diligent search an nty of	d inquiry, I have bee	n unable to locate day of		
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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 # 9700 Notice of Sale/Michael L. Wilcher

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:

November 22, 29, December 6, 13, 2007

Total Cost: \$1,119.29

Subscribed and sworn by Deanine P Day December 13, 2007 before me on:

Notary Public of Oregon

My commission expires March 15, 2008



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 trustee, in favor of Eagle Home Mortgage, Inc., as beneficiary, dated 06/09/05, recorded 06/13/05, in the mortgage records of Klamath County, Oregon, as Volume Mos. Page 44027, and subsequently assigned to U.S. Bank National Association, as Trustee for the Structured Asset Investment Loan Trust, 2005-8 by Assignment, covering the following described real preperty situated in said county and state, to wit:

The West One half of Lot 9 in Block 1 of First Addition to Alfamont Acres, according to the official plat thereof on file in the office of the County Clerk of Klamath County Oregon, Excepting therefrom the North 5 feet ihereof, conveyed to Klamath County for road purposes instrument recorded June 25, 1965 in Volume 362 on page 462, Deed records of Klamath County, Oregon. County, Oregon.

PROPERTY AD-DRESS: 3104 Crosby Avenue, Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3);

the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly pay ments of \$709.26 beginning 12/01/06/plus late charges of \$31.26 each month beginning 12/16/06/plus prior accrued late charges of \$266.34; plus advances of \$20.91; together with title expense, costs, trust ee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalfies/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the frust deed immediately due and payable, said sums being the following, to wifis 574,360.36 with interest thereon at the rate of 9.4 percent per annum beginning 11/01/06; plus late charges of \$31.26 each month beginning 12/16/06 until paid; plus prior accrued late charges of \$20.91; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default, any turther sums advanced by the beneficiary for the protection of the above described reat property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 15, 2008, at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187:110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the the Klamath County
Courthouse, 316
Main Street, in the
City of Klamath
Falls, County of Klamath, State of Oregon, selli at public
auction to the highest bidder for cash
the interest in, the
described real 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 or grantor's
successors in interest acquired after
the execution of the
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 for reinstatement or payoff
quotes requested
pursuant to ORS
86.757 and 86.759
must be timely communicated in a written request that
complies with that
statute addressed to
the trustee's "Urgent Request Desk"
either by personal
delivery to the trustee's physical offices
(call for address) or
by first class, certitied mail, return receipt requested, addressed to the trustee's post office box
address set forth in
this notice. Due to
potential conflicts
with federal law,
persons having no
record legal or equitable interest in the
subject property will
only receive infor
mation concerning
the lender's estimated or actual bid. Ender bid information is also available of the rivisies when the waw.north westrustee com.

Notice Is sturther given that any person amend in Orks 86.753 has the right, at any time prior to five days before the daje last set for the sale. In nave this forecourse process in district the sale of heavy lines of the course of the days before the daje last set for the sale of heavy lines of the rivisiance of the process of the process of the process of the person of the detail of the person of the daje of the detail of the person of the daje of the detail of the person of the daje of the person of the person of the daje of the the person of the pers

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Lender bid information is also available at the trustee's website, www.north-westtrustee.com.

Nofice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be nonored only at the discretion of the beneficiary or if required by the terms of the loan documents.

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The trustee's rules of auction may be accessed at www.northwest-trustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclo-sure.com.

Sure.com.

Dated: October 11, 2007. Northwest Trustee Services, Inc., By: Kathy Taggart, Assistant Vice President, Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC). For further information, please contact: Kathy Taggart, Northwest Trustee Services, Inc., P.O. Box 997, Bellevue, WA 98009-0997. [425] 586-1900. File No. 7777 24084/Wilcher, Michael L. #9700 November 22, 29, December 6, 13, 2007.