

2008-004538

Klamath County, Oregon



00043187200800045380130133

03/28/2008 11:21:37 AM

Fee: \$91.00

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

Loan # 0023106347
TS # 08-11592-OR
Title Order # 1162026
Grantor: EMILIE THORNTON, AN UNMARRIED WOMAN

1st 1162026

AFFIDAVITS OF MAILING, SERVICE AND PUBLICATION

F81-

PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS

PPP# 355968
08-11592-OR

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 **42012 Skiway Dr. Klamath Falls, Oregon 97603**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to ___ 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.

1 st Attempt:	January 14, 2008	3:20 PM	Posted
2 nd Attempt:	January 16, 2008	11:27 PM	Posted
3 rd Attempt:	January 21, 2008	2:06 PM	Posted

☐ **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 22nd day of January, 2008 I mailed a copy of the Trustee's Notice of Sale addressed All 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

ROBERT W. BOLENBAUGH

42012 Skiway Dr. Klamath Falls, Oregon 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.

DATE OF SERVICE

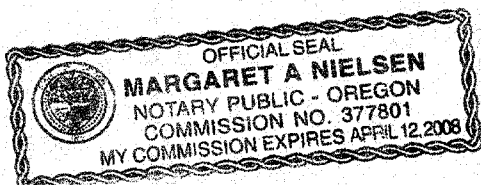
TIME OF SERVICE

☐ or non occupancy

By:

ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 22nd day of January, 2008.



Notary Public for Oregon

5/14

08-11592 OR

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

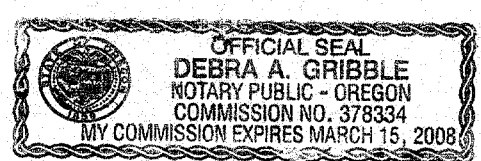
Legal # 9800
Notice of Sale/Emilie Thornton

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:
January 22, 29, February 5, 12, 2008

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: February 12, 2008

Debra A Gribble
Notary Public of Oregon
My commission expires March 15, 2008



<p>Trustee's Notice Of Sale Loan No.: 0023106347 TS No.: 08-11592-OR</p> <p>Reference is made to that certain deed made by, Emilie Thornton, an unmar- ried woman, as ad- Grantor to First American Title In- surance Company of Oregon, as Trustee, in favor of Option One Mortgage Cor- poration, A Califor- nia Corporation as Beneficiary, dated 5/2/2007, recorded 05/10/2007, in official records of Klamath County, Oregon, in book/reel/volume No. 2007 at page No. 008583 fee/file/instrument/ microfile/reception No. (Indicated which), covering the following described real property situat-</p> <p>ed in said County and State, to wit: APN: R71479 Lot 16, Block 2, Lakewoods Subdivision, Unit No. 1, according to the official plat thereof, on file in the office of the County Clerk of Klamath County, Oregon Commonly known as: 42012 Ski- way Dr., Klamath Falls, OR 97601.</p> <p>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 notice has been re- corded pursuant to Section 86.735 (3) of Oregon Revised</p>	<p>Statutes; the default for which the fore- closure is made is the grantor's: Fail- ure to pay Install- ments of principal and/or interest plus impounds and/or ad- vances which be- came due pursuant to the terms of the Note and/or Deed of Trust plus late charges, and all sub- sequent installments of principal, inter- est, balloon pay- ments, plus im- pounds and/or ad- vances and late charges that become payable pursuant to the Note and/or the Deed of Trust. Monthly Payment \$4,132.13 Monthly Late Charge \$193.25.</p> <p>By this reason of said default, the beneficiary has de- clared all obliga- tions secured by said deed of trust immediately due and payable, said sums being the fol- lowing, to wit: The sum of \$425,476.55 together with inter- est thereon at the rate of 10.40 % per annum from 9/1/2007 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.</p>	<p>Whereof, notice hereby is given that First American Title Insurance Company, the undersigned trustee will, on 5/14/2008, at the hour of 10:00 AM, Standard of Time as established by sec- tion 187.110, Oregon Revised Statutes, at At the main en- trance to the County Courthouse, 316 Main St., Klamath Falls, OR, County of Klamath, State of Oregon, sell at pub- lic 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 satis- fy the foregoing obli- gations 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</p>
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355968
5/14

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 Financial Default Services, 4665 MacArthur Court, STE 250, Newport

Beach, CA 92660 949-252-2800. Trustee Sale Line 714-573-1965. www.priorityposting.com.

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: January 09, 2008. First American Title Insurance Company, By Financial Default Services, Its Duly Authorized Agent. Signature By Lisa Bradford, Authorized Signor. P355968 1/22, 1/29, 2/5, 02/12/2008. #9800 January 22, 29, February 5, 12, 2008.

AFFIDAVIT OF MAILING

Date: **January 09, 2008**
T.S. No.: **08-11592-OR**
Loan No.: **0023106347**

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 Financial Default Services**, and is not a party to the within action and that on **January 09, 2008**, (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.

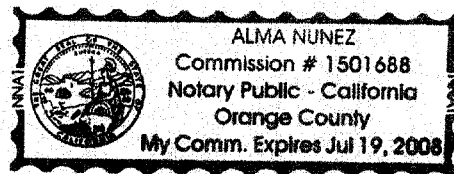
X _____
Affiant **Lisa Bradford**

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

On **January 09, 2008** 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)
ALMA NUNEZ



EMILIE THORNTON
42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601-8547
Z71006309264038896846

EMILIE THORNTON
42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601-8547
First Class

EMILIE THORNTON
PO BOX 520
PHOENIX, OR 97535-0520

Z71006309264038896853

EMILIE THORNTON
PO BOX 520
PHOENIX, OR 97535-0520

First Class

AFFIDAVIT OF MAILING

Date: **January 09, 2008**

T.S. No.: **08-11592-OR**

Loan No.: **0023106347**

STATE OF **California** }
COUNTY OF **Orange** }

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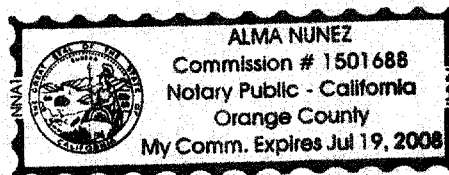
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State of **California** } SS.
County of **Orange** }

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WITNESS my hand and official seal.

Signature  (Seal)
ALMA NUNEZ



OCCUPANT
42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601-8547
Z71006309264038896860

OCCUPANT
42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601-8547
First Class

EMILIE THORNTON
42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601
Z71006309264038896877

EMILIE THORNTON
42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601
First Class

AFFIDAVIT OF MAILING

Date: **January 09, 2008**

T.S. No.: **08-11592-OR**

Loan No.: **0023106347**

STATE OF **California** }
COUNTY OF **Orange** }

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

X

Affiant **Lisa Bradford**

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

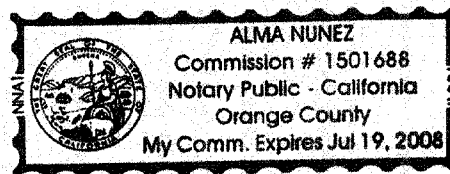
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WITNESS my hand and official seal.

Signature

ALMA NUNEZ

(Seal)



EMILIE THORNTON
42012 SKIWAY DR
KLAMATH FALLS, OR 97601
Z71006309264038896884

EMILIE THORNTON
42012 SKIWAY DR
KLAMATH FALLS, OR 97601
First Class

EMILIE THORNTON
PO BOX 520
PHOENIX, OR 97535

Z71006309264038896891

EMILIE THORNTON
PO BOX 520
PHOENIX, OR 97535

First Class

AFFIDAVIT OF MAILING

Date: **January 09, 2008**

T.S. No.: **08-11592-OR**

Loan No.: **0023106347**

STATE OF **California** }
COUNTY OF **Orange** }

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

X

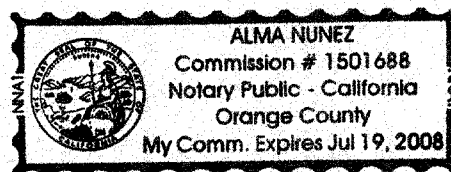
Affiant **Lisa Bradford**

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

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WITNESS my hand and official seal.

Signature  (Seal)
ALMA NUNEZ



JET RANCH, INC.
PO BOX 520
PHOENIX, OR 97535

Z71006309264038896907

JET RANCH, INC.
PO BOX 520
PHOENIX, OR 97535

First Class

JET RANCH, INC.
42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601-8547
Z71006309264038896914

JET RANCH, INC.
42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601-8547
First Class

TRUSTEE'S NOTICE OF SALE

Loan No: 0023106347
T.S. No.: 08-11592-OR

Reference is made to that certain deed made by, EMILIE THORNTON, AN UNMARRIED WOMAN as Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as trustee, in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as Beneficiary, dated 5/2/2007, recorded 5/10/2007, in official records of Klamath County, Oregon in book/reel/volume No. 2007 at page No. 008583, fee/file/instrument/microfile/reception No. , covering the following described real property situated in said County and State, to-wit:

APN: R71479

LOT 16, BLOCK 2, LAKEWOODS SUBDIVISION, UNIT NO.1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Commonly known as:
42012 SKIWAY DR
KLAMATH FALLS, OR 97601

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 \$4,132.13

Monthly Late Charge \$193.25

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 \$425,476.55 together with interest thereon at the rate of 10.40 % per annum from 9/1/2007 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 **5/14/2008** 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 FINANCIAL DEFAULT SERVICES, 4665 MACARTHUR COURT, STE 250, NEWPORT BEACH, CA 92660 949-252-2800. TRUSTEE SALE LINE 714-573-1965.**
www.priorityposting.com

Loan No: 0023106347
T.S. No: 08-11592-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: January 09, 2008

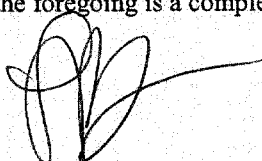
FIRST AMERICAN TITLE INSURANCE COMPANY,
BY FINANCIAL DEFAULT SERVICES, ITS DULY
AUTHORIZED AGENT

Signature By _____


Lisa Bradford, Authorized Signor

STATE OF CALIFORNIA
COUNTY OF ORANGE

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.



Lisa Bradford, Authorized Signor

NOTICE OF DEFAULT
AND ELECTION TO SELL

RE: Trust Deed from EMILIE THORNTON, AN
UNMARRIED WOMAN Grantor

To FIRST AMERICAN TITLE INSURANCE
COMPANY Successor Trustee

After recording return to(name, address, zip):
Financial Default Services
4665 MacArthur Court Suite 250
Newport Beach, CA 92660

This Document was Recorded on 1/7/08
SPACE RESERVED FOR As instrument number 2008-269
RECORDER'S USE Book 2008 Page 269
in Klamath County Oregon

TS No: 08-11592-OR

Loan No: 0023106347

Reference is made to that certain trust deed made by EMILIE THORNTON, AN UNMARRIED WOMAN as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY as successor trustee, in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as beneficiary, dated 5/2/2007, recorded 5/10/2007, in the Records of Klamath County, Oregon, in book at page , and/or as fee/file/instrument/microfilm/reception No. 2007-008583 (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:
APN: R71479

LOT 16, BLOCK 2, LAKEWOODS SUBDIVISION, UNIT NO.1, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

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: \$425,476.55

Delinquent Payments

FROM	THRU	NO. PMT	RATE	AMOUNT	TOTAL
10/1/2007	1/4/2008	4	10.4	\$4,132.13	\$16,528.52
Total Late Charges:					\$579.75
Beneficiary Advances					

\$17,108.27

TOTAL FORECLOSURE COST:
TOTAL REQUIRED TO REINSTATE:

\$3,250.00
\$20,358.27

TS No :08-11592-OR

Loan No: 0023106347

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 **5/14/2008**, 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

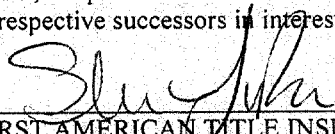
EMILIE THORNTON

42012 SKIWAY DRIVE
KLAMATH FALLS, OR 97601-8547

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: FINANCIAL 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 **January 04, 2008**


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

State of: CALIFORNIA
County of: ORANGE

On 1/4/2008 before me, DAWN HUSSING, the undersigned, a Notary Public in and for said State, personally appeared SHENA LARUE 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

