

Affidavit of Mailing

AFFIDAVIT OF MAIL

By Interface Inc.
5839 Mission Gorge Road, Suite
San Diego, CA 92120

2008-005508

Klamath County, Oregon



00044295200800055080130132

04/15/2008 03:04:24 PM

Fee: \$81.00

1st 1161636

Reference No: T08-32458-OR
Mailing Number: 0034755-01

STATE OF CALIFORNIA }
} SS
COUNTY OF SAN DIEGO }

I, Angie Gomez being duly sworn, depose and say:

I am and at all times herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California:

That at the request of Town & Country Title Services on 1/17/2008, I deposited in the United States mail a copy of the attached document, in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

☒ First Class ☐ Certified
☒ Certified Return ☐ Registered ☐ Registered International

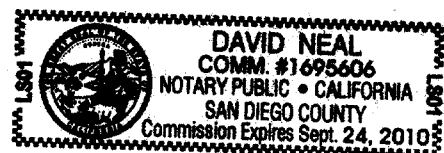
Angie Gomez
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On JAN 22 2008 before me, the undersigned, a Notary Public in and for said State, personally appeared ANGIE GOMEZ, who 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 his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature]



F81-

Exhibit A to Affidavit of Mailing

1/17/2008 11:09:14 PM Sender: Town & Country Title Services
505 City Parkway West
Orange CA 92868

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 0034755-01 000 01162008 Town_N_C000094

Postal Number Sequence Recipient Name

11041994141008906259 1 LYNDA D GOINS

Address Line 1/3

4333 ARTHUR ST

Address Line 2/4

KLAMATH FALLS OR 97603

11041994141008906266 2

EDNA M LONG

4333 ARTHUR ST

KLAMATH FALLS OR 97603

11041994141008906273 3

MARVIN L LONG

4333 ARTHUR ST

KLAMATH FALLS OR 97603

11041994141008906280 4

CITIFINANCIAL, INC.

2848 S. 6TH STREET, STE. 1

KLAMATH FALLS OR 97603

11041994141008906297 5

CARTER JONES COLLECTION SERVICE, INC.

1143 PINE STREET

KLAMATH FALLS OR 97601-0375

11041994141008906303 6

CARTER JONES COLLECTION SERVICE, INC.

PO BOX 145

KLAMATH FALLS OR 97601-0375

Exhibit A to Affidavit of Mailing

1/17/2008 11:09:15 PM Sender: Town & Country Title Services
505 City Parkway West
Orange CA 92868

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 0034755-01 000 01162008 Town_N_C000094

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
71041994141011903186	1	LYNDA D GOINS	4333 ARTHUR ST	KLAMATH FALLS OR 97603
71041994141011903193	2	EDNA M LONG	4333 ARTHUR ST	KLAMATH FALLS OR 97603
71041994141011903209	3	MARVIN L LONG	4333 ARTHUR ST	KLAMATH FALLS OR 97603
71041994141011903216	4	CITIFINANCIAL, INC.	2848 S. 6TH STREET, STE. 1	KLAMATH FALLS OR 97603
71041994141011903223	5	CARTER JONES COLLECTION SERVICE, INC.	1143 PINE STREET	KLAMATH FALLS OR 97601-0375
71041994141011903230	6	CARTER JONES COLLECTION SERVICE, INC.	PO BOX 145	KLAMATH FALLS OR 97601-0375

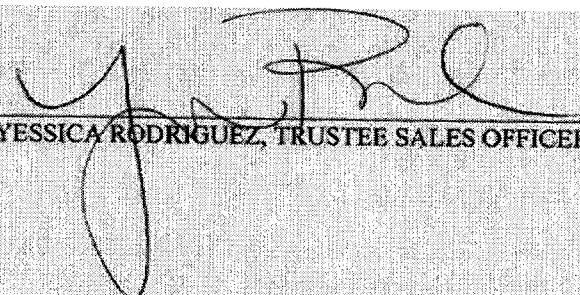
trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would 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" include their respective successors in interest, if any.

For sales information, please contact AGENCY SALES AND POSTING at WWW.FIDELITYASAP.COM or 714-259-7850

Dated: January 04, 2008

FIRST AMERICAN TITLE INSURANCE COMPANY
BY CR Title Services Inc. AS AGENT TO THE
TRUSTEE
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500
PHONE NUMBER 888-485-9191
REINSTATEMENT LINE 800-211-6926

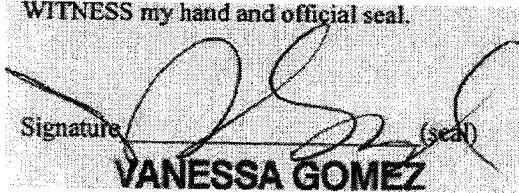

YESSICA RODRIGUEZ, TRUSTEE SALES OFFICER

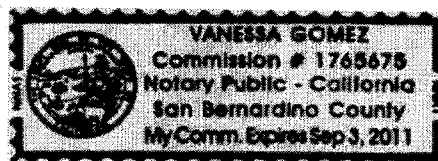
State of CA } ss
County of SAN BERNARDINO }

On January 04, 2008 before me, **VANESSA GOMEZ** Notary Public, personally appeared YESSICA RODRIGUEZ, who 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 his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Signature (seal)
VANESSA GOMEZ



Notary Public

CA

Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

CR Title Services Inc.
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500
888-485-9191

TRUSTEE'S NOTICE OF SALE

Loan No: 0119956480
T.S. No.: T08-32458-OR

Reference is made to that certain deed made by, LYNDIA D GOINS as Grantor to PLACER TITLE CO./NATL CLOSING SOLUTIONS, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as Beneficiary, dated 05-11-2005, recorded 05-19-2005, in official records of KLAMATH County, Oregon in book/reel/volume No. M05 at page No. 36433, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R543898; R3909-010CD-02200-000

LOT 39, CASITAS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:
4333 ARTHUR ST
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:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 09/01/2007 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Monthly Payment \$879.56 Monthly Late Charge \$35.05

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 \$93,796.55 together with interest thereon at the rate of 7.99% per annum from 08-01-2007 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 05-20-2008 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OREGON** 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

CERTIFIED BY FIRST AMERICAN TITLE
INSURANCE COMPANY TO BE A COPY
OF THE DOCUMENT RECORDED ON 1/09/2008
AS INSTRUMENT NO. 2008-376
IN BOOK PAGE
OFFICIAL RECORDS OF KLAMATH
FEE: \$31.00

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from LYNDA D GOINS Grantor

**To FIRST AMERICAN TITLE INSURANCE
COMPANY Successor Trustee**

After recording return to(name, address, zip):
**CR Title Services Inc.
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500**

SPACE RESERVED
FOR
RECORDER'S USE

TS No: T08-32458-OR

Loan No: 0119956480

Reference is made to that certain trust deed made by LYNDA D GOINS as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY as successor trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as beneficiary, dated 05-11-2005, recorded 05-19-2005, in the Records of KLAMATH County, Oregon, in book M05 at page 36433, and/or as fee/file/instrument/microfilm/reception No. (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R543898; R3909-010CD-02200-000

LOT 39, CASITAS, 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:

Delinquent Payments

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>RATE</u>	<u>AMOUNT</u>	<u>TOTAL</u>
09/01/2007	01/04/2008	5	7.990	\$879.56	\$4,397.80

Total Late Charges:	\$140.20
Beneficiary Advances	
Late Charges	\$140.20
Bad Check Fees	\$25.00
Other Fees	\$60.00
CORP ADVANCE	\$11.00
CORP ADVANCE	\$-140.20

\$4,634.00

TOTAL FORECLOSURE COST: \$824.50

TOTAL REQUIRED TO REINSTATE: \$5,458.50

TS No :T08-32458-OR

Loan No: 0119956480

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 unpaid principal balance: \$93,796.55

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 09/01/2007 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

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 05-20-2008, at the following place: **ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OREGON**

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

LYNDA D GOINS

4333 ARTHUR ST
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.

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 CR Title Services Inc. AS AGENT TO THE
TRUSTEE
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500
PHONE 888-485-9191
REINSTATEMENT LINE 800-211-6926


YESSICA RODRIGUEZ, TRUSTEE SALES OFFICER

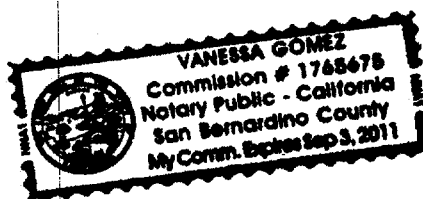
State of CA } ss
County of SAN BERNARDINO }

On January 04, 2008 before me, **VANESSA GOMEZ** Notary Public, personally appeared YESSICA RODRIGUEZ, who 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 his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (seal)
VANESSA GOMEZ Notary Public
CA



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

T0832458OR/GOINS
ASAP# 970363

CRTS

AFFIDAVIT OF POSTING

STATE OF OREGON)
) ss.
County of Klamath)

I, Robert Bolenbaugh, 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/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following address:


4333 Arthur Street, Klamath Falls, Oregon 97603 ("Property Address"), as follows:

On January 16, 2008 at 4:11 p.m., I attempted personal service at the Property Address. I received no answer at the front door. At that time, I POSTED such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(A).

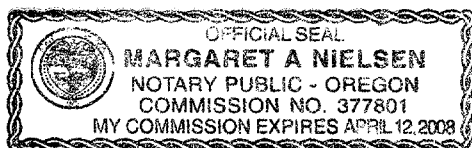
On January 18, 2008 at 9:21 a.m., I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

On January 21, 2008 at 4:23 p.m., I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

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


Robert Bolenbaugh (4740.332989)

SUBSCRIBED AND SWORN to before me this 27th day of February, 2008, by Robert Bolenbaugh.




Notary Public for Oregon

NATIONWIDE PROCESS SERVICE, INC.
420 Century Tower
1201 SW 12th Avenue
Portland, Oregon 97205

(503) 241-0838


CRTS

[illegible]

The envelope was addressed as follows:

**OCCUPANT
4333 ARTHUR STREET
KLAMATH FALLS, OR 97603**

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


Notary Public for Oregon

NATIONWIDE PROCESS SERVICE, INC.
420 Century Tower
1201 SW 12th Avenue
Portland, Oregon 97205
(503) 241-0636

RECORDING REQUESTED BY
AND WHEN RECORDED MAIL TO

CR Title Services Inc.
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500
888-485-9191

TRUSTEE'S NOTICE OF SALE

Loan No: 0119956480
T.S. No.: T08-32458-OR

Reference is made to that certain deed made by, LYNDA D GOINS as Grantor to PLACER TITLE CO./NAT'L CLOSING SOLUTIONS, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as Beneficiary, dated 05-11-2005, recorded 05-19-2005, in official records of KLAMATH County, Oregon in book/reel/volume No. M05 at page No. 36433, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R543898; R3909-010CD-02200-000

LOT 39, CASITAS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:
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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:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 09/01/2007 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Monthly Payment \$879.56 Monthly Late Charge \$35.05

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 \$93,796.55 together with interest thereon at the rate of 7.99% per annum from 08-01-2007 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 **05-20-2008** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OREGON** 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

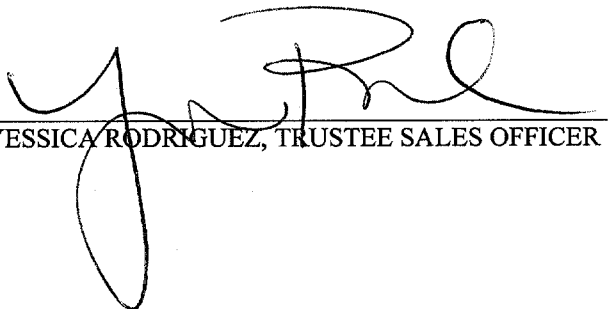
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Dated: January 04, 2008

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PHONE NUMBER 888-485-9191
REINSTATEMENT LINE 800-211-6926


YESSICA RODRIGUEZ, TRUSTEE SALES OFFICER

State of CA }ss
County of SAN BERNARDINO}

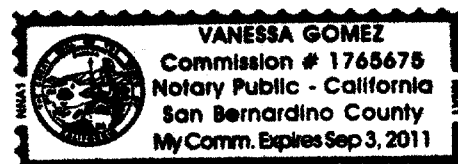
On January 04, 2008 before me, **VANESSA GOMEZ** Notary Public, personally appeared YESSICA RODRIGUEZ, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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WITNESS my hand and official seal.

Signature  (seal)
VANESSA GOMEZ

Notary Public



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Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

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 # 9943

Notice of Sale/Lynda D. Goins

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:

March 10, 17, 24, 31, 2008

Total Cost: \$816.44

Subscribed and sworn by Jeanine P Day
before me on: March 31, 2008

Beth Furtado
Notary Public of Oregon

My commission expires November 15, 2008



TRUSTEE'S NOTICE OF SALE T.S. No.: T08-32458-OR Loan No: 0119956480

Reference is made to that certain deed made by, Lynda D Goins as Grantor to Placer Title Co./Nat'l Closing Solutions, as trustee, in favor of Ameriquest Mortgage Company, a Corporation, as Beneficiary, dated 05-11-2005, recorded 05-19-2005, in official records of Klamath County, Oregon in book/reel/volume No. M05 at page No. -, fee/ file/ instrument/ microfile/ reception No. - (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R543898, R3909-010CD-02200-000 Lot 39, Casitas, according to the official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Commonly known as: 4333 Arthur St., 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: INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND/OR ADVANCES WHICH BECAME DUE ON 09-01-2007 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECAME PAYABLE. Monthly Payment \$879.56 Monthly Late Charge \$35.05.

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 \$93,796.55 together with interest thereon at the rate of 7.99% per annum from 08-01-2007 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 05-20-2008 at the hour of 10:00 AM Standard of Time, as established by section 187.110, Oregon Revised Statutes, at on the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, Oregon 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.

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.

For sales information, please contact AGENCY SALES AND POSTING at WWW.FIDELITYASAP.COM or 714-259-7850. Dated: January 04, 2008. First American Title Insurance Company, BY CR Title Services Inc. AS AGENT TO THE TRUSTEE, P.O. Box 1500, Rancho Cucamonga, CA 91729-1500. PHONE NUMBER 888-485-9191 REINSTATEMENT LINE 800-211-6926 Yessica Rodriguez, Trustee Sales Officer ASAP# 970363 03/10/2008, 03/17/2008, 03/24/2008, 03/31/2008.

#9943 March 10, 17, 24, 31, 2008.