

2008-005611

Klamath County, Oregon



00044413200800056110130131

04/17/2008 11:02:39 AM

Fee: \$96.00

**RECONTRUST COMPANY**

ATE = 65436

FIDELITY NATIONAL DEFAULT SOLUTION  
15661 REDHILL AVE, STE. 201  
TUSTIN, CA 92780

RECORDING COVER SHEET FOR  
NOTICE OF SALE PROOF OF COMPLIANCE  
Per ORS 205.234

AFTER RECORDING RETURN TO:  
JESSICA ORTIZ  
RECONTRUST COMPANY  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065

W770732  
TS No.: 07 -59224

1. AFFIDAVIT OF MAILING NOTICE OF SALE
2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
3. AFFIDAVIT OF SERVICE
4. COPY OF NOTICE OF SALE

Original Grantor on Trust Deed: FRED DONOVAN HALL

Beneficiary: NEW CENTURY MORTGAGE CORPORATION

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.

496A

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) 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 California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of 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:

See attached Exhibit A for all the mailing address(es).

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 by RECONTRUST COMPANY, 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 post office at VENTURA, CALIFORNIA, on 12/21/2007. 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 and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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

State of California

County of VENTURA

Subscribed and sworn to (or affirmed) before me on this 7 day of April, 20 08 by Daniel B. Rodriguez, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

Signature

Daniel B. Rodriguez

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

and FRED DONOVAN HALL

T. Sevillano  
Notary Public for California

Residing at VENTURA

My commission expires: 6-18-2011

RECONTRUST COMPANY

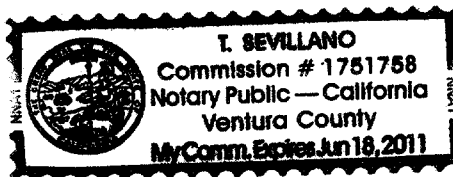
Trustee TS No. 07-59224

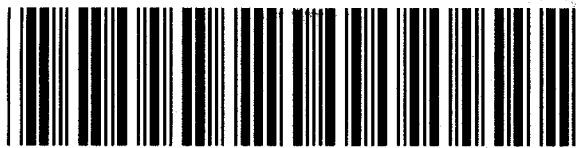
After Recording return to:

400 COUNTRYWIDE WAY SV-35

RECONTRUST COMPANY

SIMI VALLEY, CA 93065





02 0759224

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 07-59224**

FRED DONOVAN HALL  
5045 Sturdivant Ave  
Klamath Falls, OR 97603  
7187 7930 3131 1671 4630

Residents/Occupants  
5045 Sturdivant Ave  
Klamath Falls, OR 97603  
7187 7930 3131 1671 4678

Residents/Occupants  
5045 Sturdivant Ave  
Klamath Falls, OR 97603  
7187 7930 3131 1671 4685

FRED DONOVAN HALL  
5045 STURDIVANT AVE  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4647

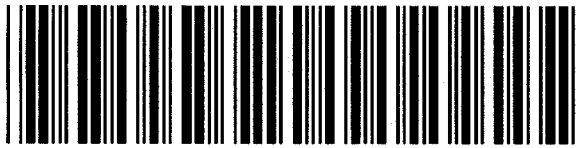
Residents/Occupants  
5045 STURDIVANT AVE  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4692

CARTER-JONES COLLECTION SERVICE, INC.  
1143 PINE ST  
KLAMATH FALLS, OR 97601  
7187 7930 3131 1671 4708

CARTER-JONES COLLECTION SERVICE, INC.  
1143 PINE STREET  
C/O AGT REGISTERED AGENT KENT PEDERSON  
KLAMATH FALLS, OR 97601  
7187 7930 3131 1671 4722

FERGUSON ENTERPRISES, INC.  
3532 B. STREET, NW  
DBA AIR COLD SUPPLY AND NW AIR COLD  
AUBURN, WA 98001  
7187 7930 3131 1671 4739

FERGUSON ENTERPRISES, INC.  
1000 SW BROADWAY, SUITE 1400



02 0759224

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 07-59224**

FERGUSON ENTERPRISES, INC.  
DBA AIR COLD SUPPLY AND NW AIR COLD  
WILLIAM G. FIG, SUSSMAN SHANK LLP  
PORTLAND, OR 97205  
7187 7930 3131 1671 4746

FRED DONOVAN HALL  
2795 ANDERSON AVENUE, SUITE 22  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4654

MARTINA HALL  
5045 STURDIVANT  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4753

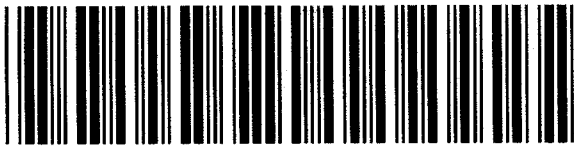
MARTINA ELOISA HALL  
5045 STURDIVANT  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4784

MARTINA HALL  
1912 DAWN COURT, NO C  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4760

MARTINA ELOISA HALL  
1912 DAWN COURT, NO C  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4791

MARTINA HALL  
PO BOX 1149  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4777

MARTINA ELOISA HALL  
PO BOX 1149  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4807



02 0759224

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 07-59224**

FRED DONOVAN HALL  
5045 STURDIVANT AVE  
KLAMATH FALLS, OR 97603  
7187 7930 3131 1671 4661

MATHEW K MCVAY  
525 MESA ST  
KLAMATH FALLS, OR 97601  
7187 7930 3131 1671 4845

MC VAY MATHEW  
525 MESA ST  
KLAMATH FALLS, OR 97601  
7187 7930 3131 1671 4821

REBECCA WHITNEY SMITH  
635 MAIN STREET  
KLAMATH STREET, OR 97603  
7187 7930 3131 1671 4838

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) 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 California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of 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:

See attached Exhibit A for all the mailing address(es).

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 by RECONTRUST COMPANY, 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 post office at VENTURA, CALIFORNIA, on 01/04/2008. 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 and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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

State of California  
County of VENTURA

Subscribed and sworn to (or affirmed) before me on this 7 day of April, 2008, by Daniel B. Rodriguez, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.  
(seal)

Signature

Daniel B. Rodriguez

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from  
Grantor  
and FRED DONOVAN HALL

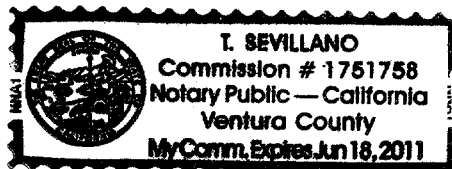
T. Sevillano  
Notary Public for California

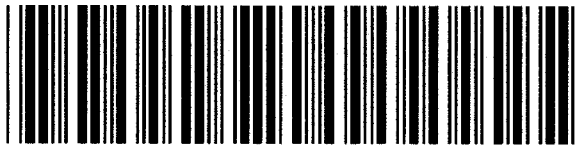
Residing at VENTURA

My commission expires: 6.18.2011

RECONTRUST COMPANY  
Trustee TS No. 07-59224

After Recording return to:  
400 COUNTRYWIDE WAY SV-35  
RECONTRUST COMPANY  
SIMI VALLEY, CA 93065





02 0759224

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 07-59224**

STATE OF OREGON  
875 UNION ST. NE, ROOM 107  
EMPLOYMENT DEPARTMENT  
SALEM, OR 97311  
7187 7930 3131 1921 0566

Internal Revenue Service  
600 17TH STREET  
DENVER, CO 80202-2490  
7187 7930 3131 1921 0535

Internal Revenue Service  
915 2ND AVENUE  
ADVISORY- M/S W245  
SEATTLE, WA 98714  
7187 7930 3131 1921 0542

Internal Revenue Service  
STOP #8420-G, TEAM 206  
P.O. BOX 145595  
CINCINNATI, OH 45250  
7187 7930 3131 1921 0559

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) 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 California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of 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:

See attached Exhibit A for all the mailing address(es).

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 by RECONTRUST COMPANY, 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 post office at VENTURA, CALIFORNIA, on 03/27/2008. 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 and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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

State of California  
County of VENTURA

Subscribed and sworn to (or affirmed) before me on this 7 day of April, 20 08, by Daniel B. Rodriguez, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.  
(seal)

Signature

Daniel B. Rodriguez

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

and FRED DONOVAN HALL

Pauline  
Notary Public for California

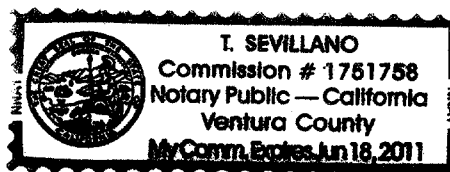
Residing at VENTURA

My commission expires: 6.18.2011

RECONTRUST COMPANY

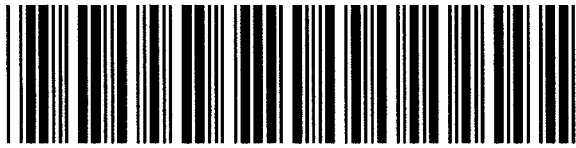
Trustee TS No. 07-59224

After Recording return to:  
400 COUNTRYWIDE WAY SV-35  
RECONTRUST COMPANY  
SIMI VALLEY, CA 93065



Form ormlgaffdvt (03/02)





02 0759224

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 07-59224**

Internal Revenue Service  
915 2nd Avenue  
Special Procedures Function MSW/245  
Seattle, WA 98174  
7187 7930 3131 2216 0940

# 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 # 9723

Notice of Sale/Fred Donovan Hall

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:

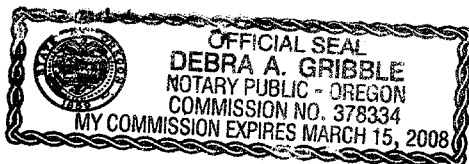
January 31, February 7, 14, 21, 2008

Total Cost: \$781.19

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day  
before me on: February 21, 2008

*Debra A Gribble*  
Notary Public of Oregon

My commission expires March 15, 2008



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Fred Donovan Hall, A Married Man, as grantor(s), to First American Title, as Trustee, in favor of New Century Mortgage Corporation, as Beneficiary, dated 06/07/2006, recorded 06/08/2006, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. 2006 at Page No. 11671 as Recorder's fee/file/instrument/microfilm/reception Number M06-11671, covering the following described real property situated in said county and state, to wit:

Lot 45 of Lamron Homes, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 5045 Sturdivant Ave., 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 \$1,845.00 beginning 04/01/2007; plus late charges of \$92.25 each month beginning 04/01/2007; plus prior accrued late charges of \$184.50; plus advances of \$12.50; together with title expense, costs, trustee's fees and attorney's fees in-

curred 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.

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: \$227,958.84 with interest thereon at the rate of 9.47500038146973 percent per annum beginning 03/01/2007, until paid; plus all accrued late charges thereon 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.

WHEREFORE, notice hereby is given that the undersigned trustee will on Friday, April 18, 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 any person named in ORS 86.757 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. 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.

Dated: Dec. 5, 2007.  
Recontrust Company, Alexis West, Assistant Secretary.  
For further information, please contact: Recontrust Company, 2380 Performance Dr., RGV-D7-450, Richardson, TX 75082. (800)281-8219. TS No. 07-59224.  
#9723 January 31, February 7, 14, 21, 2008.

IN THE \_\_\_\_\_ KLAMATH \_\_\_\_\_ COURT OF THE STATE OF \_\_\_\_\_ OREGON  
COUNTY OF \_\_\_\_\_ : COURT CASE NO. \_\_\_\_\_  
NEW CENTURY MORTGAGE CORP

vs  
FRED DONOVAN HALL

PROOF OF SERVICE

1006-12795

STATE OF OREGON )  
County of KLAMATH ) SS.

I hereby certify that on the 12 day of December, 2007, at the hour of 1815  
I served OCCUPANTS (FRED DONOVAN HALL) by

- ☒ XX Personal Service (personally and in person)  
☐ Substitute Service (by serving a person over the age of 14 years, who resides at the usual place of abode of the within named)  
☐ Office Service (by serving the person apparently in charge)  
☐ By posting (said residence)

A certified/true copy of:

- |  |  |                                       |
|--|--|---------------------------------------|
| <input type="checkbox"/> Summons                                   | <input type="checkbox"/> Writ of Garnishment | <input type="checkbox"/> Small Claims |
| <input type="checkbox"/> Motion                                    | <input type="checkbox"/> Order               | <input type="checkbox"/> Affidavit    |
| <input type="checkbox"/> Complaint                                 | <input type="checkbox"/> Citation            | <input type="checkbox"/> Subpoena     |
| <input type="checkbox"/> Petition                                  | <input type="checkbox"/> Notice              | <input type="checkbox"/> Decree       |
| <input checked="" type="checkbox"/> Other: TRUSTEES NOTICE OF SALE |  |                                       |

Together with a copy of \_\_\_\_\_

To FRED DONOVAN HALL At 5045 STURDIVANT AVE  
KLAMATH FALLS, OR. 97603

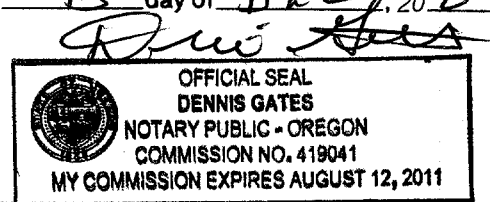
NOT FOUND: I certify that I received the within document for service on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_  
and after due and diligent search and inquiry, I have been unable to locate \_\_\_\_\_  
within the county of \_\_\_\_\_ Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF KLAMATH

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm or corporation served is the identical one named in the action.

  
DAVE DAVIS (#16)  
Cleveland Process Serving, LLC.  
(541) 665-5162

Subscribed to and sworn to before me this  
13 day of Dec, 2007



Papers Received From FEI LLC  
PO BOX 219  
BELLEVUE  
WA 98009-0219  
425-458-2112  
ATTN:

Remit to: CPS, LLC.	Service Fee	\$ 45.
P.O. Box 5358	Mileage	\$
Central Point, OR 97502	Rush/Emergency	\$
Date: 12-13-2007	Incorrect Add.	\$
CPS File No. 7185-K		\$
Client No. 0759224	Amount Paid	\$ 0.
	TOTAL DUE	\$ \$45.00

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Fred Donovan Hall, A Married Man, as grantor(s), to First American Title, as Trustee, in favor of New Century Mortgage Corporation, as Beneficiary, dated 06/07/2006, recorded 06/08/2006, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume No. 2006 at Page No. 11671 as Recorder's fee/file/instrument/microfilm/reception Number M06-11671, covering the following described real property situated in said county and state, to wit:

LOT 45 OF LAMRON HOMES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 5045 STURDIVANT AVE  
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 \$1,845.00 beginning 04/01/2007; plus late charges of \$92.25 each month beginning with the 04/01/2007 payment plus prior accrued late charges of \$184.50; plus advances of \$12.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

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: \$227,958.84 with interest thereon at the rate of 9.47500038146973 percent per annum beginning 03/01/2007 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, the undersigned Trustee will on Friday, April 18, 2008 at the hour of 10:00 AM 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 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 the Trustee's and attorney's 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 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.

RECONTRUST COMPANY

Dated 12.5, 2007

Alecia West

Page 1 of 2

ORNOS (07/07)

Alexis West, Assistant Secretary

For further information, please contact:

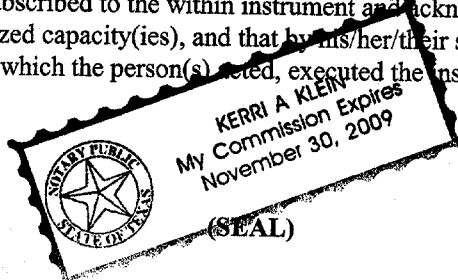
RECONTRUST COMPANY  
RECONTRUST COMPANY  
2380 Performance Dr, RGV-D7-450  
Richardson, TX 75082  
(800)-281-8219  
TS No. 07 -59224

STATE OF Texas )  
 ) ss.  
COUNTY OF Dallas )

On 12.5.07, before me, KERRI A. KLEIN, notary public, personally appeared Alexis West, 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 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.

WITNESS my hand and official seal.

[Signature]  
Notary Public for TX  
My commission expires: 11/30/09



THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.