

2008-005685

Klamath County, Oregon



00044507200800056850150155

04/18/2008 03:03:53 PM

Fee: \$101.00

When recorded mail to:

ALLNation Default Services

4665 MacArthur Ct Suite 250

Newport Beach, CA 92660

949-252-2800

Fax: 949-252-2884

Loan # 0022902316

TS# 08-11725-OR

Title Order # 1174088

1st

Grantor: THOMAS L. POTTER AND LOIS K. POTTER, AS TENANTS BY THE ENTIRETY

AFFIDAVITS OF MAILING, SERVICE AND PUBLICATION

Grantor: Potter

Grantee: American Heritage

08-11725-OR
PPP # 366061

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

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 **1515 Old Fort Rd. Klamath Falls, Oregon 97601**

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Lois Potter at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Lois Potter, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Thomas Potter

☐ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.
1st Attempt:
2nd Attempt:
3rd Attempt:

☐ **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 day of February 12, 2008 I mailed a copy of the Trustee's Notice of Sale addressed to 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 Chelsea Meek

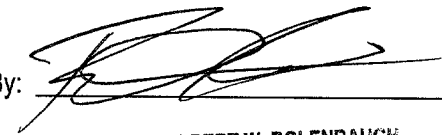
1515 Old Fort Rd. Klamath Falls, Oregon 97601

ADDRESS OF SERVICE

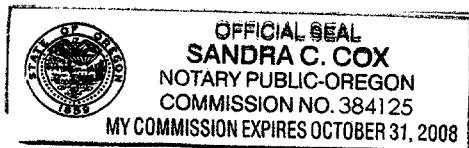
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

February 11, 2008 3:45 PM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By: 
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 12th day of February, 2008.



Sandra C Cox
Notary Public for Oregon

Affidavit of Publication

08-11725-OR

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 # 9890

Notice of Sale/Thomas L. & Lois K. Potter

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

Four

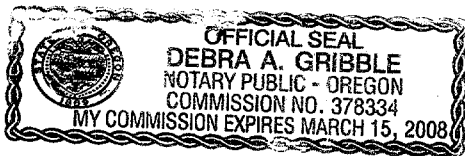
Insertion(s) in the following issues:

February 21, 28, March 6, 13, 2008

Subscribed and sworn by Jeanine P Day
before me on: March 13, 2008

Notary Public of Oregon

My commission expires March 15, 2008



Trustee's Notice Of Sale Loan No.: 0022902316 T.S. No.: 08-11725-OR

Reference is made to that certain deed made by, Thomas L. Potter and Lois K. Potter, as tenants by the entirety, as Grantor to United Title Company, as Trustee, in favor of American Heritage Lending Corporation as Beneficiary, dated 2/16/2007, recorded 03/05/2007, in official records of Klamath County, Oregon, in book/reel/volume No., at page No. fee/file/instrument/microfile/reception No. 2007-003655 (indicated which), covering the following described real property situated in said County and State, to wit: APN: R440730 Exhibit A Legal Description: A part of the SE 1/4 of the SW 1/4 of Section 22, Township 38 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows: Beginning at the quarter section corner common to Section 22 and 27, Township 38 South, Range 9 East of the Willamette Meridian; thence West along said Section line 160 feet to a steel rod which is the true point of beginning of the tract herein described; thence North 23°55' West 359.06 feet to a steel rod on the South boundary of the Old Fort Road; thence South 80°30' West 713 feet, more or less, to a steel rod on the angle corner on the South Boundary of the Old Fort Road; thence South 43° West to the Section line between Sections 22 and 27, Township 38 South, Range 9 East of the Willamette Meridian; thence East along said section line to the point of beginning. Commonly known as: 1515 Old Fort Rd. 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 \$2,992.30 Monthly Late Charge \$149.62.

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 \$491,791.19 together with interest thereon at the rate of 6.80% 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 6/6/2008, 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 St., 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 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 Title Company, 4 Hut-ton Centre #100, Santa Ana, CA 92707 714-668-8420 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: 2/7/2008. First American Title Insurance Company By Financial Title Company, Its Agent Signature By Lisa Bradford, Authorized Signor P366061 2/14, 2/21, 2/28, 03/06/2008 #9890 February 21, 28, March 6, 13, 2008.

366061
6/10

AFFIDAVIT OF MAILING

Date: February 07, 2008
T.S. No.: 08-11725-OR
Loan No.: 0022902316

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 Title Company, and is not a party to the within action and that on February 07, 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.

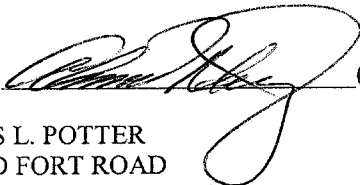
X
Affiant Lisa Bradford

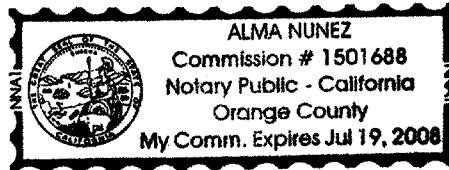
State of California } SS.
County of Orange }

On February 07, 2008 before me, ALMA NUNEZ Personally appeared, Lisa Bradford 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)
THOMAS L. POTTER
1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601
Z71006309264018882937



THOMAS L. POTTER
1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601
First Class

LOIS K. POTTER
1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601
Z71006309264018882944

AFFIDAVIT OF MAILING

Date: February 07, 2008
T.S. No.: 08-11725-OR
Loan No.: 0022902316

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

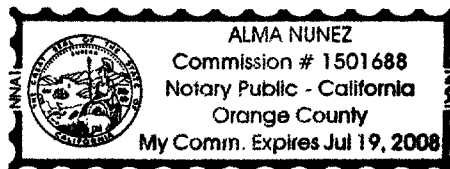
State of California} SS.
County of Orange }

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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)
LOIS K. POTTER
1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601
First Class



OCCUPANT
1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601
Z71006309264018882951

OCCUPANT
1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601
First Class

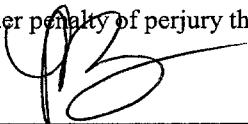
AFFIDAVIT OF MAILING

Date: February 07, 2008
T.S. No.: 08-11725-OR
Loan No.: 0022902316

STATE OF California }
COUNTY OF Orange }

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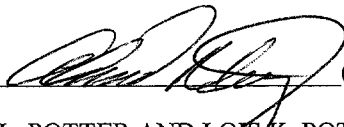
X 
Affiant Lisa Bradford

State of California} SS.
County of Orange}

On February 07, 2008 before me, ALMA NUNEZ Personally appeared, Lisa Bradford 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.

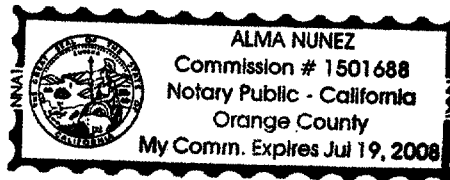
WITNESS my hand and official seal.

Signature  (Seal)
THOMAS L. POTTER AND LOIS K. POTTER
1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601
Z71006309264018882968

THOMAS L. POTTER AND LOIS K. POTTER
1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601
First Class

STATE OF OREGON STATE
C/O KLAMATH COUNTY CIRCUIT COURT

316 MAIN STREET
KLAMATH FALLS, OR 97601
Z71006309264018882975



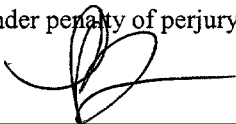
AFFIDAVIT OF MAILING

Date: February 07, 2008
T.S. No.: 08-11725-OR
Loan No.: 0022902316

STATE OF California }
COUNTY OF Orange }

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X 
Affiant Lisa Bradford

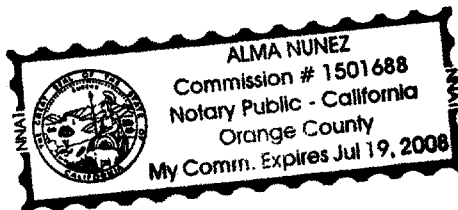
State of California} SS.
County of Orange}

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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)
STATE OF OREGON STATE
C/O KLAMATH COUNTY CIRCUIT COURT



316 MAIN STREET
KLAMATH FALLS, OR 97601
First Class

THOMAS L. POTTER
P.O. BOX 1467
KLAMATH FALLS, OR 97601
Z71006309264018882982

THOMAS L. POTTER
P.O. BOX 1467
KLAMATH FALLS, OR 97601
First Class

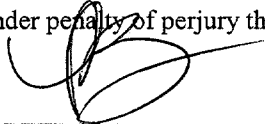
AFFIDAVIT OF MAILING

Date: February 07, 2008
T.S. No.: 08-11725-OR
Loan No.: 0022902316

STATE OF California }
COUNTY OF Orange }

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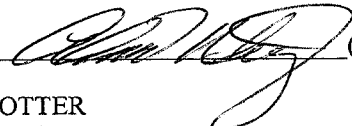
X 
Affiant Lisa Bradford

State of California} SS.
County of Orange}

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

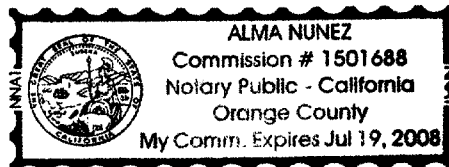
WITNESS my hand and official seal.

Signature  (Seal)

LOIS K. POTTER
P.O. BOX 1467
KLAMATH FALLS, OR 97601
Z71006309264018882999

LOIS K. POTTER
P.O. BOX 1467
KLAMATH FALLS, OR 97601
First Class

THOMAS L. POTTER
1515 OLD FORT RD
KLAMATH FALLS, OR 97601
Z71006309264018883002



AFFIDAVIT OF MAILING

Date: February 07, 2008
T.S. No.: 08-11725-OR
Loan No.: 0022902316

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 }

On February 07, 2008 before me, ALMA NUNEZ Personally appeared, Lisa Bradford 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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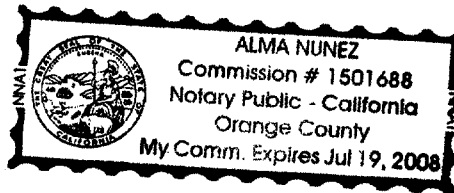
WITNESS my hand and official seal.

Signature _____ (Seal)

THOMAS L. POTTER
1515 OLD FORT RD
KLAMATH FALLS, OR 97601
First Class

LOIS K. POTTER
1515 OLD FORT RD
KLAMATH FALLS, OR 97601
Z71006309264018883019

LOIS K. POTTER
1515 OLD FORT RD
KLAMATH FALLS, OR 97601
First Class



TRUSTEE'S NOTICE OF SALE

Loan No: 0022902316
T.S. No.: 08-11725-OR

Reference is made to that certain deed made by, THOMAS L. POTTER AND LOIS K. POTTER, AS TENANTS BY THE ENTIRETY as Grantor to UNITED TITLE COMPANY, as trustee, in favor of AMERICAN HERITAGE LENDING CORPORATION, as Beneficiary, dated 2/16/2007, recorded 3/5/2007, in official records of Klamath County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 2007-003655 , covering the following described real property situated in said County and State, to-wit:

APN: R440730

SEE ATTACHED LEGAL DESCRIPTION

Commonly known as:
1515 OLD FORT RD
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 \$2,992.30

Monthly Late Charge \$149.62

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 \$491,791.19 together with interest thereon at the rate of 6.80 % 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 **6/6/2008** 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 TITLE COMPANY, 4 HUTTON CENTRE # 100, SANTA ANA, CA 92707 714-668-8420. TRUSTEE SALE LINE 714-573-1965. www.priorityposting.com**

Loan No: 0022902316
T.S. No: 08-11725-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: February 07, 2008

FIRST AMERICAN TITLE INSURANCE COMPANY,
BY FINANCIAL TITLE COMPANY, ITS AGENT

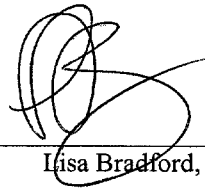
Signature By



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

05262

APN:

Statutory Warranty Deed
- continued

File No.: 7021-309821 (ca)
Date: 01/12/2004

EXHIBIT A

LEGAL DESCRIPTION:

A part of the SE 1/4 of the SW 1/4 of Section 22, Township 38 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the quarter section corner common to Sections 22 and 27, Township 38 South, Range 9 East of the Willamette Meridian; thence West along said Section line 160 feet to a steel rod, which is the true point of beginning of the tract herein described; thence North 23°55' West 359.06 feet to a steel rod on the South boundary of the Old Fort Road; thence South 80°30' West 713 feet, more or less, to a steel rod on the angle corner on the South boundary of the Old Fort Road; thence South 43° West to the Section line between Sections 22 and 27, Township 38 South, Range 9 East of the Willamette Meridian; thence East along said Section line to the point of beginning.

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

**RE: Trust Deed from THOMAS L. POTTER AND
LOIS K. POTTER, AS TENANTS BY THE
ENTIRETY Grantor**

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

After recording return to(name, address, zip):
**Financial Title Company
4 Hutton Centre Ave # 100
Santa Ana, CA 92707**

SPACE RESERVED
FOR
RECORDER'S USE

This Document was Recorded on 1/30/2008
As instrument number 2008-1255
Book Page
in Klamath County Oregon

TS No: **08-11725-OR**

Loan No: **0022902316**

Reference is made to that certain trust deed made by THOMAS L. POTTER AND LOIS K. POTTER, AS TENANTS BY THE ENTIRETY as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY as successor trustee, in favor of AMERICAN HERITAGE LENDING CORPORATION, as beneficiary, dated 2/16/2007, recorded 3/5/2007, in the Records of Klamath County, Oregon, in book at page , and/or as fee/file/instrument/microfilm/reception No. 2007-003655 (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:
APN: R440730

SEE ATTACHED LEGAL DESCRIPTION

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: **\$491,791.19**

Delinquent Payments

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>RATE</u>	<u>AMOUNT</u>	<u>TOTAL</u>
10/1/2007	1/28/2008	4	6.8	\$2,992.30	\$11,969.20

Total Late Charges:

\$598.48

Beneficiary Advances

\$12,567.68

**TOTAL FORECLOSURE COST:
TOTAL REQUIRED TO REINSTATE:**

**\$2,750.00
\$15,317.68**

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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 **6/6/2008**, 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

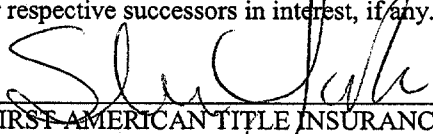
LOIS POTTER AND THOMAS POTTER

1515 OLD FORT ROAD
KLAMATH FALLS, OR 97601

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 TITLE COMPANY, 4 HUTTON CENTRE # 100 SANTA ANA CA 92707 Phone: 714-668-8420

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 28, 2008


FIRST AMERICAN TITLE INSURANCE COMPANY, BY
FINANCIAL TITLE COMPANY, ITS AGENT

State of: CALIFORNIA
County of: ORANGE

On 1/28/2008 before me, ALMA NUNEZ, the undersigned, a Notary Public in and for said State, personally appeared SHENA LARUE ~~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.

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

