

2008-007270

Klamath County, Oregon



00046355200800072700090093

05/16/2008 03:22:47 PM

Fee: \$71.00

ATE = 65482

**RECORDING COVER SHEET  
FOR NOTICE OF SALE PROOF  
OF COMPLIANCE, PER ORS 205.234**

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

**AFTER RECORDING RETURN TO:**

Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101

**AFFIDAVIT OF MAILING NOTICE OF SALE**

**AFFIDAVIT OF PUBLICATION**

**PROOF OF SERVICE**

**ORIGINAL GRANTOR: BRANDEN L TAYLOR, AMBER D TAYLOR**

**BENEFICIARY: MIDFIRST BANK**

**T.S. #: OR-07-122761-CM**

**Loan #: 51821799**

WHEN RECORDED MAIL TO:

Quality Loan Service Corp.  
2141 5th Avenue  
San Diego, CA 92101

T.S. NO.: OR-08-122761-CM  
LOAN NO.: 51821799

(Above Space is for Recorder's Use)

**AFFIDAVIT OF MAILING NOTICE OF SALE**

STATE OF California } SS  
COUNTY OF San Diego }

I, David Fry *David Fry*, being first duly sworn, depose, 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 his successor in interest named in the attached original or copy of 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 registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

NAME & ADDRESS

SEE ATTACHED

CERTIFIED NO.

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Chris Malapit, for LSI TITLE COMPANY OF OREGON, LLC as 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 mail, San Diego, California, on 1/28/2008. 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} SS  
COUNTY OF San Diego}

State of California)  
County of San Diego)

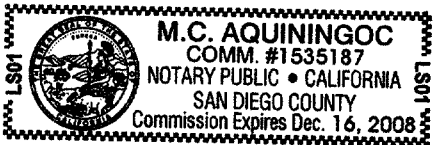
On 5/14/08 before me, *Notary Public* MC Aquiningoc, personally appeared David Fry, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) *is* are subscribed to the within instrument and acknowledged to me that he/*she* they executed the same in his/*her* their authorized 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

*M.C. Aquiningoc* (Seal)  
MC Aquiningoc




# AFFIDAVIT OF MAILING

Date: 1/28/2008  
T.S. No.: OR-07-122761-CM  
Loan No.: 51821799  
Mailing: Notice of Sale

STATE OF California }  
COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County by **LSI TITLE COMPANY OF OREGON, LLC**, located at **2141 5th Avenue, San Diego, CA 92101** and that on **1/28/2008**, (s)he personally served the Notice of Sale, of which the annexed is a true copy, by causing to be deposited in the United States Mail a copy of such Notice of Sale 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 David Fry

AMBER D. TAYLOR  
P.O. BOX 119  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933709

AMBER D. TAYLOR  
572 FRIENDSHIP DRIVE  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933716

BRANDEN L. TAYLOR  
P.O. BOX 119  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933723

BRANDEN L. TAYLOR  
572 FRIENDSHIP DRIVE  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933730

OCCUPANT(S)  
572 FRIENDSHIP DRIVE  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933747

BRANDEN L TAYLOR  
572 FRIENDSHIP DRIVE

CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933754

AMBER D TAYLOR  
572 FRIENDSHIP DRIVE  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933761

AMBER D TAYLOR  
PO BOX 119  
CHILOQUIN, OR 976240119  
First Class and Cert. No. 71034266499004933778

BRANDEN L TAYLOR  
PO BOX 119  
CHILOQUIN, OR 976240119  
First Class and Cert. No. 71034266499004933785

BRANDEN L. TAYLOR  
572 FRIENDSHIP DRIVE  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933792

BRANDEN L. TAYLOR  
PO BOX 119  
CHILOQUIN , OR 97624-0119  
First Class and Cert. No. 71034266499004933808

AMBER D TAYLOR  
572 FRIENDSHIP DRIVE  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71034266499004933815

AMBER D TAYLOR  
PO BOX 119  
CHILOQUIN , OR 97624-0119  
First Class and Cert. No. 71034266499004933822

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## TRUSTEE'S NOTICE OF SALE

Loan No: 51821799

T.S. No.: OR-07-122761-CM

Reference is made to that certain deed made by, **BRANDEN L. TAYLOR, AND AMBER D TAYLOR, HUSBAND AND WIFE** as Grantor to **NORTHWEST TRUSTEE SERVICES**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR UNION FEDERAL BANK OF INDIANAPOLIS**, as Beneficiary, dated 1/5/2006, recorded 1/9/2006, in official records of **KLAMATH** County, Oregon in book/reel/volume No. **M06** at page No. **00401** fee/file/instrument/microfile/reception No -, covering the following described real property situated in said County and State, to-wit:

**APN: R-3407-027CC-01100-000**

**Lots 17 and 18, block 7, Tract no. 1019, Winema Peninsula, Unit 2, according to the official plat thereof on file in the office of the clerk of Klamath County, Oregon.**

Commonly known as:

**572 FRIENDSHIP DRIVE  
CHILOQUIN, OR 97624**

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 7/1/2007 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustees fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement.**

Monthly Payment \$983.59

Monthly Late Charge \$41.55

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 **\$132,863.52** together with interest thereon at the rate of **6.25000** per annum from 6/1/2007 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 **LSI TITLE COMPANY OF OREGON, LLC**, the undersigned trustee will on **5/27/2008** at the hour of **10:00 am**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, 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 Sale Information Call: 714-259-7850 or Login to: [www.fidelityasap.com](http://www.fidelityasap.com)**

Loan No: **51821799**  
T.S. No.: **OR-07-122761-CM**


## **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.

**If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.**

Dated: 1/25/2008

**LSI TITLE COMPANY OF OREGON, LLC, as trustee**  
**By: Quality Loan Service Corp. of Washington, as agent**  
**Quality Loan Service Corp. of Washington**  
2141 5th Avenue  
San Diego, CA 92101 619-645-7711  
**OR-07-122761-CM**

Signature By   
**Chris Malapit, Trustee Sale Officer**

For Non-Sale Information:

**Quality Loan Service Corp. of Washington**  
2141 5th Avenue  
San Diego, CA 92101  
619-645-7711  
Fax: 619-645-7716

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

**THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE.**

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

OR07122761CM/Taylor  
980345

**QLOAN**

**AFFIDAVIT OF MAILING**

STATE OF OREGON            )  
  ) ss.  
County of Multnomah        )

I, Carrie Elish, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On February 11, 2008, I mailed a copy of the Trustee's Notice of Sale, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750 (1)(a)(C).

The envelope was addressed as follows:

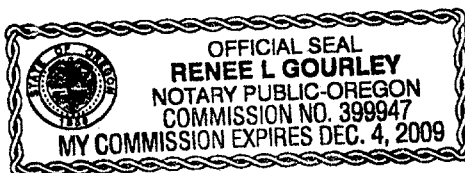
**OCCUPANT  
572 FRIENDSHIP DRIVE  
CHILOQUIN, OR 97624**

This mailing completes service upon an occupant at the above address with an effective date of service on February 5, 2008, as calculated pursuant to ORS 86.750 (1)(c).

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

  
\_\_\_\_\_  
Carrie Elish (333735)

SUBSCRIBED AND SWORN TO BEFORE ME this 11th day of February, 2008 by Carrie Elish.



  
\_\_\_\_\_  
Notary Public for Oregon

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

OR07122761CM/TAYLOR  
ASAP# 980345

**QLOAN**

**AFFIDAVIT OF POSTING**

STATE OF OREGON     )  
                                      ) ss.  
County of Klamath     )

I, Andrew Thompson, 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:

**572 Friendship Drive, Chiloquin, Oregon 97624 ("Property Address")**, as follows:

On February 5, 2008 at 8:30 a.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 February 7, 2008 at 9:15 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).

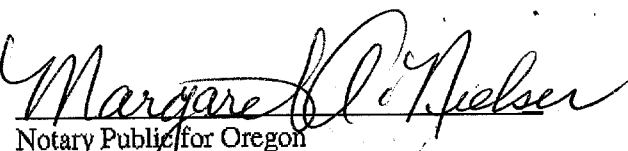
On February 11, 2008 at 10:30 a.m., I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

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

  
\_\_\_\_\_  
Andrew Thompson (4740.333733)

SUBSCRIBED AND SWORN to before me this 14<sup>th</sup> day of February, 2008, by Andrew Thompson.



  
\_\_\_\_\_  
Notary Public for Oregon

NATIONWIDE PROCESS SERVICE, INC.  
420 Century Tower  
1201 SW 12<sup>th</sup> Avenue  
Portland, Oregon 97205  
(503) 241-0836



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 # 9831

Notice of Sale/Branden L. & Amber D. Taylor

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:

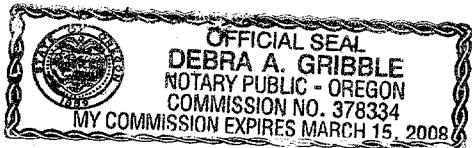
January 31, February 7, 14, 21, 2008

Total Cost: \$928.19

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  
Loan No: 51821799  
T.S. No.: OR-07-122761-CM

Reference is made to that certain deed made by, Branden L. Taylor, and Amber D Taylor, husband and wife as Grantor to Northwest Trustee Services, as trustee, in favor of Mortgage Electronic Registration Systems, Inc as nominee for Union Federal Bank Of Indianapolis, as Beneficiary, dated 1/5/2006, recorded 1/9/2006, in official records of Klamath County, Oregon in book/reel/volume No. M06 at page No. 00401 fee/file/instrument/microfile/reception No. , covering the following described real property situated in said County and State, to-wit: APN: R-3407-027CC-01100-000 Lots 17 and 18, block 7, Tract no. 1019, Winema Peninsula, Unit 2, according to the official plat thereof on file in the office of the clerk of Klamath County, Oregon. Commonly known as: 572 Friendship Drive, Chiloquin, OR 97624.

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 7/1/2007 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement. Monthly Payment \$983.59 Monthly Late Charge \$41.55.

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 \$132,863.52 together with interest thereon at the rate of 6.25000 per annum from 6/1/2007 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 LSI Title Company of Oregon, LLC, the undersigned trustee will on 5/27/2008 at the hour of 10:00 am, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at The front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, 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 execu-

tion 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 Sale Information Call: 714-259-7850 or Login to www.fidelityasap.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. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Dated: 1/25/2008. LSI Title Company of Oregon, LLC, as trustee. By: Quality Loan Service Corp. of Washington, a agent. Quality Loan Service Corp. of Washington, 2141 5th Avenue, San Diego, CA 92101. 619-645-7711 OR-07-122761-CM Signature By Chris Malapit, Trustee Sales Officer. For Non-Sale Information: Quality Loan Service Corp. of Washington, 2141 5th Avenue, San Diego, CA 92101. 619-645-7711 Fax: 619-645-7716 If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the noteholder's rights against the real property only. This office is attempting to collect debt and any information obtained will be used for that purpose. As required by law you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. ASAP# 9803401/31/2008, 02/07/2008, 02/14/2008, 02/21/2008. #9831 January 31, February 7, 14, 21, 2008.