

2008-007998  
Klamath County, Oregon



06/02/2008 03:38:30 PM

Fee: \$116.00

Recording requested by:

When recorded return to:

LandAmerica Default Services  
Post Office Box 5899  
6 Executive Circle  
Suite 100  
Irvine, CA 92616

ATE = 65603

TS # 039-001120

Space above this line for recorders use only

Order # 30116204

Loan # 0091961748

**AFFIDAVITS OF MAILING, PUBLICATION, AND SERVICE  
OF NOTICE OF DEFAULT AND ELECTION TO SELL  
AND TRUSTEE'S NOTICE OF SALE**

# AFFIDAVIT OF MAILING

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

Reference No: 039-001120-139733  
Mailing Number: 0043134-01

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 LandAmerica on 3/25/2008, 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 MAR 26 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 David Neal

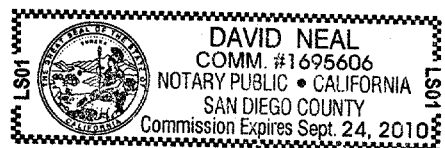


Exhibit A to Affidavit of Mailing

3/25/2008 10:49:39 PM      Sender:      LandAmerica  
6 Executive Circle  
Irvine CA 92614

Postal Class:      First Class

Type of Mailing:      Window

Affidavit Attachment: 0043134-01 000 03252008 LandAmer000126

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141010354468	1	OCCUPANTS	2567 KANE STREET	KLAMATH FALLS OR 97603
11041994141010354482	2	STEVEN R LUKE	2567 KANE STREET	KLAMATH FALLS OR 97603
11041994141010354505	3	STEVEN R LUKE	1205 GARBER RD #129	BROUSSARD LA 70518

Exhibit A to Affidavit of Mailing

3/25/2008 10:49:40 PM      Sender:      LandAmerica  
6 Executive Circle  
Irvine CA 92614

Postal Class:      Certified - Ret

Type of Mailing:      Window

Affidavit Attachment: 0043134-01 000 03252008 LandAmer000126

Postal Number      Sequence Recipient Name

Address Line 1/3

Address Line 2/4

71041994141013718689

1      OCCUPANTS

2567 KANE STREET

KLAMATH FALLS OR 97603

71041994141013718696

2      STEVEN R LUKE

2567 KANE STREET

KLAMATH FALLS OR 97603

71041994141013718702

3      STEVEN R LUKE

1205 GARBER RD #129

BROUSSARD LA 70518

**TRUSTEE'S NOTICE OF SALE**

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq.  
Trustee No.: 039-001120

Reference is made to that certain Trust Deed made by **STEVEN R LUKE** as Grantor/Trustor, in which **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC**, is named as Beneficiary and **AMERITITLE** as Trustee and recorded 4/9/2007 as Instrument No. 2007-006565 in book , page of Official Records in the office of the Recorder of Klamath County, Oregon covering the following described real property situated in said county and state, to-wit:

**LEGAL DESCRIPTION ATTACHED AS EXHIBIT A**

The street address or other common designation, if any, of the real property described above is purported to be:

**2567 KANE STREET  
KLAMATH FALLS, OR 97603**

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

*Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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:*

Total payments from 11/1/2007 through 3/13/2008	\$3,981.65
Total late charges	\$0.00
Total advances	\$0.00]
Interest on Advances (if any)	\$3,981.65
<b>TOTAL DUE THE BENEFICIARY</b>	<b><u>\$3,981.65</u></b>

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

*By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:*

The unpaid principal balance of **\$105,976.53** together with interest thereon at the current rate of **7.25000** per cent (%) per annum from **10/1/2007** until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

**WHEREFORE**, notice hereby is given that the undersigned trustee will, on 7/22/2008, at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110 at the following place:

**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 has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee.

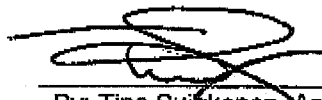
Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such 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 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.

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 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.

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.

Date: 3/13/2008


LAWYERS TITLE INSURANCE CORPORATION



By: Tina Suikonen, Assistant Secretary

State of California }  
County of Orange }ss.

I certify that I, Tina Suikonen am an authorized representative of LAWYERS TITLE INSURANCE CORPORATION, Trustee, and that the foregoing is a complete and exact copy of the original trustee's notice of sale.



Authorized Representative of Trustee

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

039-001120

# 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 # 9992

Notice of Sale/Steven R. Luke

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 27, April 3, 10, 17, 2008

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day  
before me on: April 17, 2008

*Beth Furtado*  
Notary Public of Oregon  
My commission expires November 15, 2008



<b>TRUSTEE'S NOTICE OF SALE</b> Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq. Trustee No.: 039-001120	
<p>Reference is made to that certain Trust Deed made by Steven R. Luke as Grantor/Trustor, in which Mortgage Electronic Registration Systems, Inc., is named as Beneficiary and Amerititle as Trustee and recorded 04/09/2007 as Instrument No. 2007-006565 in book, page of Official Records in the office of the Recorder of Klamath County, Oregon covering the following described real property situated in said county and state, to wit: <b>Exhibit A</b> That portion of tract no. 26, of Kielsmeier Acre Tracts, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows: Beginning at the southeast corner of said tract 26 of Kielsmeier Acre Tracts; thence west along the south line of said tract, 132 feet; thence north and parallel with the east line of said tract, 77 feet, more or less, to the south line of the north half of said tract; thence east along said south line 132 feet to the east line of said tract; thence south along said east line 77 feet, more or less, to the point of beginning. Also beginning at the southwest corner of tract 26 of Kielsmeier Acre tracts, according to the duly recorded plat thereof; thence north 77 feet; thence east 176.3 feet, more or less, to the northwest corner of the property deeded to W.W. Winningham and Gertrude E. Winningham, husband and wife, by deed recorded in Book 107, Page 446, deed records of Klamath County, Oregon; thence south along the west side of said property 77 feet to the south line of said tract; thence west along the south line of said tract 26 to the point of beginning. Code 041 MAP 3909-002DB TL 02000 KEY #522198. APN: 3909-002DB-02000-000/R522198 The street address or other common designation, if any, of the real property described above is purported to be: 2567 Kane Street, Klamath Falls, OR 97603. The undersigned trustee disclaims any liability for any incorrectness of the above street address or other common designation.</p> <p>Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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: Total payments from 11/1/2007 through 3/13/2008 \$3,981.65 Total late charges Total advances \$0.00 Interest on Advances (if any) \$0.00 Total due the Beneficiary \$3,981.65.</p> <p>Also, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.</p> <p>By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following: The unpaid principal balance of \$105,976.53 together with interest thereon at the current rate of 7.25000 per cent (%) per annum from 10/1/2007 until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.</p>	<p>→</p>

Wherefore, notice hereby is given that the undersigned trustee will on 7/22/2008, at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110 at the following place: 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 has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the grantor 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 reasonable charge by the trustee. Notice is further given that any person named in O.R.S. 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 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.

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 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. 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.

Date: 3/13/2008. Lawyers Title Insurance Corporation By: Tina Suihkonen, Assistant Secretary P380418 3/27, 4/3, 4/10, 04/17/2008.  
#9992 March 27, April 3, 10, 17, 2008.



# **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 **2567 Kane St. Klamath Falls, OR 97603**

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

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

☐ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.  
     1<sup>st</sup> Attempt:  
     2<sup>nd</sup> Attempt:  
     3<sup>rd</sup> 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 **March 18**, 2008 I mailed a copy of the Trustee's Notice of Sale addressed to **All Known 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.

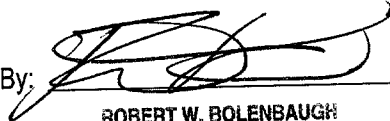
Signed Chelsa Meek

2567 Kane St. Klamath Falls, Oregon 97603

## **ADDRESS OF SERVICE**

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

March 17, 2008      11:08AM  
**DATE OF SERVICE      TIME OF SERVICE**  
☐ or non occupancy

By:   
 ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 18<sup>th</sup> day of March, 2008.



Margaret A. Nielsen  
 Notary Public for Oregon

380418  
 1122

2008-003309

Klamath County, Oregon



00041822200800033090040045

When recorded return to:

LandAmerica Default Services  
Post Office Box 5899  
Irvine, CA 92616

03/14/2008 03:29:54 PM

Fee: \$36.00

Space above this line for recorders use only

TS # 039-001120

Order # 30116204

Loan # 0091961748

ATE = 65603

### Notice of Default and Election To Sell

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.

Reference is made to that certain Trust Deed made by STEVEN R LUKE as Grantor/Trustor, in which MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. is named as Beneficiary and AMERITITLE as Trustee and recorded 4/9/2007 as Instrument No. 2007-006565 in book , page of Official Records in the office of the Recorder of Klamath County, Oregon covering the following described real property situated in said county and state, to-wit:

#### LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

The street address or other common designation, if any, of the real property described above is purported to be:

2567 KANE STREET, KLAMATH FALLS, OR 97603

The undersigned trustee, LAWYERS TITLE INSURANCE CORPORATION, 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 mortgage records of the county or counties in which the above described real property is situate; further, that no action has been instituted to recover debt, or any part thereof, now remaining secured by the said Trust Deed, or, if such action has been instituted, such action has been dismissed except as permitted by O.R.S. 86.735 (4).

There is a default by the Grantor or other person owing an obligation, the performance of which is secured by said Trust Deed, or by their successor in interest, with respect to provisions therein which authorize sale in the event of default of such provision; the default for which foreclosure is made is Grantor's failure to pay when due the following sums:

#36-A

Total payments from 11/1/2007 through 3/13/2008	\$3,981.65
Total late charges	
Total advances	\$0.00
Interest on Advances (if any)	\$0.00
TOTAL DUE THE BENEFICIARY	<u>\$3,981.65</u>

**TOGETHER WITH ANY DEFAULT IN THE PAYMENT OF RECURRING OBLIGATIONS AS THEY BECAME DUE.**

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:

The unpaid principal balance of \$105,976.53 together with interest thereon at the current rate of 7.25000 per cent (%) per annum from 10/1/2007 until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

Notice hereby is given that the beneficiary and current trustee, LAWYERS TITLE INSURANCE CORPORATION, by reason of said default, have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to O.R.S. 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the Grantor had, or had the power to convey, at the time of execution by him of the Trust Deed, together with any interest the Grantor or his successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said 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.

Said sale will be held at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110 on 7/22/2008 at the following place:

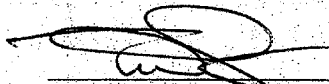
**At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR**

Notice is further given that any person named in O.R.S. 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 of 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 O.R.S. 86.753.

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 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.

Date: 3/13/2008

LAWYERS TITLE INSURANCE CORPORATION



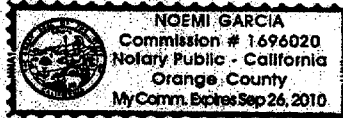
By: Tina Suihkonen, Assistant Secretary

State of California )  
County of Orange )ss.

On March 13, 2008, I certify that I know or have satisfactory evidence that Tina Suihkonen is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.



Noemi Garcia, Notary Public  
My Commission Expires September 26, 2010



For further information please contact:

**LAWYERS TITLE INSURANCE CORPORATION**  
c/o LandAmerica Default Services  
Post Office Box 5899  
6 Executive Circle  
Suite 100  
Irvine, CA 92616  
(949) 885-4500

Sale Line: (714) 573-1965  
Reinstatement (949) 885-4496

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

Exhibit A

That portion of Tract No. 26, of KIELSMEIER ACRE TRACTS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at the Southeast corner of said Tract 26 of KIELSMEIER ACRE TRACTS; thence West along the South line of said Tract, 132 feet; thence North and parallel with the East line of said Tract, 77 feet, more or less, to the South line of the North half of said Tract; thence East along said South line 132 feet to the East line of said Tract; thence South along said East line 77 feet, more or less, to the point of beginning.

ALSO beginning at the Southwest corner of Tract 26 of KIELSMEIER ACRE TRACTS, according to the duty recorded plat thereof; thence North 77 feet; thence East 176.3 feet, more or less, to the Northwest corner of the property deeded to W. W. Winningham and Gertrude E. Winningham; husband and wife, by deed recorded in Book 107, Page 446, Deed Records of Klamath County, Oregon; thence South along the West side of said property 77 feet to the South line of said Tract; thence West along the South line of said Tract 26 to the point of beginning.

CODE 041 MAP 3909-002DB TL 02000 KEY #522198

**TRUSTEE'S NOTICE OF SALE**  
**Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq.**  
**Trustee No.: 039-001120**

Reference is made to that certain Trust Deed made by **STEVEN R LUKE** as Grantor/Trustor, in which **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC** , is named as Beneficiary and **AMERITITLE** as Trustee and recorded **4/9/2007** as Instrument No. **2007-006565** in book , page of Official Records in the office of the Recorder of **Klamath** County, Oregon covering the following described real property situated in said county and state, to-wit:

**LEGAL DESCRIPTION ATTACHED AS EXHIBIT A**

The street address or other common designation, if any, of the real property described above is purported to be:

**2567 KANE STREET  
KLAMATH FALLS, OR 97603**

**The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.**

***Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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:***

Total payments from 11/1/2007 through 3/13/2008	\$3,981.65
Total late charges	
Total advances	\$0.00
Interest on Advances (if any)	\$0.00]
<b>TOTAL DUE THE BENEFICIARY</b>	<b><u>\$3,981.65</u></b>

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

***By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:***

The unpaid principal balance of **\$105,976.53** together with interest thereon at the current rate of **7.25000** per cent (%) per annum from **10/1/2007** until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

**WHEREFORE, notice hereby is given that the undersigned trustee will, on 7/22/2008, at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110 at the following place:**

**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 has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee.

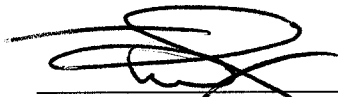
Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such 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 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.

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 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.

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.

Date: 3/13/2008

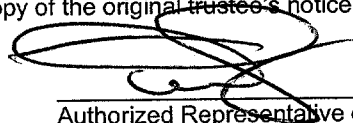
LAWYERS TITLE INSURANCE CORPORATION



By: Tina Suihkonen, Assistant Secretary

State of California }  
County of Orange }ss.

I certify that I, Tina Suihkonen am an authorized representative of LAWYERS TITLE INSURANCE CORPORATION, Trustee, and that the foregoing is a complete and exact copy of the original trustee's notice of sale.



Authorized Representative of Trustee

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

Exhibit A

That portion of Tract No. 26, of KIELSMEIER ACRE TRACTS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at the Southeast corner of said Tract 26 of KIELSMEIER ACRE TRACTS; thence West along the South line of said Tract, 132 feet; thence North and parallel with the East line of said Tract, 77 feet, more or less, to the South line of the North half of said Tract; thence East along said South line 132 feet to the East line of said Tract; thence South along said East line 77 feet, more or less, to the point of beginning.

ALSO beginning at the Southwest corner of Tract 26 of KIELSMEIER ACRE TRACTS, according to the duly recorded plat thereof; thence North 77 feet; thence East 176.3 feet, more or less, to the Northwest corner of the property deeded to W. W. Winningham and Gertrude E. Winningham, husband and wife, by deed recorded in Book 107, Page 446, Deed Records of Klamath County, Oregon; thence South along the West side of said property 77 feet to the South line of said Tract; thence West along the South line of said Tract 26 to the point of beginning.

CODE 041 MAP 3909-002DB TL 02000 KEY #522198