

WHEN RECORDED MAIL TO:

2008-009899

Klamath County, Oregon

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004



07/08/2008 03:25:08 PM

Fee: \$61.00

lst 1199830

T.S. NO.: 1139158-09
LOAN NO.: 1044797656

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Angie Gomez 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 Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the 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 persons at their last known address, to-wit:

SEE ATTACHED

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 TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, 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 mail in San Diego County, California, on March 25, 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.

Angie Gomez
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this _____ day of MAR 26 2008, 20____

David Neal
Notary Public



FL1-

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX7656

T.S. No: 1139158-09

Reference is made to that certain deed made by
TIM OWINGS, A SINGLE PERSON
as Grantor to
ASPEN TITLE AND ESCROW, as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC.
as Beneficiary,

dated October 27, 2006, recorded November 01, 2006, in official records of KLAMATH County,
OREGON in book/reel/volume No. XX at
page No. XX, fee/file/instrument/microfilm/reception No. 2006-021957 covering the following
described real property situated in the said County and State, to-wit:

LOT 17, BLOCK 125; MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO
THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH
COUNTY, OREGON.

Commonly known as:

2538 ORCHARD AVE 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 the monthly payment due December 1, 2007 of principal, interest and impounds and
subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by
beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$738.90 Monthly Late Charge \$31.69

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 following, to-wit; The sum of \$99,408.01 together with
interest thereon at the rate of 7.450 % per annum, from November 01, 2007 until paid; plus all accrued
late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX7656
T.S. No: 1139158-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on July 24, 2008 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at
AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, 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 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 expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

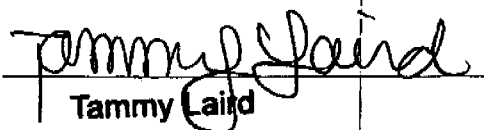
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: March 17, 2008

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:


Tammy Laird

3/25/2008 8:41:34 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1139158-09 030 03250937 CWR

Postal Number Sequence Recipient Name

11041994141010344681
1 OCCUPANT

Address Line 1/3

2538 ORCHARD AVE

Address Line 2/4

KLAMATH OR 97601

11041994141010344704
2 TIM OWINGS

2538 ORCHARD AVE

KLAMATH OR 97601

Unofficial Copy

3/25/2008 8:41:35 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1139158-09 030 03250937 CWR

Postal Number Sequence Recipient Name

71041994141013702244
1 OCCUPANT

Address Line 1/3

2538 ORCHARD AVE

Address Line 2/4

KLAMATH OR 97601

71041994141013702251
2 TIM OWINGS

2538 ORCHARD AVE

KLAMATH OR 97601

Unofficial Copy

Klamath County, Oregon
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary
TIM OWINGS, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1139158-09
REF # 171466

AFFIDAVIT OF SERVICE

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that service was made of the foregoing TRUSTEE'S NOTICE OF SALE upon an OCCUPANT of 2538 ORCHARD AVE, Klamath Falls, OR 97601, with copy(ies), as follows:

1st attempt: (date) March 24, 2008 (time) 3:56pm Posted Served
2nd attempt: (date) March 26, 2008 (time) 10:53am Posted Served
3rd attempt: (date) March 28, 2008 (time) 10:45pm Posted Served Attempted

Posted on the property in a secure manner, in a conspicuous place, to wit: _____

Served upon an adult occupant (name) Tim Owings

by delivering a copy

Personally to him/her

Substituted to him/her to (name) _____

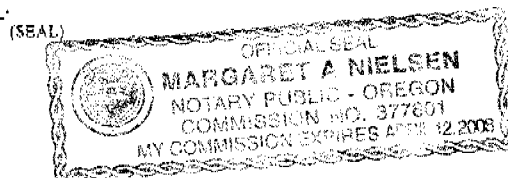
a person 14 years of age or older residing in the dwelling house or usual place of abode.

[Signature]
(Signature) _____
ROBERT W. BOLENBAUGH

(print name)
JEFFERSON STATE ADJUSTERS

STATE OF OREGON, County of Klamath
Signed and affirmed before me on 3-31-08

Margaret A. Nielsen
NOTARY PUBLIC - OREGON



CLIENT RELIABLE POSTING & PUBLISHING REF # 171466
IPS# 44583

INTERSTATE PROCESS SERVING, INC.*PO Box 156, Beaverton OR 97075* 503/452-7179
member of
Oregon Association of Process Servers
National Association of Professional Process Servers
Washington State Process Servers Association

171466

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX7656
T.S. No: 1139158-09

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as Beneficiary,

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page No. XX, fee/file/instrument/microfilm/reception No. 2006-021957 covering the following
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Commonly known as:

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Failure to pay the monthly payment due December 1, 2007 of principal, interest and impounds and
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beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$738.90 Monthly Late Charge \$31.69

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 following, to-wit: The sum of \$99,408.01 together with
interest thereon at the rate of 7.450 % per annum, from November 01, 2007 until paid; plus all accrued
late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX7656
T.S. No: 1139158-09

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AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, 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 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 expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: March 17, 2008

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:


Tammy Laird

1139158

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 # 10056
Notice of Sale/Tim Owings

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:

April 14, 21, 28, May 5, 2008

Total Cost: \$741.04

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: May 5, 2008

Beth Furtado
Notary Public of Oregon

My commission expires November 15, 2008

TRUSTEE'S NOTICE OF SALE Loan No: xxxxxx7656 T.S. No.: 1139158-09

Reference is made to that certain deed made by Tim Owings, A Single Person, as Aspen Title and Escrow, as Trustee, in favor of Mortgage Electronic Registration System, Inc., as Beneficiary, dated October 27, 2006, recorded November 01, 2006, in official records of Klamath, Oregon in book/reel/volume No. xx at page No. xx, fee/file/Instrument/microfilm/reception No. 2006-021957 covering the following described real property situated in said County and State, to-wit: Lot 17, block 125; mills addition to the city of Klamath falls, according to the official plat thereof on file in the office of the clerk of Klamath county, Oregon. Commonly known as: 2538 Orchard Ave., 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 the monthly payment due December 1, 2007 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$738.90 Monthly Late Charge \$31.69.

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 \$99,408.01 together with interest thereon at 7.450% per annum from November 01, 2007 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust. Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on July 24, 2008 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the main street entrance to klamath county courthouse 316 Main Street City of Klamath Falls, 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 expense 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.

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Dated: March 17, 2008. Cal-Western Reconveyance Corporation, 525 East Main Street, P.O. Box 22004, El Cajon, Ca 92022-9004. Cal-Western Reconveyance Corporation Signature/By: Tammy Liard. R-171466 04/14/08, 04/21, 04/28, 05/05.
#10056 April 14, 21, 28, May 5, 2008.

