

2008-011905
Klamath County, Oregon

**RECORDING COVER SHEET FOR NOTICE
OF SALE PROOF OF COMPLIANCE PER
O.R.S. 205.234**



08/22/2008 02:27:42 PM

Fee: \$76.00

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 IT SELF.

WHEN RECORDED MAIL TO

Trustee Corps
30 Corporate Park
Suite 400
Irvine, CA 92606

1st 1222005

Ts No.: OR0818332

Title Order No.: 3708743

MARK NAME(S) OF ALL THE TRANSACTION(S) *described in the attached instrument. Fill in the
Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale
of Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.*



AFFIDAVIT OF MAILING NOTICE OF SALE (must have trustee's notice of sale
attached)



PROOF OF SERVICE / AFFIDAVIT OF MAILING NOTICE OF SALE



AFFIDAVIT OF PUBLICATION NOTICE OF SALE

Original Grantor on Trust Deed

NICOLE L. STIANSON

Beneficiary

Mission Hills Mortgage Bankers

FBI-

[WHEN RECORDED MAIL TO:]

Trustee Corps
2112 Business Center Dr.
Second Floor, Suite 201
Irvine, CA 92612

[Space Above This Line for Recorder's Use]

Loan #: 1140800864 Trustee Sale #: OR0818332

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF ORANGE
COUNTY OF CALIFORNIA

I, SINUON SENG 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 interested 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 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 SINUON SENG of TRUSTEE CORPS, for FIRST AMERICAN TITLE INSURANCE COMPANY, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in IRVINE, on MAY 2, 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.



BY: SINUON SENG, TRUSTEE SALE OFFICER

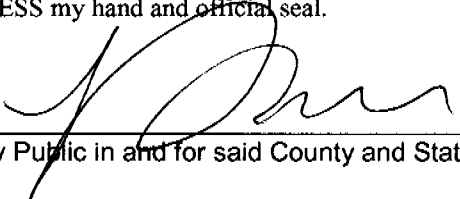
State of California)

County of ORANGE)

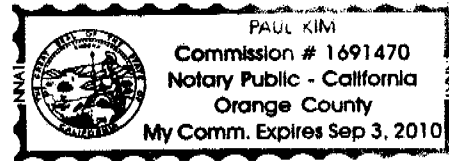
On 05/02/2008 before me, PAUL KIM, a notary public, personally appeared SINUON SENG who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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.



Notary Public in and for said County and State



Declaration of Mailing

Trustee's Sale No. OR0818332

I, Sinuo Seng, declare:

Date: **05/02/2008**

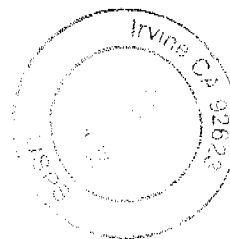
Mailing: **Required**

Page: **1**

That I am an officer, agent, or employee of Trustee Corps
whose business address is 30 Corporate Park, Suite 400, Irvine, CA 92606

I am over the age of eighteen years; On 05/02/2008 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine notices, a true and correct copy of which is hereunto attached and made part hereof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert. Fee	R.R. Fee
71006309264080239066	NICOLE L. STIANSON 2524 APPLGATE AVENUE KLAMATH FALLS, OREGON 97601	\$3.48	\$0.00
71006309264080239073	MISSION HILLS MORTGAGE BANKERS ATTN: MARSHA BONITI 1403 N. TUSTIN AVENUE SUITE 140 SANTA ANA, CA 92705	\$3.48	\$0.00
		\$6.96	\$0.00



Number of Pieces by Sender <u>2</u>	Number of Pieces Received <u>2</u>	Postmaster (Name) Receiving Employee <u>[Signature]</u>	Mail By (Name) Sending Employee
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I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

(Date)

(Declarant)

Declaration of Mailing

Trustee's Sale No. OR0818332

Date: 05/02/2008

I, Simon Seng, declare:

Mailing: Required

That I am an officer, agent, or employee of

Trustee Corps

Page: 1

whose business address is

30 Corporate Park, Suite 400, Irvine, CA 92606

I am over the age of eighteen years; On 05/02/2008 by First Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine notices, a true and correct copy of which is hereunto attached and made part hereof, addressed to the following:

Name of Addressee, Street, and Post Office Address	Postage Fee
NICOLE L. STIANSON 2524 APPLGATE AVENUE KLAMATH FALLS, OREGON 97601	\$0.58
MISSION HILLS MORTGAGE BANKERS ATTN: MARSHA BONITI 1403 N. FUSTIN AVENUE SUITE 140 SANTA ANA, CA 92705	\$0.58
\$1.16	

Number of Pieces by Sender	Number of Pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
2			

I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

5/2/08
(Date)

[Signature]
(Declarant)

TRUSTEE'S NOTICE OF SALE

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

Trustee Sale No.: **OR0818332** Loan No.: **1140800864** Title Order No.: **3708743**

Reference is made to that certain Deed of Trust made by NICOLE L. STIANSON, as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, in favor of GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 08/10/2007, and Recorded on 08/15/2007 as Document No. 2007-014391 in the County of Klamath, state of Oregon. The beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS.

Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: **LOT 707, BLOCK 129, MILLS ADDITION, TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

A.P.N. # R614749

The street address or other common designation, if any, of the real property described above is purported to be: **2524 APPLGATE AVENUE, KLAMATH FALLS, OR 97601**

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 Deed of Trust 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: **THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 12/01/2007 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES.**

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 Deed of Trust immediately due and payable, said sums being the following to wit:

\$118,750.00 with interest thereon at the rate of **9.970** from **11/01/2007**; plus late charges of **\$44.84** each month beginning **12/01/2007** and prior accrued late charges until paid; together with title expenses, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that the undersigned Trustee will, on **09/08/2008**, at the hour of **10:00AM** in accord with the standard of time established by O.R.S. 187.110; **ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET 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 has or had power to convey at the time of execution by him of the said Deed of Trust, together with any interest which the Grantor his successors in interest acquired after the execution of said Deed of Trust, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including reasonable charge by the Trustee.

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.

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 Deed of Trust 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 Deed of Trust, 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 Deed of Trust, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: 4-25-08

FIRST AMERICAN TITLE INSURANCE COMPANY, as Successor Trustee

By: 

DENNIS CANLAS, Assistant Secretary

c/o *TRUSTEE CORPS*

2112 Business Center Drive, 2nd Floor, Irvine, CA 92612

For Sale Information contact: (714) 573-1965, (714) 573-7777, (949) 252-8300

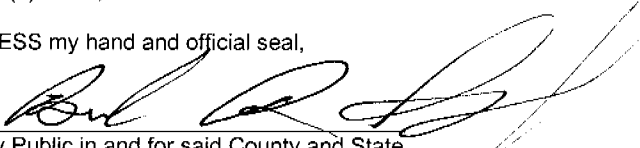
STATE OF CA

COUNTY OF Orange

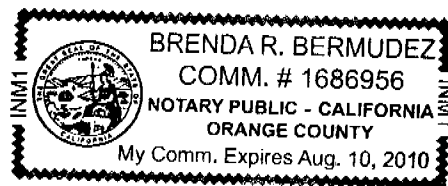
On 4/25/08, before me, Brenda R. Bermudez the undersigned, a Notary

Public in and for said state, personally appeared **DENNIS CANLAS**, personally known to me (or provided 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 entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


Notary Public in and for said County and State

Brenda R. Bermudez



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

OR0818332 / STIANSON
ASAP# 2752403

TCORPS

AFFIDAVIT OF SERVICE

STATE OF OREGON
County of Klamath

ss.

I, Robert Bolenbaugh, 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 "Property Address":

**2524 Applegate Avenue
Klamath Falls, OR 97601**

By delivering such copy, personally and in person to Nicole L. Stianson, at the above Property Address on May 09, 2008 at 12:39 PM.

Prior to the aforementioned service, I attempted personal service at the Property Address on 05/06/2008 at 10:49 AM. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the FRONT DOOR, pursuant to ORS 86.750 (1)(b)(a).

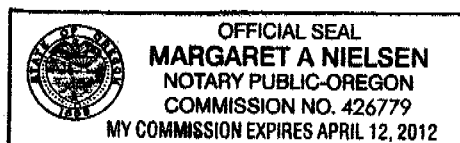
The effective date of service upon an occupant at the Property Address is 05/06/2008 as calculated pursuant to ORS 86.750 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME
this 15th day of May, 2008
by Robert Bolenbaugh.

Margaret A. Nielsen
Notary Public for Oregon

X *[Signature]*
Robert Bolenbaugh
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



173398

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 # 10144

Notice of Sale/Nicole L. Stianson

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:

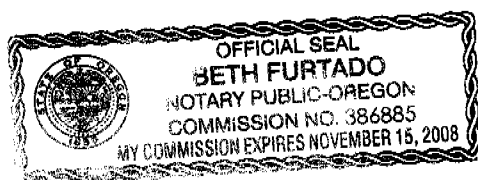
May 7, 14, 21, 28, 2008

Total Cost: \$1,087.88

Subscribed and sworn by Jeanine P Day
before me on: May 28, 2008

Beth Furtado
Notary Public of Oregon

My commission expires November 15, 2008



TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. Trustee Sale No.: 090818332
Loan No.: 1140800864 Title Order No.: 3708743

Reference is made to that certain Deed of Trust made by NICOLE L. STIANSON, as Grantor, to FIRST AMERICAN TITLE COMPANY, as Trustee, in favor of GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 08/10/2007, and Recorded on 08/15/2007 as Document No. 2007-014391 in the County of Klamath, state of Oregon. The beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: LOT 707, BLOCK 129, MILLS ADDITION, TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. A.P.N. # R614749 The street address or other common designation, if any, of the real property described above is purported to be: 2524 APPLGATE AVENUE, KLAMATH FALLS, OR 97601. 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 Deed of Trust 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: THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 12/01/2007 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES.

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 Deed of Trust immediately due and payable, said sums being the following to-wit: \$118,750.00 with interest thereon at the rate of 9.970 from 11/01/2007; plus late charges of \$44.84 each month beginning 12/01/2007 and prior accrued late charges until paid; together with title expenses, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that the undersigned Trustee will, on 09/08/2008, at the hour of 10:00AM in accord with the standard of time established by O.R.S. 187.110; ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET 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 has or had power to convey at the time of execution by him of the said Deed of Trust, together with any interest which the Grantor his successors in interest acquired after the execution of said Deed of Trust, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including reasonable charge by the Trustee. 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. 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 Deed of Trust 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 Deed of Trust, 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 Deed of Trust, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: 4-25-08. FIRST AMERICAN TITLE INSURANCE COMPANY, as Successor Trustee. By: DENNIS CANLAS, Assistant Secretary, c/o *TRUSTEE CORPS* 2112 Business Center Drive, 2nd Floor, Irvine, CA 92612. For Sale Information contact: (714) 573-1965, (714) 573-7777, (949) 252-8300 THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ASAP# 2752403 05/07/2008, 05/14/2008, 05/21/2008, 05/28/2008. #10144 May 7, 14, 21, 28, 2008.