

2008-012817

Klamath County, Oregon



00053155200800128170150151

09/15/2008 11:05:20 AM

Fee: \$96.00

65811-ATE

After recording Mail to

T.D. SERVICE COMPANY
1820 E. FIRST ST., SUITE 210
P.O. BOX 11988
SANTA ANA, CA 92711-1988

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

T.S. No: D358428 OR Unit Code: D Loan No: 1001165510/JADA

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

I, Joanna Develasco, being first duly sworn, depose, and 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 notice of sale given under 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 both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, attached hereto.

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee of the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien of interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by David Kubat, OSBA No. 84265, 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 post office at Santa Ana, CA on May 21, 2008. With respect to each person listed on the attached, one such notice was mailed with postage thereon sufficient for first-class delivery to the address indicated, and another such notice was mailed with proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

\$106-ATE

Page 2

T.S. No: D358428 Unit Code: D Loan No: 1001165510

By: Joanna Develasco
Joanna Develasco

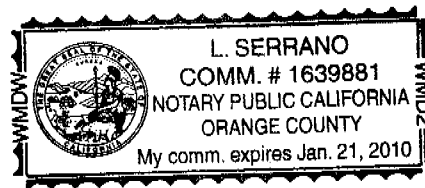
State of California)
County of ORANGE)

Subscribed and sworn to (or affirmed) before me on this 21st day of May, 2008, by
Joanna Develasco

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(Area for Notary Seal)

[Signature]
Notary Signature



DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 358428

Date: 05/21/08

ZUHAIR J. JADA
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2181
RETURN RECEIPT REQUESTED

SPOUSE OF ZUHAIR J. JADA
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2198
RETURN RECEIPT REQUESTED

OCCUPANT
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2204
RETURN RECEIPT REQUESTED

ZUHAIR J. JADA
4237 GREENSPRINGS DR.
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 0413 2211
RETURN RECEIPT REQUESTED

SPOUSE OF ZUHAIR J. JADA
4237 GREENSPRINGS DR.
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 0413 2228
RETURN RECEIPT REQUESTED

MAHA Z. JADA
4237 GREENSPRINGS DR.
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 0413 2235
RETURN RECEIPT REQUESTED

SPOUSE OF MAHA Z. JADA
4237 GREENSPRINGS DR.
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 0413 2242
RETURN RECEIPT REQUESTED

SPOUSE OF MAHA Z. JADA
290 ALTA LOMA AVE.
DALY CITY, CA 94015-2117

CERTIFIED 7105 2257 2920 0413 2259
RETURN RECEIPT REQUESTED

MAHA Z. JADA
290 ALTA LOMA AVE.
DALY CITY, CA 94015-2117

CERTIFIED 7105 2257 2920 0413 2266
RETURN RECEIPT REQUESTED

ZUHAIR J. JADA
290 ALTA LOMA AVE.
DALY CITY, CA 94015-2117

CERTIFIED 7105 2257 2920 0413 2273
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

I certify or declare under penalty of perjury that the foregoing is true and correct.



A handwritten signature in black ink, consisting of a stylized 'Z' or 'J' shape, is written over a horizontal line.

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 358428

Date: 05/21/08

SPOUSE OF ZUHAIR J. JADA
290 ALTA LOMA AVE.
DALY CITY, CA 94015-2117

CERTIFIED 7105 2257 2920 0413 2280
RETURN RECEIPT REQUESTED

MAHA Z. JADA
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2297
RETURN RECEIPT REQUESTED

SPOUSE OF MAHA Z. JADA
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2303
RETURN RECEIPT REQUESTED

SPOUSE OF MAHA Z. JADA
859 WESTVIEW DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2310
RETURN RECEIPT REQUESTED

MAHA Z. JADA
859 WESTVIEW DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2327
RETURN RECEIPT REQUESTED

ZUHAIR J. JADA
859 WESTVIEW DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2334
RETURN RECEIPT REQUESTED

SPOUSE OF ZUHAIR J. JADA
859 WESTVIEW DRIVE
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 0413 2341
RETURN RECEIPT REQUESTED

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
P.O. BOX 2026
FLINT, MI 48501-2026

CERTIFIED 7105 2257 2920 0413 2358
RETURN RECEIPT REQUESTED

AMERICAN HOME MORTGAGE CORP.
538 BROADHOLLOW ROAD
MELVILLE, NY 11747

CERTIFIED 7105 2257 2920 0413 2365
RETURN RECEIPT REQUESTED

AMERICAN HOME MORTGAGE CORP.
520 BROADHOLLOW ROAD, MAIL STOP 300
MELVILLE, NY 11747

CERTIFIED 7105 2257 2920 0413 2372
RETURN RECEIPT REQUESTED

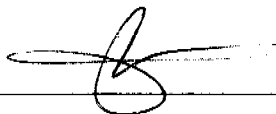
AMERICAN HOME MORTGAGE CORP.

CERTIFIED 7105 2257 2920 0413 2389

STATE OF CALIFORNIA
COUNTY OF ORANGE

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I certify or declare under penalty of perjury that the foregoing is true and correct.



DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 358428

111 PACIFIC DR., STE. 305
IRVINE, CA 92618

Date: 05/21/08

RETURN RECEIPT REQUESTED

AMERICAN HOME MORTGAGE CORP.
C/O CORPORATION SERVICE COMPANY
285 LIBERTY ST., NE
SALEM, OR 97301

CERTIFIED 7105 2257 2920 0413 2396
RETURN RECEIPT REQUESTED

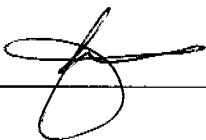
AMERICAN HOME MORTGAGE CORP.
C/O MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC
P.O. BOX 2026
FLINT, MI 48501-2026

CERTIFIED 7105 2257 2920 0413 2402
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

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I certify or declare under penalty of perjury that the foregoing is true and correct.

A handwritten signature in black ink, consisting of a stylized 'J' or 'L' shape with a horizontal line extending to the right, positioned above a horizontal line.

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# D 358428

Date: 05/21/08

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

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Addressed to the following:

ZUHAIR J. JADA
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

SPOUSE OF ZUHAIR J. JADA
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

OCCUPANT
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

ZUHAIR J. JADA
4237 GREENSPRINGS DR.
KLAMATH FALLS, OR 97601

SPOUSE OF ZUHAIR J. JADA
4237 GREENSPRINGS DR.
KLAMATH FALLS, OR 97601

MAHA Z. JADA
4237 GREENSPRINGS DR.
KLAMATH FALLS, OR 97601

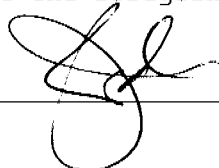
SPOUSE OF MAHA Z. JADA
4237 GREENSPRINGS DR.
KLAMATH FALLS, OR 97601

SPOUSE OF MAHA Z. JADA
290 ALTA LOMA AVE.
DALY CITY, CA 94015-2117

MAHA Z. JADA
290 ALTA LOMA AVE.
DALY CITY, CA 94015-2117

ZUHAIR J. JADA
290 ALTA LOMA AVE.

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



AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# D 358428

Date: 05/21/08

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

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Addressed to the following:

DALY CITY, CA 94015-2117

SPOUSE OF ZUHAIR J. JADA
290 ALTA LOMA AVE.
DALY CITY, CA 94015-2117

MAHA Z. JADA
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

SPOUSE OF MAHA Z. JADA
5800 NORTH HILLS DRIVE
KLAMATH FALLS, OR 97603

SPOUSE OF MAHA Z. JADA
859 WESTVIEW DRIVE
KLAMATH FALLS, OR 97603

MAHA Z. JADA
859 WESTVIEW DRIVE
KLAMATH FALLS, OR 97603

ZUHAIR J. JADA
859 WESTVIEW DRIVE
KLAMATH FALLS, OR 97603

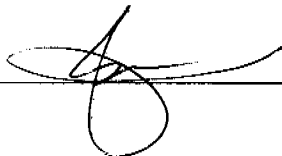
SPOUSE OF ZUHAIR J. JADA
859 WESTVIEW DRIVE
KLAMATH FALLS, OR 97603

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
P.O. BOX 2026
FLINT, MI 48501-2026

AMERICAN HOME MORTGAGE CORP.
538 BROADHOLLOW ROAD
MELVILLE, NY 11747

AMERICAN HOME MORTGAGE CORP.

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

A handwritten signature in black ink, consisting of a stylized 'J' followed by a horizontal line and a loop, is written over a horizontal line.

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# D 358428

Date: 05/21/08

STATE OF CALIFORNIA

COUNTY OF ORANGE

SS.

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Addressed to the following:

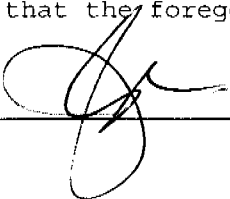
520 BROADHOLLOW ROAD, MAIL STOP 300
MELVILLE, NY 11747

AMERICAN HOME MORTGAGE CORP.
111 PACIFIC DR., STE. 305
IRVINE, CA 92618

AMERICAN HOME MORTGAGE CORP.
C/O CORPORATION SERVICE COMPANY
285 LIBERTY ST., NE
SALEM, OR 97301

AMERICAN HOME MORTGAGE CORP.
C/O MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC
P.O. BOX 2026
FLINT, MI 48501-2026

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



A handwritten signature in dark ink, consisting of a large, stylized 'S' or 'J' shape, is written over a horizontal line.

RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY
1820 E. FIRST ST., SUITE 210
P.O. BOX 11988
SANTA ANA, CA 92711-1988

Space above this line for recorder's use

OREGON TRUSTEE'S NOTICE OF SALE

T.S. No: D358428 OR Unit Code: D Loan No: 1001165510/JADA
Min No: 100245400024178696
AP #1: 3809-036BC-04400-00
Title #: W870514

Reference is made to that certain Trust Deed made by ZUHAIR J JADA as **Grantor**, to NORTHWEST TRUSTEE SERVICES as **Trustee**, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN HOME MORTGAGE CORP. as **Beneficiary**.

Dated January 30, 2006, Recorded January 31, 2006 as Instr. No. M06-01960 in Book --- Page --- of Official Records in the office of the Recorder of KLAMATH County; OREGON
AND AN ADDENDUM TO NOTE DATED 01/30/06

covering the following described real property situated in said county and state, to wit:
LOT 43, TRACT 1417-EIGHTH ADDITION TO NORTH HILLS-PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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:

4 PYMTS FROM 01/01/08 TO 04/01/08 @ 1,657.16	\$6,628.64
4 L/C FROM 01/16/08 TO 04/16/08 @ 68.96	\$275.84
MISCELLANEOUS FEES	\$1,567.32
Sub-Total of Amounts in Arrears:	\$8,471.80

Together with any default in the payment of recurring obligations as they become due.

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 Trust Deed, 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.

The street or other common designation if any, of the real property described above is purported to be :
5800 NORTH HILLS DRIVE, KLAMATH FALLS, OR 97603

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

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, to wit: Principal \$219,059.24, together with interest as provided in the note or other instrument secured from 12/01/07, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute.

WHEREFORE, notice is hereby given that the undersigned trustee will, on September 8, 2008, at the hour of 10:00 A.M. in accord with the Standard Time, as established by ORS 187.110, INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS , County of KLAMATH, State of OREGON, (which is the new date, time and place set for said sale) sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

Notice is further given that any person named in 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 herein that is capable of being cured by tendering the performance required under the obligation of the 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 ORS 86.753.

T.S. No: D358428

Loan No: 1001165510

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the 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.

We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing.

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.

If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (714)480-5690 or you may access sales information at www.ascentex.com/websales/.

DATED: 4-29-08

DAVID A. KUBAT, OSBA #84265

By 
DAVID A. KUBAT, ATTORNEY AT LAW

DIRECT INQUIRIES TO:

**T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
1820 E. FIRST ST., SUITE 210
P.O. BOX 11988
SANTA ANA, CA 92711-1988
(800)843-0260**

TRUSTEE'S NOTICE OF SALE

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

vs

ZUHAIR J JADA D358428

CLIENT COPY
AFFIDAVIT/PROOF OF SERVICE
Client # 780914W

STATE OF OREGON)
COUNTY OF MULTNOMAH) SS.

I hereby certify that on the 7th day of May, 2008, at the hour of 3:31PM, a copy of a TRUSTEE'S NOTICE OF SALE was served to all occupant(s) located at 5800 North Hills Drive, Klamath Falls, OR 97603.

THE OCCUPANTS WERE SERVED IN THE FOLLOWING MANNER:

I served Occupant(s), Randy Ransom by PERSONAL SERVICE

I served Occupant(s), Tyler Thompson & Rita White by SUBSTITUTE SERVICE TO Randy Ransom, a person over the age of 14 and who is an occupant of the described residence.

I served All Occupants over 18 years old by SUBSTITUTE SERVICE TO Randy Ransom, a person over the age of 14 and who is an occupant of the described residence.,

ALL SEARCH AND SERVICE WAS MADE WITHIN THE COUNTY OF KLAMATH

I am a competent person over the age of 18, a resident of said State, not a party to nor an officer, director or employee of, nor attorney for any party, corporate or otherwise and knew that the person, firm, or corporation served is the identical one named in the action.

/s/ _____
Jefferson State Adjusters, Server
Capitol Investigation Co., LTD.

I HEREBY CERTIFY that I completed substitute service, as required by law, by depositing with the United States Post Office by regular mail a properly addressed, postage prepaid envelope containing a copy of the TRUSTEE'S NOTICE OF SALE to Tyler Thompson & Rita White and all other occupants 18 years or older at 5800 North Hills Drive, Klamath Falls, OR 97603 on 5/8/08 . /s/ _____.

Subscribed to and sworn to before me this
13th day of May, 2008 by Jefferson State Adjusters
(seal)

/s/ _____
Notary for the State of Oregon

Trustee's Assistance Corporation
1820 E First St., Ste. 220
Santa Ana, CA 92705-4009

Remit to: CAPITOL
P.O. Box 3225
Portland, OR 97208
Date 05/13/2008
File No. 08-14420-M
Client # 780914W

Service fee	
Mileage	
Rush fee	\$ 0.00
Wrong Addr	
Paid	
Balance	

**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 **5800 North Hills Dr. Klamath Falls, OR 97603**

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

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to **Randy Ransom**, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: **Tyler Thompson & Rita White**

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1st Attempt: **May 5, 2008 2:03 PM Posted**

2nd Attempt:

3rd Attempt:

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on _____ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of **May 8**, 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 Chelsea Meek

5800 North Hills Dr. 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.

May 7, 2008

3:31 PM

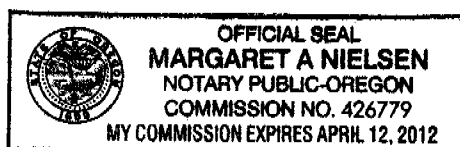
DATE OF SERVICE

TIME OF SERVICE

☐ or non occupancy

By: Robert W. Bolenbaugh
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 8th day of May, 2008.



Margaret A. Nielsen
Notary Public for Oregon

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 # 10387

Notice of Sale/Zuhair J. Jada

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:

July 23, 30, August 6, 13, 2008

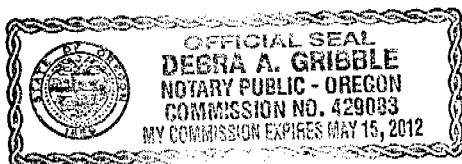
Total Cost:

Subscribed and sworn by Jeanine P Day

before me on: August 13, 2008

Notary Public of Oregon

My commission expires May 15, 2012



OREGON TRUSTEE'S NOTICE OF SALE

T.S. No: D358428 OR Unit Code: D

Loan No: 0030978795/JADA Min No: 100245400024178696
AP #1: 3809-036BC-04400-00 Title #: W870514

Reference is made to that certain Trust Deed made by ZUHAIR J JADA as Grantor, to NORTHWEST TRUSTEE SERVICES as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR AMERICAN HOME MORTGAGE CORP. as Beneficiary. Dated January 30, 2006, Recorded January 31, 2006 as Instr. No. M06-01960 in Book --- Page --- of Official Records in the office of the Recorder of KLAMATH County; OREGON AND AN ADDENDUM TO NOTE DATED 01/30/06 covering the following described real property situated in said county and state, to wit: LOT 43, TRACT 1417-EIGHTH ADDITION TO NORTH HILLS-PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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: 4 PYMTS FROM 01/01/08 TO 04/01/08 @ 1,657.16 \$6,628.64 4 L/C FROM 01/16/08 TO 04/16/08 @ 68.96 \$275.84 MISCELLANEOUS FEES \$1,567.32 Sub-Total of Amounts in Arrears:\$8,471.80 Together with any default in the payment of recurring obligations as they become due.

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 Trust Deed, 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. The street or other common designation if any, of the real property described above is purported to be: 5800 NORTH HILLS DRIVE, KLAMATH FALLS, OR 97603. The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation. 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, to wit: Principal \$219,059.24, together with interest as provided in the note or other instrument secured from 12/01/07, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute.

WHEREFORE, notice is hereby given that the undersigned trustee will, on September 8, 2008, at the hour of 10:00 A.M. in accord with the Standard Time, as established by ORS 187.110, INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, County of KLAMATH, State of OREGON, (which is the new date, time and place set for said sale) sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in 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 herein that is capable of being cured by tendering the performance required under the obligation of the 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 ORS 86.753. It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. ~~Payment must be in the full amount in the form of cashier's or certified check.~~ The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the 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. We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. 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. If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (714) 480-5690 or you may access sales information at www.ascentex.com/websales/ DATED: 04/29/08. DAVID A. KUBAT, OSBA #84265 By DAVID A. KUBAT, ATTORNEY AT LAW DIRECT INQUIRIES TO: T.D. SERVICE COMPANY, FORECLOSURE DEPARTMENT, 1820 E. FIRST ST., SUITE 210, P.O. BOX 11988, SANTA ANA, CA 92711-1988. (800) 843-0260 TAC# 791588W PUB: 07/23/08, 07/30/08, 08/06/08, 08/13/08 #10387 July 23, 30, August 6, 13, 2008.