

2008-012922

Klamath County, Oregon



00053284200800129220120123

09/16/2008 11:24:36 AM

Fee: \$91.00

65814 ATE

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

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

**AFTER RECORDING RETURN TO:**

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

**AFFIDAVIT OF MAILING NOTICE OF SALE**

**AFFIDAVIT OF PUBLICATION**

**PROOF OF SERVICE**

**ORIGINAL GRANTOR: JOHN L. WHITE II**

**BENEFICIARY: Mortgage Electronic Registration Systems, Inc.**

**T.S. #: OR-08-156464-CM**

**Loan #: 0019705722**

591-ATE

WHEN RECORDED MAIL TO:

Quality Loan Service Corporation of Washington  
2141 5th Avenue  
San Diego, CA 92101

T.S. NO.: OR-08-156464-CM  
LOAN NO.: 0019705722

(Above Space is for Recorder's Use)

**AFFIDAVIT OF MAILING NOTICE OF SALE**

STATE OF California } SS  
COUNTY OF San Diego }

I, Jose Bolanos *Jose Bolanos* being first duly sworn, depose, say and certify that:  
At all times hereinafter mentioned I was and now am a resident of the State of **California**, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

**NAME & ADDRESS**

**SEE ATTACHED**

**CERTIFIED NO.**

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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by **Hazel Garcia** for **LSI TITLE COMPANY OF OREGON, LLC** said notice; each such copy was contained in a sealed envelope, with **5/28/2008**. Each of said notices was mailed after the notice of default and election to sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale. As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF California} SS  
COUNTY OF San Diego}

On 9/9/2008 before me, **Bonnie J. Dawson**, notary public, personally appeared **Jose Bolanos** who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

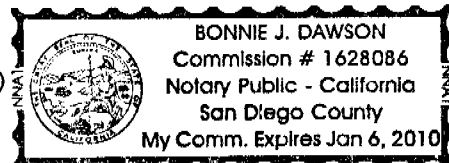
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

*Bonnie J. Dawson*  
Bonnie J. Dawson

(Seal)




# AFFIDAVIT OF MAILING

Date: 5/28/2008  
T.S. No.: OR-08-156464-CM  
Loan No.: 0019705722  
Mailing: Notice of Sale

STATE OF California }  
COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County by **LSI TITLE COMPANY OF OREGON, LLC**, located at **2141 5th Avenue, San Diego, CA 92101** and that on **5/28/2008**, (s)he personally served the Notice of Sale, of which the annexed is a true copy, by causing to be deposited in the United States Mail a copy of such Notice of Sale in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

X   
Affiant Jose Bolanos

Occupant  
1320 CALIFORNIA AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311546

LISA BETTLES  
P.O.BOX 1033  
CHILOQUIN, OR 97624  
First Class and Cert. No. 71039628594105311584

KAYLA BETTLES  
16102 NE 15TH STREET  
BELLEVUE, WA 98008  
First Class and Cert. No. 71039628594105311614

KAYLA BETTLES  
C/O MICHAEL RATLIFF, OF RATLIFF & RATLIFF, P.C.  
905 MAIN STREET, SUITE 200  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311669

C/O BONNIE LAM ATTORNEY AT LAW  
KAYLA BETTLES  
111 NORTH 7TH ST.  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311690

C/O BONNIE LAM

LISA BETTLES  
ATTORNEY AT LAW  
111 NORTH 7TH ST.  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311744

LISA BETTLES  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311782

LISA BETTLES  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311829

KAYLA BETTLES  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311874

KIMBERLEY C. WHITE  
C/O MICHAEL RATLIFF, OF RATLIFF & RATLIFF, P.C.  
905 MAIN STREET, SUITE 200  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311911

C/O BONNIE LAM ATTORNEY AT LAW  
KIMBERLEY C. WHITE  
111 NORTH 7TH ST.  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105311966

CARTER JONES COLLECTION SERVICE, INC.  
PROFESSIONAL AND RETAIL COLLECTIONS  
P.O.BOX 145 1143 PINE STREET  
KLAMATH FALLS, OR 97601-0375  
First Class and Cert. No. 71039628594105312017

CARTER JONES COLLECTION SERVICE, INC.  
PROFESSIONAL AND RETAIL COLLECTIONS C/O NORTHERN CREDIT SERV  
P.O.BOX 820  
YREKA, CA 96097-0820  
First Class and Cert. No. 71039628594105312062

CARTER JONES COLLECTION SERVICE, INC.  
PROFESSIONAL AND RETAIL COLLECTIONS  
512 CENTER STREET  
LAKEVIEW, OR 97630-1544  
First Class and Cert. No. 71039628594105312109

KIMBERLEY C. WHITE  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601

First Class and Cert. No. 71039628594105312154

JOHN L WHITE II  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312192

LIS C/O MICHAEL RATLIFF, OF RATLIFF & RATLIFF, P.C.  
905 MAIN STREET, SUITE 200  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312239

CURRENT OCCUPANT  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312260

JOHN SAXER  
2630 CEDAR ROAD #B  
LAKE STEVENS, WA 98258  
First Class and Cert. No. 71039628594105312291

SEAN SAXER  
C/O MICHAEL RATLIFF, OF RATLIFF & RATLIFF, P.C.  
905 MAIN STREET, SUITE 200  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312321

JOHN SAXER  
C/O MICHAEL RATLIFF, OF RATLIFF & RATLIFF, P.C.  
905 MAIN STREET, SUITE 200  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312369

C/O BONNIE LAM ATTORNEY AT LAW  
JOHN SAXER  
111 NORTH 7TH ST.  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312413

C/O BONNIE LAM  
SEAN SAXER  
ATTORNEY AT LAW  
111 NORTH 7TH ST.  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312451

JOHN SAXER  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312499

SEAN SAXER  
1320 CALIFORNIA AVENUE

KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312543

JOHN L. WHITE II  
1320 CALIFORNIA AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312598

JOHN WHITE II  
1320 CALIFORNIA AVE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312642

JOHN L. WHITE II  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312680

SARAH WHITE  
11825 SE 78TH STRET  
NEW CASTLE, WA 98056  
First Class and Cert. No. 71039628594105312734

SARAH WHITE  
C/O MICHAEL RATLIFF, OF RATLIFF & RATLIFF, P.C.  
905 MAIN STREET, SUITE 200  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312772

C/O BONNIE LAM  
SARAH WHITE  
ATTORNEY AT LAW  
111 NORTH 7TH ST.  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312826

SARAH WHITE  
1320 CALIFORNIA AVENUE  
KLAMATH FALLS, OR 97601  
First Class and Cert. No. 71039628594105312871

## TRUSTEE'S NOTICE OF SALE

Loan No: 0019705722

T.S. No.: OR-08-156464-CM

Reference is made to that certain deed made by, **JOHN L. WHITE II, MARRIED MAN** as Grantor to **FIDELITY NATIONAL TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE IN FAVOR OF ENCORE CREDIT**, as Beneficiary, dated **6/29/2007**, recorded **7/17/2007**, in official records of **KLAMATH** County, Oregon in book/reel/volume No. xxx at page No. xxx fee/file/instrument/microfile/reception No **2007-012677**, covering the following described real property situated in said County and State, to-wit:

**APN: R367043**

**see attached**

Commonly known as:

**1320 CALIFORNIA 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:

**Installment of principal and interest plus impounds and / or advances which became due on 1/1/2008 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustees fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement.**

**Monthly Payment \$1,423.81**

**Monthly Late Charge \$71.19**

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 **\$151,100.17** together with interest thereon at the rate of **9.9000** per annum from **12/1/2007** until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that **LSI TITLE COMPANY OF OREGON, LLC**, the undersigned trustee will on **9/10/2008** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **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 had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

**For Sale Information Call: 714-573-1965 or Login to: [www.priorityposting.com](http://www.priorityposting.com)**

Loan No: 0019705722  
T.S. No.: OR-08-156464-CM

### TRUSTEE'S NOTICE OF SALE

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

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by Quality Loan Service. If there are any irregularities discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary.

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

Dated: 5/16/2008

**LSI TITLE COMPANY OF OREGON, LLC, as trustee**  
**By: Quality Loan Service Corp. of Washington, as agent**  
**Quality Loan Service Corp. of Washington**  
2141 5th Avenue  
San Diego, CA 92101 619-645-7711  
OR-08-156464-CM

Signature By \_\_\_\_\_

  
Hazel Garcia, Asst Trustee Sale Officer

For Non-Sale Information:

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

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

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

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



EXHIBIT "A"

ALL THAT CERTAIN LAND SITUATED IN THE STATE OF OR, COUNTY OF Klamath, CITY OF Klamath Falls,  
DESCRIBED AS FOLLOWS:

LOT 8 IN BLOCK 113 OF BUENA VISTA ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON  
FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

A.P.No: R367043

OR-08-156464-011

**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 **1320 California Ave. Klamath Falls, OR 97601**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to \_\_\_ at the address below.

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

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

1 <sup>st</sup> Attempt:	May 21, 2008	1:21 PM	Posted
2 <sup>nd</sup> Attempt:	May 27, 2008	10:24 AM	Posted
3 <sup>rd</sup> Attempt:	May 30, 2008	2:54 PM	Posted

☐ **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 June 2, 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 *Chesley Meek*

1320 California Ave. Klamath Falls, Oregon 97601

**ADDRESS OF SERVICE**

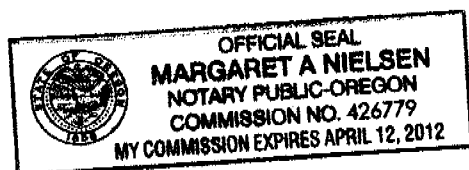
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served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

**DATE OF SERVICE**      **TIME OF SERVICE**

☐ or non occupancy

By: *[Signature]*  
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 2<sup>nd</sup> day of June, 2008.



*Margaret A. Nielsen*  
Notary Public for Oregon

411361  
9/10

# Affidavit of Publication

OR-08-156464-  
cm

## 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 # 10231

Notice of Sale/John L. White, II

a printed copy of which is hereto annexed,  
was published in the entire issue of said  
newspaper for: ( 4 )

Four

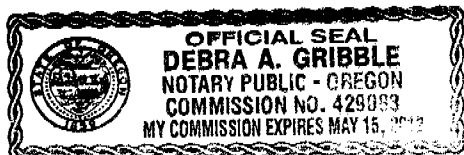
Insertion(s) in the following issues:

May 30, June 6, 13, 20, 2008

*Jeanine P. Day*  
Subscribed and sworn by Jeanine P. Day  
before me on: June 20, 2008

*Debra A. Gribble*  
Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE

Loan No.: 0019705722 T.S. No.: OR-08-156464-CM

Reference is made to that certain deed made by JOHN L. WHITE II, MARRIED MAN as Grantor to Fidelity National Title Insurance Company, a California Corporation, as Trustee, in favor of , as Beneficiary, dated 6/29/2007, recorded 07/17/2007, in official records of Klamath County, Oregon, in book/reel/volume No. xxx, at page No. xxx fee/file/instrument/microfile/reception No. 2007-012677 covering the following described real property situated in said County and State, to wit: APN: R367043 ALL THAT CERTAIN LAND SITUATED IN THE STATE OF OR, COUNTY OF KLAMATH, CITY OF KLAMATH FALLS, DESCRIBED AS FOLLOWS: LOT 8 IN BLOCK 113 OF BUENA VISTA ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 1320 CALIFORNIA 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 a notice has been recorded pursuant to Section 86.735 (3) of Oregon Revised Statutes; the default for which the foreclosure is made is the grantor's: Installment of principal and interest plus impounds and/or advances which became due on 1/1/2008 plus amounts that are due or may become due for the following: late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with beneficiaries effort to protect and preserve its security must be cured as a condition of reinstatement. Monthly Payment \$1,423.81 Monthly Late Charge \$71.19.

By this reason of said default the beneficiary has declared all obligations secured by said trust deed immediately due and payable, said sums being the following, to wit: The sum of \$151,100.17 together with interest thereon at the rate of 9.9000 per annum from 12/1/2007 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that, LSI Title Company of Oregon, LLC, the undersigned trustee will, on 9/10/2008, at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at 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 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 section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. For Sale Information Call: 714-573-1965 or Login to [www.priority-posting.com](http://www.priority-posting.com).



411361

9/10

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by Quality Loan Service. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. Dated: 5/16/2008.

LSI Title Company of Oregon, LLC a, as Trustee By: Quality Loan Service Corp. of Washington, as agent Quality Loan Service Corp. of Washington, 2141 5th Avenue, San Diego, CA 92101. 619-645-7711 Signature By: Hazel Garcia, Assistant Secretary. For Non-Sale Information: Quality Loan Service Corp. of Washington 2141 5th Avenue, San Diego, CA 92101. 619-645-7711 Fax: 619-645-7716 If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only. This Office is attempting to collect a debt and any information obtained will be used for that purpose. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. P411361 5/30, 6/6, 6/13, 06/20/2008.  
#10231 May 30, June 6, 13, 20, 2008.