

2008-013790

Klamath County, Oregon



00054338200800137900100103

10/07/2008 11:12:17 AM

Fee: \$76.00

65884 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: NILA D. WATSON

**BENEFICIARY: The Bank of New York as Trustee for the Certificateholders CWL, Inc.
Asset-Backed Certificates, Series 2005-10**

T.S. #: OR-08-165736-CM

Loan #: 19236595

\$76-ATE

WHEN RECORDED MAIL TO:

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

T.S. NO.: OR-08-165736-CM
LOAN NO.: 19236595

(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 **Nina-Marie Hernandez** for **LSI TITLE COMPANY OF OREGON, LLC** said notice; each such copy was contained in a sealed envelope, with 6/11/2008. 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 10/2/2008 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.

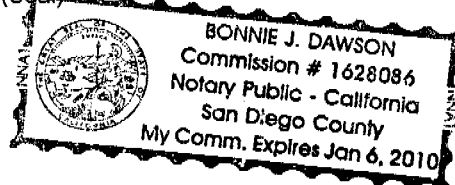
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Bonnie J. Dawson
Bonnie J. Dawson

(Seal)



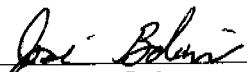
AFFIDAVIT OF MAILING

Date: 6/11/2008
T.S. No.: OR-08-165736-CM
Loan No.: 19236595
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 **6/11/2008**, (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
2210 Lindley Way
Klamath Falls, OR 97601
First Class and Cert. No. 71039628594106388745

Occupant
2210 Lindley Way
Klamath Falls, OR 97601
First Class and Cert. No. 71039628594106388769

AMERICA'S WHOLESALE LENDER
4500 PARK GRANADA
CALABASAS,, CA 91302
First Class and Cert. No. 71039628594106388806

AMERICA'S WHOLESALE LENDER
C/O COUNTRYWIDE HOME LOANS, INC.
MS SV-79 DOCUMENT PROCESSING P.O.BOX 104
VAN NUYS,, CA 91410-0423
First Class and Cert. No. 71039628594106388844

AMERICA'S WHOLESALE LENDER
AMY BERNARDINO
4500 PARK GRANADA MS CH-11
CALABASAS,, CA 91302
First Class and Cert. No. 71039628594106388882

NILA D. WATSON

2210 LINDLEY WAY
KLAMATH FALLS,, OR 97601
First Class and Cert. No. 71039628594106388905

CURRENT OCCUPANT
2210 LINDLEY WAY
KLAMATH FALLS,, OR 97601
First Class and Cert. No. 71039628594106388943

NILA D WATSON
2210 LINDLEY WAY
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594106388981

NILA D. WATSON
2210 Lindley Way
Klamath Falls, OR 97601
First Class and Cert. No. 71039628594106389018

TRUSTEE'S NOTICE OF SALE

Loan No: **19236595**

T.S. No.: **OR-08-165736-CM**

Reference is made to that certain deed made by, **NILA D WATSON, AN UNMARRIED WOMAN** as Grantor to **FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON**, as trustee, in favor of **AMERICA'S WHOLESALE LENDER**, as Beneficiary, dated **7/18/2005**, recorded **8/1/2005**, in official records of **KLAMATH** County, Oregon in book/reel/volume No. **M05** at page No. **59854** fee/file/instrument/microfile/reception No **xxx**, covering the following described real property situated in said County and State, to-wit:

APN: R-3909-005BD-00500-000

LEGAL DESCRIPTION ATTACHED AS EXHIBIT A

Commonly known as:

2210 Lindley Way

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 6/1/2007 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 **\$657.22**

Monthly Late Charge **\$32.86**

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 **\$108,000.00** together with interest thereon at the rate of **6.0000** per annum from **5/1/2007** 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 **10/14/2008** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **On the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.** 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: 714-259-7850 or Login to: www.fidelityasap.com

Loan No: 19236595
T.S. No.: OR-08-165736-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: 6/3/2008

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-08-165736-CM

Signature By _____

Nina-Marie Hernandez, Asst 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.

EXHIBIT "A"
LEGAL DESCRIPTION

06041

PARCEL 1:

A portion of the SE1/4 of the NW1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at a point 1,564 feet East of the Southwest corner of the NW1/4 NW1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian; thence South 380 feet; thence East 275 feet to the true point of beginning of this description; thence North a distance of 100 feet, more or less, thence East at right angles to said East line a distance of 70 feet to a point; thence South parallel to said East line a distance of 100 feet; more or less; thence West 70 feet to the point of beginning.

PARCEL 2

The following real property in Klamath County, Oregon:

A portion of the SE1/4 NW1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point 1564 feet East of the Southwest corner of the NW1/4 NW1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon; thence South 380 feet more or less to the North line of Lindley Way; thence East along the North line of Lindley Way 205 feet to the Southeast corner of a tract heretofore conveyed to Carl Range in Deed Volume 347 at page 427, Klamath County Records, which is the true point of beginning of this description; thence North along the East line of said Range tract a distance of 100 feet; thence East parallel to the North line of Lindley Way a distance of 70 feet; thence South parallel to the East line of said Range tract a distance of 100 feet more or less to the North line of Lindley Way; thence West along the North line of Lindley Way a distance of 70 feet more or less to the point of beginning.

Tax Account No.: 3909-005BD-00500-000
Tax Account No.: 3909-005BD-00400-000

Key No.: 532542
Key No.: 532551

OR08165736CM / WATSON
ASAP# 2781945

QLOAN

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.

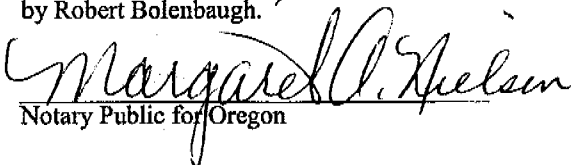
I made service of the attached original Trustee's Notice of Sale; Exhibit "A" Legal Description upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "Property Address":


2210 Lindley Way
Klamath Falls, OR 97601

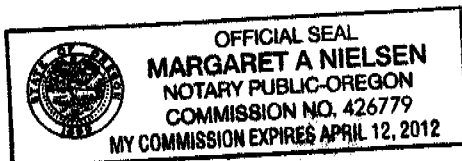
By delivering such copy, personally and in person to Danielle Watson, at the above Property Address on June 30, 2008 at 3:30 PM.

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

SUBSCRIBED AND SWORN BEFORE ME
this 21st day of July, 2008
by Robert Bolenbaugh.


Notary Public for Oregon

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



176364

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 # 10479

Notice of Sale/Nila D. Watson

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:

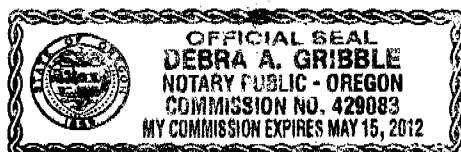
August 29, September 5, 12, 19, 2008

Total Cost: \$1,359.32

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: September 19, 2008

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: 19236595 T.S. No.: OR-08-165736-CM

Reference is made to that certain deed made by, NILA D WATSON, AN UNMARRIED WOMAN as Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as trustee, in favor of AMERICA'S WHOLESALE LENDER, as Beneficiary, dated 7/18/2005, recorded 8/1./2005, in official records of KLAMATH County, Oregon in book/reel/volume No. M05 at page No. 59854 fee/file/instrument/microfile/reception No xxx, covering the following described real property situated in said County and State, to-wit: APN: R-3909-005BD-00500-000

PARCEL 1: a portion of the SE 1/4 of the NW 1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows: Beginning at a point 1,564 feet East of the South-west corner of the NW 1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian; thence South 380 feet; thence East 275 feet to the true point of beginning of this description; thence North a distance of 100 feet, more or less, thence East at right angles to said East line a distance of 70 feet to a point; thence South parallel to said East line a distance of 100 feet; more or less; thence West 70 feet to the point of beginning.

PARCEL 2 The following real property in Klamath County, Oregon: A portion of the SE 1/4 NW 1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows: Beginning at a point 1564 feet East of the South west corner of the NW 1/4 NW 1/4 of Section 5, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon; thence South 380 feet more or less to the North line of Lindley Way; thence East along the North line of Lindley Way 205 to the Southeast corner of a tract heretofore conveyed to Carl Range in Deed Volume 347 at page 427, Klamath County Records, which is the true point of beginning of this description; thence North along the East line of said Range tract a distance of 100 feet; thence East parallel to the North line of Lindley Way a distance of 70 feet; thence South parallel to the East line of said Range tract a distance of 100 feet more or less to the North line of Lindley Way; thence West along the North line of Lindley Way distance of 70 feet more or less to the point of beginning. Tax Account No.: 3909-005BD-00500-000 Key No.: 532542 Tax Account No.: 3909-00BD-00400-000 Key No.: 532551. Commonly known as: 2210 Lindley Way, 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 6/1/2007 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 \$657.22 Monthly Late Charge \$32.86.

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 \$108,000.00 together with interest thereon at the rate of 6.0000 per annum from 5/1/2007 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

(Continued on top of next column)

10010

(Continued on top of next column)

OF OREGON, LLC, the undersigned trustee will on 10/14/2008 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at On the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon. 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: 714-259-7850 or Login to: www.fidelityasap.com 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 are discovered within 30 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: 6/3/2008, 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-08-165736-CM 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. ASAP# 2781945 08/29/2008, 09/05/2008, 09/12/2008, 09/19/2008. #10479 August 29, September 5, 12, 19, 2008.