

ATE 65906

Recording Requested By:
Aspen Title & Escrow, Inc.
525 Main Street
Klamath Falls, OR 97601

2008-014197

Klamath County, Oregon



00054823200800141970200209

10/16/2008 10:37:09 AM

Fee: \$131.00

When Recorded Return To:

Aspen Title & Escrow, Inc.
525 Main Street
Klamath Falls, OR 97601

Until requested otherwise, send all tax statements:

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

COVER SHEET

DOCUMENT:

Affidavit of Mailing / Trustee's Notice of Sale
Affidavit of Service
Affidavit of Publication

ORIGINAL GRANTOR ON TRUST DEED:

LAURA S. TROTTS

ORIGINAL BENEFICIARY ON TRUST DEED:

AMERIQUEST MORTGAGE COMPANY, A CORPORATION

\$126.00 ATE

ATE 65906

AFFIDAVIT OF MAILING

By Interface Inc.
5839 Mission Gorge Road, Suite A
San Diego, CA 92120

Reference No: T07-27802-OR
Mailing Number: 0047595-01

STATE OF CALIFORNIA }
COUNTY OF SAN DIEGO } SS }

I, Clifton McBride being duly sworn, depose and say:

I am and at all times herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California:

That at the request of Town & Country Title Services on 6/19/2008, I deposited in the United States mail a copy of the attached document, in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

☒ First Class
☒ Certified Return

☐ Certified
☐ Registered

☐ Registered International

Clifton McBride
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On JUN 23 2008 before me, the undersigned, a Notary Public in and for said State, personally appeared CLIFTON McBRIDE personally known to me (or proved to me on the basis of satisfactory evidence) to the person(s) whose names(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.

WITNESS my hand and official seal.

Signature [Signature]



RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

CR Title Services Inc.
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500
888-485-9191

TRUSTEE'S NOTICE OF SALE

Loan No: 0052231008
T.S. No.: T07-27802-OR

Reference is made to that certain deed made by, LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE as Grantor to LAWYERS TITLE, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as Beneficiary, dated 09-10-2003, recorded 09-24-2003, in official records of KLAMATH County, Oregon in book/reel/volume No. VOL M03 at page No. 71118-36, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R-3909-011BC-03800-000
SEE ATTACHED LEGAL DESCRIPTION EXHIBIT "A"

Commonly known as:
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

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 03/01/2007 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Monthly Payment \$1,239.06

Monthly Late Charge \$57.97

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 \$116,336.60 together with interest thereon at the rate of 10.375% per annum from 11-01-2007 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, the undersigned trustee will on **10-15-2008** 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

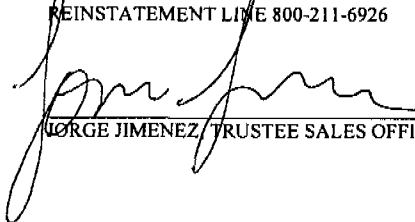
dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice 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.

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.

For sales information, please contact AGENCY SALES AND POSTING at WWW.FIDELITYASAP.COM or 714-730-2727

Dated: June 16, 2008

LSI TITLE COMPANY OF OREGON BY CR Title
Services Inc. AS AGENT TO THE TRUSTEE
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500
PHONE NUMBER 888-485-9191
REINSTATEMENT LINE 800-211-6926

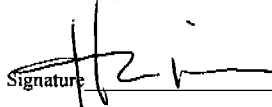

JORGE JIMENEZ, TRUSTEE SALES OFFICER

State of CA } ss
County of SAN BERNARDINO)

On June 16, 2008 before me, Heidi Mucha Notary Public, personally appeared JORGE JIMENEZ, 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.

 (seal)
Heidi Mucha Notary Public



CA

Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

**NOTICE:
YOU ARE IN DANGER OF LOSING
YOUR PROPERTY IF YOU DO NOT
TAKE ACTION IMMEDIATELY**

This notice is about your mortgage loan on your property at 4423 WINTER AVENUE
KLAMATH FALLS, OR 97603, 4423 WINTER AVENUE KLAMATH FALLS, OR 97603.

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of 11-01-2007 to bring your mortgage loan current was \$15,459.01. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call 800-211-6926 to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe.

You may also get these details by sending a request by certified mail to: CITI RESIDENTIAL LENDING INC., AS ATTORNEY IN FACT, PO BOX 11000, SANTA ANA, CA 92711.

**THIS IS WHEN AND WHERE
YOUR PROPERTY WILL BE SOLD
IF YOU DO NOT TAKE ACTION:**

Date and time: 10-15-2008, at 10:00 AM

Place: ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF
KLAMATH FALLS, COUNTY OF KLAMATH, OREGON

**THIS IS WHAT YOU CAN DO
TO STOP THE SALE:**

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call CITI RESIDENTIAL LENDING INC., AS ATTORNEY IN FACT at 800-211-6926 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

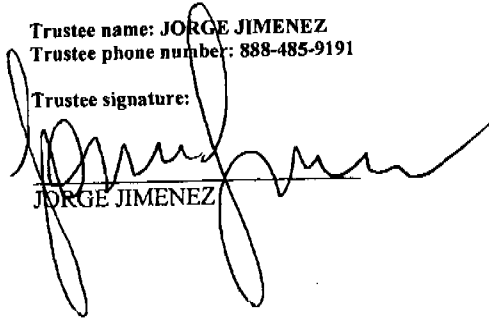
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: www.osbar.org/public/ris/ris.html. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

T07-27802-OR
DATED: June 17, 2008

Trustee name: JORGE JIMENEZ
Trustee phone number: 888-485-9191

Trustee signature:



JORGE JIMENEZ

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

**RE: Trust Deed from LAURA S. TROTTS, AN
ESTATE IN FEE SIMPLE Grantor**

**To LSI TITLE COMPANY OF OREGON
Successor Trustee**

After recording return to (name, address, zip):
**CR Title Services Inc.
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500**

SPACE RESERVED
FOR
RECORDER'S USE

TS No: T07-27802-OR

Loan No: 0052231008

Reference is made to that certain trust deed made by LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE as grantor, to LSI TITLE COMPANY OF OREGON as successor trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as beneficiary, dated 09-10-2003, recorded 09-24-2003, in the Records of KLAMATH County, Oregon, in book VOL M03 at page 71118-36, and/or as fee/file/instrument/microfilm/reception No. (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R-3909-011BC-03800-000

SEE ATTACHED LEGAL DESCRIPTION EXHIBIT "A"

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:

Delinquent Payments

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>RATE</u>	<u>AMOUNT</u>	<u>TOTAL</u>
12/01/2007	01/31/2008	2	11.375	\$1,314.51	\$2,629.02
02/01/2008	04/30/2008	3	11.375	\$1,322.72	\$3,968.16
05/01/2008	05/27/2008	1	10.375	\$1,239.06	\$1,239.06

Total Late Charges:	\$347.82
Beneficiary Advances	
LATE CHARGES	\$518.63
CORP ADVANCE	\$-394.00
SUSPENSE	\$-68.52
ACCRUED LATE CHARGES	\$-347.82

\$7,892.35

TOTAL FORECLOSURE COST: \$1,206.98

TOTAL REQUIRED TO REINSTATE:

\$9,099.33

TS No :T07-27802-OR

Loan No: 0052231008

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being:

The unpaid principal balance: \$116,336.60

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 03/01/2007 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale. Including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of , in accord with the standard of time established by ORS 187.110 on 10-15-2008, at the following place:

County of KLAMATH, State of Oregon, which is the hour, date and place last set for sale.

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address

Nature of Right, Lien or Interest

**LAURA S. TROTTS, AN ESTATE IN FEE
SIMPLE**

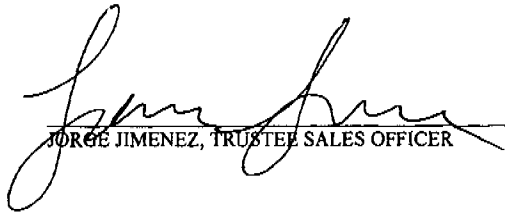
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

Notice is further given that any person named in ORS 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 of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying the 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 fees not exceeding the amounts provided by ORS 86.753.

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

Dated May 27, 2008

LSI TITLE COMPANY OF OREGON BY CR Title
Services Inc. AS AGENT TO THE TRUSTEE
P.O. Box 1500
Rancho Cucamonga, CA 91729-1500
PHONE 888-485-9191
REINSTATEMENT LINE 800-211-6926



JORGE JIMENEZ, TRUSTEE SALES OFFICER

State of CA } ss
County of SAN BERNARDINO}

On May 27, 2008 before me, Heidi Mucha Notary Public, personally appeared JORGE JIMENEZ, 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.

Signature  (seal)
Heidi Mucha Notary Public
CA



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Exhibit A to Affidavit of Mailing

6/19/2008 9:04:44 PM Sender: Town & Country Title Services
505 City Parkway West
Orange CA 92868

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 0047595-01 000 06182008 Town_N_C0000094

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141012413309	1	LAURA S TROTTS	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413323	2	LAURA S TROTTS	P.O. BOX 7897	KLAMATH FALLS OR 97602
11041994141012413354	3	S S SPENDOLINI	WHO ACQUIRED TITLE AS LAURA S. TROTTS	4423 WINTER AVENUE KLAMATH FALLS OR 97603
11041994141012413392	4	JOSEPH SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413415	5	CARTER JONES COLLECTION SERVICE INC.	MICHAEL RATLIFF, OSB 75313	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
11041994141012413422	6	LAURA TROTTS	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413439	7	LAURA SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413446	8	LAURA S SPENDOLINI	WHO ACQUIRED TITLE AS LAURA S. TROTTS	P.O. BOX 7897 KLAMATH FALLS OR 97601
11041994141012413453	9	JOSEPH SPENDOLINI	P.O. BOX 7897	KLAMATH FALLS OR 97601
11041994141012413460	10	LAURA TROTTS	P.O. BOX 7897	KLAMATH FALLS OR 97601
11041994141012413477	11	LAURA SPENDOLINI	P.O. BOX 7897	KLAMATH FALLS OR 97601
11041994141012413484	12	KLAMATH IRRIGATION DISTRICT	6640 KID LANE	KLAMATH FALLS OR 97603

11041994141012413491 13	LAURA SPENDOLINI	P.O. BOX 7897	KLAMATH FALLS OR 97601
11041994141012413507 14	KLAMATH IRRIGATION DISTRICT	6640 KID LANE	KLAMATH FALLS OR 97603
11041994141012413514 15	LAURA S SPENDOLINI	WHO ACQUIRED TITLE AS LAURA S. TROTTS	4423 WINTER AVENUE KLAMATH FALLS OR 97603
11041994141012413521 16	JOSEPH SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413538 17	CARTER JONES COLLECTION SERVICE INC.	MICHAEL RATLIFF, OSB 75313	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
11041994141012413545 18	LAURA TROTTS	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413552 19	LAURA SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413569 20	LAURA S SPENDOLINI	WHO ACQUIRED TITLE AS LAURA S. TROTTS	P.O. BOX 7897 KLAMATH FALLS OR 97601
11041994141012413576 21	JOSEPH SPENDOLINI	P.O. BOX 7897	KLAMATH FALLS OR 97601
11041994141012413583 22	LAURA TROTTS	P.O. BOX 7897	KLAMATH FALLS OR 97601
11041994141012413590 23	CARTER JONES COLLECTION SERVICE	C/O RATLIFF AND RATLIFF	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 927601
11041994141012413606 24	LAURA S. SPENDOLINI, WHO ACQUIRED TITLE AS LAURA S	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413613 25	JOSEPH SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413620 26	CARTER JONES COLLECTION SERVICE INC.	C/O MICHAEL RATLIFF, OSB 75313	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
11041994141012413637 27	LAURA TROTTS	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
11041994141012413644 28	LAURA SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603

11041994141012413651 29	LAURA SPENDOLINI, WHO ACQUIRED TITLE AS LAURA S. P.O. BOX 7897	KLAMATH FALLS OR 97603
11041994141012413699 30	JOSEPH SPENDOLINI	KLAMATH FALLS OR 97601
11041994141012413750 31	LAURA TROTTS	KLAMATH FALLS OR 97601
11041994141012413804 32	LAURA SPENDOLINI	KLAMATH FALLS OR 97601
11041994141012413811 33	KLAMATH IRRIGATION DISTRICT	KLAMATH FALLS OR 97601
11041994141012413828 34	CREDIT BUREAU KLAMATH COUNTY LTD	KLAMATH FALLS OR 97603
11041994141012413835 35	CARTER JONES COLLECTION SERVICES	KLAMATH FALLS OR 97601-6011
11041994141012413842 36	LAURA S. SPENDOLINI, WHO ACQUIRED TITLE AS LAURA 4423 WINTER AVENUE	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
11041994141012413859 37	JOSEPH SPENDOLINI	KLAMATH FALLS OR 97603
11041994141012413866 38	CARTER JONES COLLECTION SERVICE INC.	KLAMATH FALLS OR 97603
11041994141012413873 39	LAURA TROTTS	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
11041994141012413880 40	LAURA SPENDOLINI	KLAMATH FALLS OR 97603
11041994141012413897 41	LAURA S. SPENDOLINI, WHO ACQUIRED TITLE AS LAURA P.O. BOX 7897	KLAMATH FALLS OR 97603
11041994141012413903 42	JOSEPH SPENDOLINI	KLAMATH FALLS OR 97601
11041994141012413910 43	LAURA TROTTS	KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

11041994141012413927
44

LAURA SPENDOLINI

P.O. BOX 7897

KLAMATH FALLS OR 97601

11041994141012413934
45

IRRIGATION DISTRICT

6640 KID LANE

KLAMATH OR 97603

11041994141012413941
46

CREDIT BUREAU KLAMATH COUNTY LTD

839 MAIN ST

KLAMATH FALLS OR 97601-6011

11041994141012413958
47

CARTER JONES COLLECTION SERVICE

RATLIFF AND RATLIFF

905 MAIN STREET, SUITE 200
KLAMATH FALLS OR 972601

Exhibit A to Affidavit of Mailing

Town & Country Title Services
505 City Parkway West
Orange CA 92868

Sender:

6/19/2008 9:04:44 PM

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 0047595-01 000 06182008 Town_N_C000094

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
71041994141016314888	1	LAURA S TROTTS	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016314895	2	LAURA S TROTTS	P.O. BOX 7897	KLAMATH FALLS OR 97602
71041994141016314901	3	S S SPENDOLINI	WHO ACQUIRED TITLE AS LAURA S. TROTTS	4423 WINTER AVENUE KLAMATH FALLS OR 97603
71041994141016314918	4	JOSEPH SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016314925	5	CARTER JONES COLLECTION SERVICE INC.	MICHAEL RATLIFF, OSB 75313	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
71041994141016314932	6	LAURA TROTTS	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016314949	7	LAURA SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016314956	8	LAURA S SPENDOLINI	WHO ACQUIRED TITLE AS LAURA S. TROTTS	P.O. BOX 7897 KLAMATH FALLS OR 97601
71041994141016314963	9	JOSEPH SPENDOLINI	P.O. BOX 7897	KLAMATH FALLS OR 97601
71041994141016314970	10	LAURA TROTTS	P.O. BOX 7897	KLAMATH FALLS OR 97601
71041994141016314987	11	LAURA SPENDOLINI	P.O. BOX 7897	KLAMATH FALLS OR 97601
71041994141016314994	12	KLAMATH IRRIGATION DISTRICT	6640 KID LANE	KLAMATH FALLS OR 97603

71041994141016315007 13	LAURA SPENDOLINI	P.O. BOX 7897	KLAMATH FALLS OR 97601
71041994141016315014 14	KLAMATH IRRIGATION DISTRICT	6640 KID LANE	KLAMATH FALLS OR 97603
71041994141016315021 15	LAURA S SPENDOLINI	WHO ACQUIRED TITLE AS LAURA S. TROTTS	4423 WINTER AVENUE KLAMATH FALLS OR 97603
71041994141016315038 16	JOSEPH SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016315045 17	CARTER JONES COLLECTION SERVICE INC.	MICHAEL RATLIFF, OSB 75313	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
71041994141016315052 18	LAURA TROTTS	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016315069 19	LAURA SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016315076 20	LAURA S SPENDOLINI	WHO ACQUIRED TITLE AS LAURA S. TROTTS	P.O. BOX 7897 KLAMATH FALLS OR 97601
71041994141016315083 21	JOSEPH SPENDOLINI	P.O. BOX 7897	KLAMATH FALLS OR 97601
71041994141016315090 22	LAURA TROTTS	P.O. BOX 7897	KLAMATH FALLS OR 97601
71041994141016315106 23	CARTER JONES COLLECTION SERVICE	C/O RATLIFF AND RATLIFF	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 927601
71041994141016315113 24	LAURA S. SPENDOLINI, WHO ACQUIRED TITLE AS LAURA S	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016315120 25	JOSEPH SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016315137 26	CARTER JONES COLLECTION SERVICE INC.	C/O MICHAEL RATLIFF, OSB 75313	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
71041994141016315144 27	LAURA TROTTS	4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016315151 28	LAURA SPENDOLINI	4423 WINTER AVENUE	KLAMATH FALLS OR 97603

71041994141016315168 29	LAURA SPENDOLINI, WHO ACQUIRED TITLE AS LAURA S. P.O. BOX 7897	KLAMATH FALLS OR 97603
71041994141016315175 30	JOSEPH SPENDOLINI	KLAMATH FALLS OR 97601
71041994141016315182 31	LAURA TROTTS	KLAMATH FALLS OR 97601
71041994141016315199 32	LAURA SPENDOLINI	KLAMATH FALLS OR 97601
71041994141016315205 33	KLAMATH IRRIGATION DISTRICT	KLAMATH FALLS OR 97601
71041994141016315212 34	CREDIT BUREAU KLAMATH COUNTY LTD	KLAMATH FALLS OR 97601-6011
71041994141016315229 35	CARTER JONES COLLECTION SERVICES	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
71041994141016315236 36	LAURA S. SPENDOLINI, WHO ACQUIRED TITLE AS LAURA 4423 WINTER AVENUE	KLAMATH FALLS OR 97603
71041994141016315243 37	JOSEPH SPENDOLINI	KLAMATH FALLS OR 97603
71041994141016315250 38	CARTER JONES COLLECTION SERVICE INC.	905 MAIN STREET, SUITE 200 KLAMATH FALLS OR 97601
71041994141016315267 39	LAURA TROTTS	KLAMATH FALLS OR 97603
71041994141016315274 40	LAURA SPENDOLINI	KLAMATH FALLS OR 97603
71041994141016315281 41	LAURA S. SPENDOLINI, WHO ACQUIRED TITLE AS LAURA P.O. BOX 7897	KLAMATH FALLS OR 97601
71041994141016315298 42	JOSEPH SPENDOLINI	KLAMATH FALLS OR 97601
71041994141016315304 43	LAURA TROTTS	KLAMATH FALLS OR 97601

71041994141016315311

44

LAURA SPENDOLINI

P.O. BOX 7897

KLAMATH FALLS OR 97601
KLAMATH FALLS OR 97601

71041994141016315328

45

IRRIGATION DISTRICT

6640 KID LANE

KLAMATH OR 97603

71041994141016315335

46

CREDIT BUREAU KLAMATH COUNTY LTD

839 MAIN ST

KLAMATH FALLS OR 97601-6011

71041994141016315342

47

CARTER JONES COLLECTION SERVICE

RATLIFF AND RATLIFF

905 MAIN STREET, SUITE 200
KLAMATH FALLS OR 972601

T0727802OR / TROTTS
ASAP# 2789647

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":

4423 Winter Avenue
Klamath Falls, OR 97603

By delivering such copy, personally and in person to Joe Spendolini, at the above Property Address on June 24, 2008 at 1:25 PM.

Prior to the aforementioned service, I attempted personal service at the Property Address on 06/21/2008 at 12:40 PM. 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).

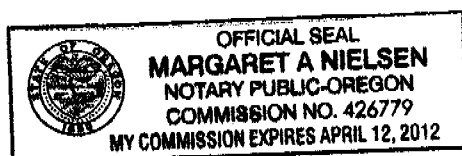
The effective date of service upon an occupant at the Property Address is 06/21/2008 as calculated pursuant to ORS 86.750 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME
this 3 day of July, 2008
by Robert Bolenbaugh.

Margaret A. Nielsen
Notary Public for Oregon

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



175696

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 # 10419

Notice of Sale/Laura S. Trotts

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:

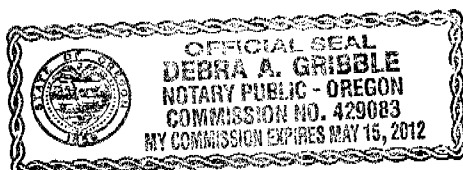
August 5, 12, 19, 26, 2008

Total Cost: \$937.08

Subscribed and sworn by Jeanine P Day
before me on: August 26, 2008

Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE
Loan No: 0052231008 T.S. No.: T07-27802-OR

Reference is made to that certain deed made by, LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE as Grantor to LAWYERS TITLE, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as Beneficiary, dated 09-10-2003, recorded 09-24-2003, in official records of KLAMATH County, Oregon in book/reel/volume No. VOL M03 at page No. 71118-36, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R-3909-0111BC-03800-000 The S1/2 SW1/4 NW1/4 of Section 11, Township 39 South, Range 9 East of Willamette Meridian, Klamath County, Oregon, more particularly described as follows: Beginning at a point which lies North 1°12' West a distance of 331.4 feet along the Section line and North 88°57' East a distance of 814.5 feet from the iron axel which marks the quarter section corner common to Sections 10 and 11, Township 39 South, Range 9 East of Willamette Meridian and running thence: continuing North 88°57' East a distance of 67.5 feet to a point; thence North 0°12' West parallel to the section line a distance of 331.4 feet, more or less, to an iron pin on the North line of the S1/2 SW1/4 NW1/4 of Section 11; thence South 88°58' West along the North line of the S1/2 SW1/4 NW1/4 of Section 11, a distance of 67.5 feet to an iron pin; thence South 1°12' East a distance of 331.4 feet, more or less, to the point of beginning. EXCEPTING THEREFROM that portion lying within Winter Avenue. Commonly known as: 4423 WINTER AVENUE, KLAMATH FALLS, OR 97603.

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 03/01/2007 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECAME PAYABLE. Monthly Payment \$1,239.06 Monthly Late Charge \$57.97.

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 \$116,336.60 together with interest thereon at the rate of 10.375% per annum from 11-01-2007 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, the undersigned trustee will on 10-15-2008 at the hour of 10:00 A.M. Standard of Time, as established by section 187.110, Oregon Revised Statutes, at 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.

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. For sales information, please contact AGENCY SALES AND POSTING at WWW.FIDELITYASAP.COM or 714-259-7850 Dated: May 27, 2008. LSI TITLE COMPANY OF OREGON BY CR Title Services Inc., AS AGENT TO THE TRUSTEE, P.O. Box 1500, Rancho Cucamonga, CA 91729-1500. PHONE NUMBER 888-48-9191 REINSTATEMENT LINE 800-211-6926 JORGE JIMENEZ, TRUSTEE SALES OFFICER ASAP# 2789647 08/05/2008, 08/12/2008, 08/19/2008, 08/26/2008 #10419 August 5, 12, 19, 26, 2008.