

2008-014413

Klamath County, Oregon



00055092200800144130030038

10/22/2008 11:21:59 AM

Fee: \$31.00

**RECORDING COVER SHEET**  
**Pursuant to ORS 205.234**

**After recording return to:**

**Northwest Trustee Services, Inc.**  
**As successor trustee**  
**Attention: Becky Baker**  
**P.O. Box 997**  
**Bellevue, WA 98009-0997**

1st 1262621

**1. AFFIDAVIT OF PUBLICATION**

**Original Grantor(s) on Trust Deed: Jonah Micka and Natasha Micka, husband and wife**

**Beneficiary: Mortgage Electronic Registration Systems, Inc. solely as nominee for Quicken Loans Inc.**

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

F31-

# 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 # 10527

Notice of Sale/Jonah & Natasha Micka

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:

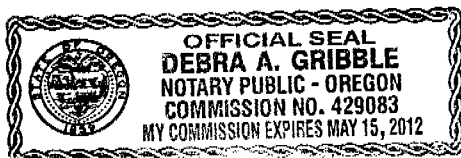
September 11, 18, 25, October 2, 2008

Total Cost: \$1,057.72

Subscribed and sworn by Jeanine P Day  
before me on: October 2, 2008

Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Jonah Micka and Natasha Micka. Husband and wife, as grantor, to Pacific Northwest Title, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Quick-En Loans Inc., as beneficiary, dated 11/30/07, recorded 12/11/07, in the mortgage records of Klamath County, Oregon, as 2007-020760 and subsequently assigned to Chase Home Finance LLC by Assignment, covering the following described real property situated in said county and state, to wit: Lot 5, Tract No. 1439, Prairie Meadows, according to the Official Plat thereof on file in the office of the clerk of Klamath County, Oregon. PROPERTY ADDRESS: 5529 KELLAL LN, KLAMATH FALLS, OR 97603.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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: monthly payments of \$1,474.39 beginning 04/01/08; plus late charges of \$73.72 each month beginning 04/16/08; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$182,610.93 with interest thereon at the rate of 6.875 percent per annum beginning 03/01/08; plus late charges of \$73.72 each month beginning 04/16/08 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on December 5, 2008 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: Inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, [www.northwesttrustee.com](http://www.northwesttrustee.com). 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 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. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, 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. The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com). Northwest Trustee Services, Inc. For further information, please contact: Becky Baker, Northwest Trustee Services, Inc., P.O. Box 997, Bellevue, WA 98009-0997 586-1900 File No. 7037.16114/MICKA, JONAH. (TS# 7037.16114) 1002.95618-FEI  
#10527 September 11, 18, 25, October 2, 2008.