# 2008-015545 Klamath County, Oregon



# **COVER SHEET**

ORS: 205,234 \_\_\_\_11/18/2008 11:19:35 AM

Fee: \$116.00

This cover sheet has been prepared by the persons presenting the attached instrument for recording. Any errors in this cover sheet DO NOT affect the transaction(s) contained in the instrument itself. 1St 1201854

After recording, return to:
Interface Inc 5839 mission Gorge ed Ste A San Diego CA 92120
The date of the instrument attached is November 17 7008
1) NAMES(S) OF THE INSTRUMENT(S) required by ORS 205.234(a)  AFFICIONIT OF MAINING
2) PARTY(IES)/GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160:
Grub, John & Jeanne
3) PARTY(IES)/GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160  Ameri Quest
4) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030
\$
5) RE-RECORDED to correct: Previously recorded as:

# **AFFIDAVIT OF MAILING**

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

1st 1261854

Reference No: Mailing Number:	T08-39062-OR 0052348-01			
STATE OF CALIFO	RNIA	} }SS		
COUNTY OF SAN I	DIEGO	}		
I, <u>Cli</u>	ifton McBride		being duly sworn, depose and say:	
I am and at all times I San Diego County, C		zen of the United	d States, over the age of eighteen years and a resider	ıt of
document, in separate	CR Title Services on a sealed envelopes, in a s list on exhibit A, atta	accordance with th	osited in the United States mail a copy of the attache the checked mailing classes defined below, postage made a part hereof.	∌d
	First Class Certified Return	☐ Certified ☐ Registered	☐ Registered International	
			Oliton McBude	
STATE OF CALIFO COUNTY OF SAN I				
is/are subscribed to the authorized capacity(is	CLIFTON McE me (or proved to me on the within instrument ar	BRIDE n the basis of satis nd acknowledged their signature(s)	e undersigned, a Notary Public in and for said State, isfactory evidence) to the person(s) whose names(s) It to me that he/she/they executed the same in his/her. (s) on the instrument the person(s), or the entity upon it.	/their
WITNESS my hand a	and official seal.		DAVID NEAL COMM. #1695606 NOTARY PUBLIC • CALIFORNIA SAN DIEGO COUNTY Commission Expires Sept. 24, 2010	\$00. 1061 ww.

411

# 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 6015 ONYX AVENUE KLAMATH FALLS, OR 97603, 6015 ONYX 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 01-01-2007 to bring your mortgage loan current was \$\$26,025.03. 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: 12-05-2008, 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.

T08-39062-OR DATED: July 22, 2008

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

Trustee signature:

JORGE JIMENEZ

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: 0101922326 T.S. No.: T08-39062-OR

Reference is made to that certain deed made by, JOHN M. GRUBB AND JEANNE ANN GRUBB, HUSBAND AND WIFE as Grantor to LAWYERS TITLE INSURANCE CORPORATION, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as Beneficiary, dated 01-05-2005, recorded 01-14-2005, in official records of KLAMATH County, Oregon in book/reel/volume No. M05 at page No. 03189, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

#### APN: R560903

THE EASTERLY 15 FEET OF LOT 10, GRACE PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF CLERK OF KLAMATH COUNTY, OREGON.

ALSO THAT VACATED PORTION OF OXBOW STREET ADJOINING LOT 10 ON THE EAST AS DESCRIBED IN BOOK M-71 AT PAGE 2187, DEED RECORDS OF KLAMATH COUNTY, OREGON, RECORDED MARCH 12, 1971.

Commonly known as: 6015 ONYX 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 02/01/2007 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 \$1,142.05

Monthly Late Charge \$45.72

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 \$115,530.20 together with interest thereon at the rate of 11.375% per annum from 01-01-2007 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 FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 12-05-2008 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statues, 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: July 22, 2008

FIRST AMERICAN TITLE INSURANCE COMPANY 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 800-2 1-6926

SE JIMENEZ, TRUSTEJ SALES OFFICER

State of CA }ss County of SAN BERNARDINO)

Javier Vasquez Jr.

On July 22, 2008 before me, 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

Javier Vasquez Jr.

Notary Public

(seal)

JAVIER VASQUEZ JR. Commission # 1739517 Notary Public - California Orange County Comm. Explas Apr 17, 2011

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 OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from JOHN M. GRUBB AND JEANNE ANN GRUBB, HUSBAND AND WIFE Grantor

To FIRST AMERICAN TITLE INSURANCE COMPANY Successor Trustee

After recording return to(name, address, zip): CR Title Services Inc. P.O. Box 1500 Rancho Cucamonga, CA 91729-1500 CERTIFIED BY FIRST AMERICAN TITLE
INSURANCE COMPANY TO BE A COPY
OF THE DOCUMENT RECORDED ON 07/24/2008
AS INSTRUMENT NO. 2008-10562
IN BOOK
PAGE

OFFICIAL RECORDS OF KLAMATH FEE: \$36.00

SPACE RESERVED FOR RECORDER'S USE

TS No: T08-39062-OR Loan No: 0101922326

Reference is made to that certain trust deed made by JOHN M. GRUBB AND JEANNE ANN GRUBB, HUSBAND AND WIFE as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY as successor trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A CORPORATION, as beneficiary, dated 01-05-2005, recorded 01-14-2005, in the Records of KLAMATH County, Oregon, in book M05 at page 03189, 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: R560903

THE EASTERLY 15 FEET OF LOT 10, GRACE PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF CLERK OF KLAMATH COUNTY, OREGON.

ALSO THAT VACATED PORTION OF OXBOW STREET ADJOINING LOT 10 ON THE EAST AS DESCRIBED IN BOOK M-71 AT PAGE 2187, DEED RECORDS OF KLAMATH COUNTY, OREGON, RECORDED MARCH 12, 1971.

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** 

FROM 02/01/2007 03/01/2007 09/01/2007 03/01/2008	THRU 02/28/2007 08/31/2007 02/29/2008 07/22/2008	NO. PMT 1 6 6 5	RATE 8.650 10.650 11.650 11.375	AMOUNT \$914.44 \$1,080.08 \$1,165.58 \$1,142.05	TOTAL \$914.44 \$6,480.48 \$6,993.48 \$5,710.25
Total Late Charg Beneficiary Adva LATE CHARGES BAD CHECK FE OTHER FEES	nces 6 ES				\$822.96 \$1,114.32 \$100.00 \$85.00
CORP ADVANC	E				\$3,749.56

### **ACCRUED LATE CHARGES**

\$-822.96

\$25,147.53

TOTAL FORECLOSURE COST:

\$877.50

TOTAL REQUIRED TO REINSTATE:

\$26,025,03

TS No :T08-39062-OR

Loan No: 0101922326

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: \$115,530.20

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 02/01/2007 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 10:00 AM, in accord with the standard of time established by ORS 187.110 on 12-05-2008, at the following place: 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, 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

# JOHN M. GRUBB AND JEANNE ANN GRUBB, HUSBAND AND WIFE

6015 ONYX 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 July 22, 2008

FIRST AMERICAN TITLE INSURANCE COMPANY 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

RGE JIMENEZ, TRUSTEE SALES OFFICER

State of CA }ss
County of SAN BERNARDINO}

On July 22, 2008 before me, **Javier Vasquez Jr.**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)

Javier Vasquez Jr. Notary Public

Notary Public - California Orange County My Comm. Explice Apr 17, 2011

Commission # 1739517

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

8/13/2008 8:48:50 PM

Sender:

CR Title Services 505 City Parkway Wesr Orange CA 92868

First Class Postal Class:

Type of Mailing: Window

Affidavit Attachment: 0052348-01 000 08122008 Town\_N\_C000094

Postal Number Sequence Recipient Name

11041994141013906695

JOHN M GRUBB

JEANNE ANN GRUBB 11041994141013906701 2

6015 ONYX AVENUE

PO BOX 12669

6015 ONYX AVENUE

Address Line 1/3

11041994141013906718

PARAGON WAY, INC.

11041994141013906725

PARAGON WAY, INC.

11041994141013906732 5

DAVID H. DEBLASIO, ATTORNEY

2724 WEST MAIN ST

GENERALL CREDIT SERVICE, INC.

Address Line 2/4

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

PORTLAND OR 97212

PO BOX 12669 PORTLAND OR 97212

MEDFORD OR 97501-0201

# Exhibit A to Affidavit of Mailing

Sender: 8/13/2008 8:48:50 PM

CR Title Services 505 City Parkway Wesr Orange CA 92868

Certified - Ret Postal Class:

Type of Mailing: Window

Affidavit Attachment: 0052348-01 000 08122008 Town\_N\_C000094

Postal Number Sequence Recipient Name

JOHN M GRUBB 71041994141018179799

JEANNE ANN GRUBB 71041994141018179805

PARAGON WAY, INC. 71041994141018179829

71041994141018179836

PARAGON WAY, INC.

71041994141018179843 5

GENERALL CREDIT SERVICE, INC.

Address Line 1/3

6015 ONYX AVENUE

6015 ONYX AVENUE

PO BOX 12669

DAVID H. DEBLASIO, ATTORNEY

2724 WEST MAIN ST

Address Line 2/4

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

PORTLAND OR 97212

PO BOX 12669 PORTLAND OR 97212

MEDFORD OR 97501-0201

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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 01-01-2007 to bring your mortgage loan current was \$\$26,025.03. 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: 12-05-2008, 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.
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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.

T08-39062-OR **DATED:** July 22, 2008

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

Truster signature:

KORGE JIMENEZ

# AFFIDAVIT OF SERVICE

STATE OF OREGON County of Klamath

SS.

I, Jake Doolan, 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":

## 6015 Onyx Avenue Klamath Falls, OR 97603

By delivering such copy, personally and in person to **John and Jeanne Ann Grubb**, at the above Property Address on November 04, 2008 at 2:15 PM.

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

SUBSCRIBED AND SWORN BEFORE ME this / day of // Celuber, 2005 by Jake Doolan.

Notary Public for Oregon

Jake Doolan

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue Portland, OR 97205

(503) 241-0636





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: 0101922326 T.S. No.: T08-39062-OR

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Monthly Payment \$1,142.05

Monthly Late Charge \$45.72

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Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 12-05-2008 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statues, 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.

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

Dated: July 22, 2008

FIRST AMERICAN TITLE INSURANCE COMPANY 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 800-2/11-6926

JIMENEZ, TRUSTE SALES OFFICER

State of CA }ss County of SAN BERNARDINO}

Javier Vasquez Jr. On July 22, 2008 before me,

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)

Javier Vasquez Jr.

Notary Public

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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.