

2008-015546

Klamath County, Oregon



00056420200800155460100101

COVER SHEET

ORS: 205.234

11/18/2008 11:20:39 AM

Fee: \$66.00

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.

15r 129775v

After recording, return to:

ReconTrust Co.
400 Countrywide Way SV-35
Simi Valley CA 93065

The date of the instrument attached is November 17 2008.

1) NAMES(S) OF THE INSTRUMENT(S) required by ORS 205.234(a)

Affidavit of mailing Trustees
Notice of Sale

2) PARTY(IES)/GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160:

Varber, Joyce

3) PARTY(IES)/GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160

MEES

4) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030

\$ _____

5) FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERK'S LIEN RECORDS, ORS 205.121(1)(c)

6) RE-RECORDED to correct: _____
Previously recorded as: _____

FW-

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original 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 both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by RECONTRUST COMPANY, N.A., the trustee named in said notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, 10/28/2008. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. 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

County of Ventura

Signature [Signature]

Subscribed and sworn to (or affirmed) before me on this 31st day of October, 20 08, by Martha Casillas personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

and JOYCE E YARBER

[Signature]
Notary Public for California

Residing at Ventura

My commission expires: 6/18/2011

RECONTRUST COMPANY, N.A.

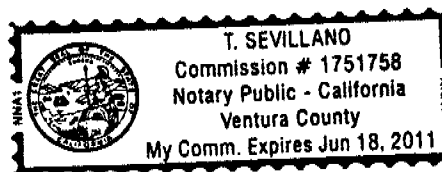
Trustee TS No. 05-0012721

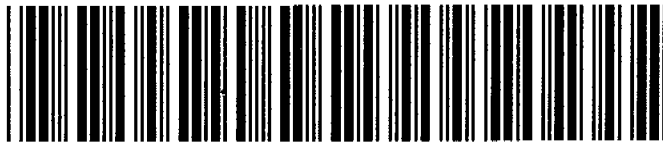
After Recording return to:

400 COUNTRYWIDE WAY SV-35

RECONTRUST COMPANY, N.A.

SIMI VALLEY, CA 93065





02 050012721

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 05-0012721

Tenant/Occupant 10/28/2008

137929 MANZANITA
GILCREST, OR 97737
7187 7930 3131 3389 2595

Tenant/Occupant 10/28/2008

137929 MANZANITA
GILCREST, OR 97737
7187 7930 3131 3389 2601

JOYCE E YARBER 10/28/2008

P O Box 743
GILCREST, OR 97737
7187 7930 3131 3389 2557

JOYCE E YARBER 10/28/2008

P O Box 743
GILCREST, OR 97737
7187 7930 3131 3389 2564

MICHAEL H. MCGEAN 10/28/2008

1148 NW HILL STREET
ATTORNEY AT LAW
BEND, OR 97701-1914
7187 7930 3131 3389 2588

STATE OF OREGON DEPT OF REVENUE 10/28/2008

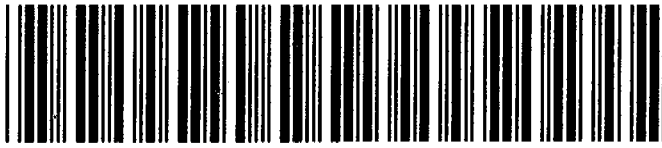
PO BOX 14380
PROPERTY TAX DIVISION, DEFERRAL UNIT
SALEM, OR 97309-5075
7187 7930 3131 3389 2625

GILCHRIST OWNERS ASSOCIATION 10/28/2008

7000 SW VARNS STREET
VIAL FOTHERINGHAM, LLP
PORTLAND, OR 97223
7187 7930 3131 3389 2632

THE GILCHRIST OWNERS ASSOCIATION, INC. 10/28/2008

PO BOX 862



02 050012721

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 05-0012721

THE GILCHRIST OWNERS ASSOCIATION, INC.

10/28/2008

ATTN: MARY DUTCHER

GILCHRIST, OR 97337

7187 7930 3131 3389 2656

JOYCE E YARBER

10/28/2008

PO BOX 743

GILCHRIST, OR 97337

7187 7930 3131 3389 2571

GILCHRIST OWNERS ASSOCIATION

10/28/2008

PO BOX 1151

BEND, OR 97709

7187 7930 3131 3389 2649

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original 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 both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by RECONTRUST COMPANY, N.A., the trustee named in said notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, on 10.21.08. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. 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
County of Ventura

Signature [Signature]

Subscribed and sworn to (or affirmed) before me on this 21st day of October, 20 08, by Heiderose Courton, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

and JOYCE E YARBER

[Signature]
Notary Public for California

Residing at

Ventura

My commission expires: 10/21/2011

RECONTRUST COMPANY, N.A.

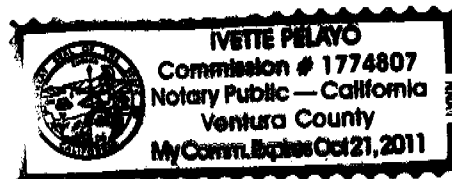
Trustee TS No. 05-0012721

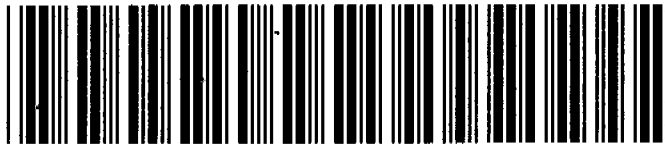
After Recording return to:

400 COUNTRYWIDE WAY SV-35

RECONTRUST COMPANY, N.A.

SIMI VALLEY, CA 93065





04 050012721

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 05-0012721

JOYCE E YARBER
137929 MANZANITA
GILCREST, OR 97737
7187 7930 3131 3376 1235

JOYCE E YARBER
137929 MANZANITA
GILCREST, OR 97737
7187 7930 3131 3376 1242

Tenant/Occupant
137929 MANZANITA
GILCREST, OR 97737
7187 7930 3131 3376 1396

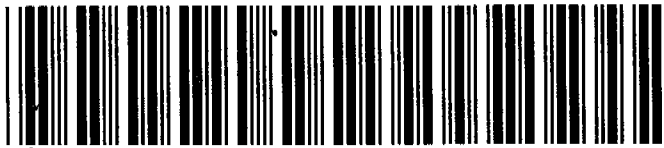
JOYCE E YARBER
PO BOX 743
GILCHRIST, OR 97737
7187 7930 3131 3376 1259

JOYCE E YARBER
137929 MANZANITA
GILCHRIST, OR 97737
7187 7930 3131 3376 1266

DONALD LESLIE RINGEN, TRUSTEE
14514 OAK MEADOW RD
PENN VALLEY, CA 95946-9363
7187 7930 3131 3376 1280

EDNA LOU RINGEN, TRUSTEE
14514 OAK MEADOW RD
PENN VALLEY, CA 95946-9363
7187 7930 3131 3376 1327

THE RINGEN FAMILY TRUSTEE DATED 8/28/1992
14514 OAK MEADOW RD
PENN VALLEY, CA 95946-9363
7187 7930 3131 3376 1358



04 050012721

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 05-0012721

DONALD LESLIE RINGEN, TRUSTEE
PO BOX 976
PENN VALLEY, CA 95946-0976
7187 7930 3131 3376 1297

EDNA LOU RINGEN, TRUSTEE
PO BOX 976
PENN VALLEY, CA 95946-0976
7187 7930 3131 3376 1334

THE RINGEN FAMILY TRUSTEE DATED 8/28/1992
PO BOX 976
PENN VALLEY, CA 95946-0976
7187 7930 3131 3376 1365

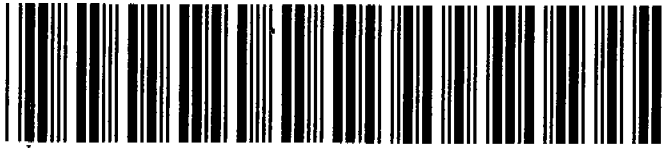
DONALD LESLIE RINGEN, TRUSTEE
525 MAIN STREET
C/O ASPEN TITLE & ESCROW, INC.
KLAMATH FALLS, OR 97601
7187 7930 3131 3376 1303

EDNA LOU RINGEN, TRUSTEE
525 MAIN STREET
C/O ASPEN TITLE & ESCROW, INC.
KLAMATH FALLS, OR 97601
7187 7930 3131 3376 1341

THE RINGEN FAMILY TRUSTEE DATED 8/28/1992
525 MAIN STREET
C/O ASPEN TITLE & ESCROW, INC.
KLAMATH FALLS, OR 97601
7187 7930 3131 3376 1372

JOYCE E YARBER
P O Box 743
GILCREST, OR 97737
7187 7930 3131 3376 1228

JOYCE E YARBER
P O Box 743
GILCREST, OR 97737
7187 7930 3131 3376 1273



04 050012721

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 05-0012721

MICHAEL H. MCGEAN
1148 NW HILL STREET
ATTORNEY AT LAW
BEND, OR 97701-1914
7187 7930 3131 3376 1389

A handwritten signature in cursive script, appearing to read "Heiderose Courton".

HEIDEROSE COURTON

AMENDED TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust deed made by JOYCE E YARBER, A SINGLE WOMAN as grantor(s), to DESCHUTES COUNTY TITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 09/29/2004, recorded 10/06/2004, in the mortgage records of Klamath County, Oregon, in Reel No. M04 at Page No. 67914 as Recorder's fee/file/instrument/microfilm/reception Number covering the following described real property situated in said county and state, to wit:

LOT 23, TRACT NO. 1318, GILCHRIST TOWNSITE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 137929 MANZANITA
GILCREST, OR 97737

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 \$451.41 beginning 07/01/2007; plus late charges of \$22.57 each month beginning 07/01/2007 plus prior accrued late charges of \$44.55 payment plus advances of \$43.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

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: \$62,867.22 with interest thereon at the rate of 7.5 percent per annum beginning 04/01/2005 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

The Notice of Default and original Notice of Sale given pursuant thereto stated the property would be sold on Monday, December 19, 2005, at the hour of 10:00 AM, in accord with the standard of time of 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. However, subsequent to the recording of said Notice of Default the original proceedings were stayed by order of the court or by proceeding filed under the U.S. Bankruptcy Code or for other lawful reason. Said stay was terminated on 09/22/2008.

WHEREFORE, notice hereby is given that, RECON TRUST COMPANY, N.A., the undersigned Trustee will on Monday, November 17, 2008 at the hour of 10:00 AM 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 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 the Trustee's and attorney's 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 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.

RECON TRUST COMPANY, N.A.

Dated 10.17.08, 20__


HEIDEROSE COURTON, Team Member

For further information, please contact:

RECON TRUST COMPANY, N.A.
COUNTRYWIDE HOME LOANS, INC.
5898 CONDOR DRIVE, MP-88
MOORPARK, CA 93021
(800)-281-8219
TS No. 05 -0012721

STATE OF _____)
) ss.
COUNTY OF _____)

This instrument was acknowledged before me on _____, 20____, by
RECON TRUST COMPANY, N.A., as Trustee.

Notary Public for _____
My commission expires: _____

(SEAL)

THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.