

2008-015653

Klamath County, Oregon



00056549200800156530170179

COVER SHEET

ORS: 205.234

11/20/2008 03:40:38 PM

Fee: \$101.00

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 1270088

After recording, return to:

Interface Inc.
5839 Mission Gorge Rd Ste A
San Diego CA 92120

The date of the instrument attached is November 19 2008.

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

Affidavit of Mailing

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

White, Sandy

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

MEZS

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: _____

F-101-

**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 1766 GARY STREET
KLAMATH FALLS, OR 97603, 1766 GARY STREET 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 03-01-2008 to bring your mortgage loan current was \$57,418.83. 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: 12-19-2008, 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.

T08-39737-OR
DATED: August 07, 2008

Trustee name: YESSICA RODRIGUEZ
Trustee phone number: 888-485-9191

Trustee signature:


YESSICA RODRIGUEZ

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: 9000018748
T.S. No.: T08-39737-OR

Reference is made to that certain deed made by, SANDY L. WHITE, A MARRIED WOMAN as Grantor to MCCARTHY & HOTLUS, LLP C/O KATRINA E. GLOGOWSKI, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 06-01-2007, recorded 06-08-2007, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 2007-010395 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R3909-002BB-02500

THE N1/2 OF LOT 10 IN BLOCK 9, PLEASANT VIEW TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:
1766 GARY STREET
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 04/01/2008 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 \$1,214.49

Monthly Late Charge \$60.72

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 \$136,646.32 together with interest thereon at the rate of 10.49% per annum from 03-01-2008 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 12-19-2008 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

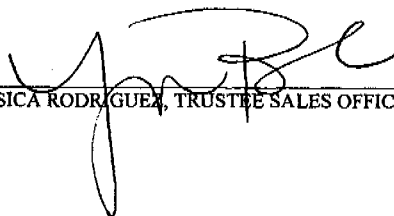
foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by 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: August 07, 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 800-211-6926

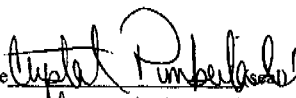

YESSICA RODRIGUEZ, TRUSTEE SALES OFFICER

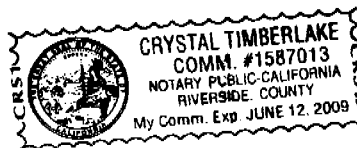
State of CA } ss
County of SAN BERNARDINO }

On August 07, 2008 before me, Crystal Timberlake Notary Public, personally appeared YESSICA RODRIGUEZ, 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 
Crystal Timberlake 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 OF DEFAULT
AND ELECTION TO SELL**

**RE: Trust Deed from SANDY L. WHITE, A
MARRIED WOMAN 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 08/11/2008
AS INSTRUMENT NO. 2008-11396
IN BOOK PAGE
OFFICIAL RECORDS OF KLAMATH
FEE: \$31**

SPACE RESERVED
FOR
RECORDER'S USE

TS No: T08-39737-OR

Loan No: 9000018748

Reference is made to that certain trust deed made by SANDY L. WHITE, A MARRIED WOMAN as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY as successor trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as beneficiary, dated 06-01-2007, recorded 06-08-2007, in the Records of KLAMATH County, Oregon, in book at page , and/or as fee/file/instrument/microfilm/reception No. 2007-010395 (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R3909-002BB-02500

THE N1/2 OF LOT 10 IN BLOCK 9, PLEASANT VIEW TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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> |
|-------------|-------------|----------------|-------------|---------------|--------------|
| 04/01/2008 | 08/07/2008 | 5 | 10.490 | \$1,214.49 | \$6,072.45 |

| | |
|----------------------|-----------|
| Total Late Charges: | \$242.88 |
| Beneficiary Advances | |
| Late Charges | \$242.88 |
| Suspense Funds | \$-11.00 |
| CORP ADVANCE | \$187.00 |
| ACCRUED LATE CHARGES | \$-242.88 |

\$6,491.33

TOTAL FORECLOSURE COST: \$927.50

TOTAL REQUIRED TO REINSTATE: \$7,418.83

TS No :T08-39737-OR

Loan No: 9000018748

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: \$136,646.32

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 04/01/2008 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 12-19-2008, 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

SANDY L. WHITE, A MARRIED WOMAN

1766 GARY STREET
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 August 07, 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

YESSICA RODRIGUEZ, TRUSTEE SALES OFFICER

State of CA }ss
County of SAN BERNARDINO}

On August 07, 2008 before me, Crystal Timberlake Notary Public, personally appeared YESSICA RODRIGUEZ, 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

CA

Crystal Timberlake (seal)
Crystal Timberlake

Notary Public



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

CR Title Services
505 City Parkway West
Orange CA 92868

Sender:

8/21/2008 11:12:00 PM

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 0053130-01 000 08202008 Town_N_C0000094

Postal Number Sequence Recipient Name

11041994141014182098
1 SANDY L WHITE

Address Line 1/3

1766 GARY STREET

Address Line 2/4

KLAMATH FALLS OR 97603

Exhibit A to Affidavit of Mailing

8/21/2008 11:12:00 PM Sender: CR Title Services
505 City Parkway West
Orange CA 92868

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 0053130-01 000 08202008 Town_N_C0000094

Postal Number Sequence Recipient Name

71041994141018562256
1 SANDY L WHITE

Address Line 1/3

1766 GARY STREET

Address Line 2/4

KLAMATH FALLS OR 97603

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**":

**1766 Gary Street
Klamath Falls, OR 97603**

By delivering such copy, personally and in person to **Richard White**, at the above Property Address on August 19, 2008 at 11:25 AM.

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

SUBSCRIBED AND SWORN BEFORE ME
this 22nd day of August, 2008
by Robert Bolenbaugh.

Cheri J. Crowe
Notary Public for Oregon

X

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



179119

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: 9000018748
T.S. No.: T08-39737-OR

Reference is made to that certain deed made by, SANDY L. WHITE, A MARRIED WOMAN as Grantor to MCCARTHY & HOTLUS, LLP C/O KATRINA E. GLOGOWSKI, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 06-01-2007, recorded 06-08-2007, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 2007-010395 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R3909-002BB-02500

THE N1/2 OF LOT 10 IN BLOCK 9, PLEASANT VIEW TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:
1766 GARY STREET
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 04/01/2008 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 \$1,214.49

Monthly Late Charge \$60.72

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 \$136,646.32 together with interest thereon at the rate of 10.49% per annum from 03-01-2008 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 **12-19-2008** 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

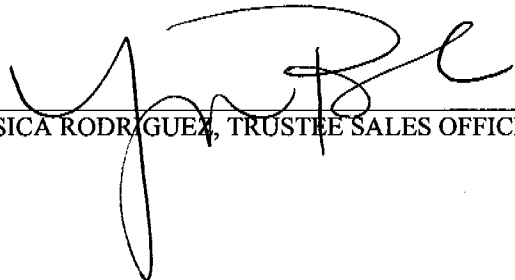
foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by 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: August 07, 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 800-211-6926


YESSICA RODRIGUEZ, TRUSTEE SALES OFFICER

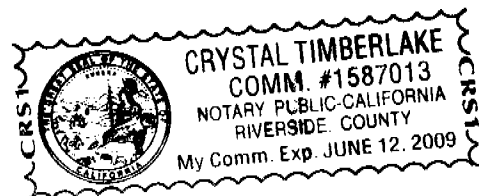
State of CA } ss
County of SAN BERNARDINO }

On August 07, 2008 before me, Crystal Timberlake Notary Public, personally appeared YESSICA RODRIGUEZ, 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 
Crystal Timberlake 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.

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 # 10454

Notice of Sale/Sandy L. White

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 19, 26, September 2, 9, 2008

Total Cost: \$801.36

Subscribed and sworn by Jeanine P Day
before me on: September 9, 2008

Debra A. Gribble
Notary Public of Oregon

My commission expires May 15, 2012

TRUSTEE'S NOTICE OF SALE

T.S. No.: T08-39737-OR

Loan No: 9000018748

Reference is made to that certain deed made by, Sandy L., White, a married woman as Grantor to McCarthy & Hot-lus, LLP c/o Katrina E. Glogowski, as trustee, in favor of "MERS" is Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 06-01-2007, recorded 06-08-2007, in official records of Klamath County, Oregon in book/reel/volume No. at page No. --, fee/file/instrument/microfile/reception No. 2007-010395 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R3909-002BB-02500 The N1/2 of Lot 10 in Block 9, Pleasant View Tracts, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. Commonly known as: 1766 Gary Street, 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 04/01/2008 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 \$1,214.49 Monthly Late Charge \$60.72.

By this reason of said de-fault 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 \$136,646.32 together with interest thereon at the rate of 10.49% per annum from 03-01-2008 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 under-signed trustee will on 12-19-2008 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, 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 the respective successors in interest, if any. For sales information, please contact Agency Sales and Posting at www.fidelityasap.com or 714-730-2727 Dated: August 07, 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 Rein-statement Line 800-211-6926 Yessica Rodriguez, Trustee Sales Officer ASAP# 2853875 08/19/2008, 08/26/2008, 09/02/2008, 09/09/2008. #10454 August 19, 26, September 2, 9, 2008.

