2009-001366 Klamath County, Oregon



02/05/2009 02:41:23 PM

Fee: \$121.00

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

When Recorded Return To:

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

Until requested otherwise, send all tax statements:

ATE 66039

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

## **COVER SHEET**

### **DOCUMENT:**

Affidavit of Mailing / Trustee's Notice of Sale Affidavit of Non-Occupancy Affidavit of Publication Notice

### **ORIGINAL GRANTOR ON TRUST DEED:**

**Brooke Anderson** 

### ORIGINAL BENEFICIARY ON TRUST DEED:

Mortgage Electronic Registration Systems, Inc.

\$126 ATE

IWHEN RECORDED MAIL TO:1

**Trustee Corps** 2112 Business Center Dr. Second Floor, Suite 201 Irvine, CA 92612

[Space Above This Line for Recorder's Use]

Loan #: 13090493 Trustee Sale #: OR0822981

### AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF **ORANGE** COUNTY OF CALIFORNIA

**SINUON SENG** being first duly sworn, depose, 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 his successor in interested named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

### SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by SINUON SENG of TRUSTEE CORPS, for LSI TITLE COMPANY OF OREGON, 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 mail in IRVINE, on July 31, 2008. 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.

BY: SINUON SENG. TRUSTEE SALE OFFICER

ıstee's Sale No. OR0822981

Date: 07/31/2008

Sinuon Seng , declare: Mailing: Required

Trustee Corps Page: 1

whose business address is 30 Corporate Park, Suite 400, Irvine, CA 92606

I am over the age of eighteen years; On 07/31/2008 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine notices, a true and correct copy of which is hereunto attached and made part hereof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert. Fee	R.R. Fee
71006309264087411564	BROOKE ANDERSON 609 LYTTON ST KLAMATH FALLS, OR 97601	\$3.49	\$0.00
71006309264087411571	BROOKE ANDERSON 2858 SW LAVA AVE REDMOND, OR 97756-7001	\$3.49	\$0.00
71006309264087411588	HSBC MORTGAGE SERVICES INC. 636 GRAND REGENCY BOULEVARD BRANDON, FL 33510 ATTN: DIEDRA JENKINS	\$3.49	\$0.00
71006309264087411595	BROOKE ANDERSON 70445 NW LOWER BRIDGEWAY TERREBONNE, OR 97760	\$3.49	\$0.00
71006309264087411601 <b>9</b>	CURRENT OCCUPANT 609 LYTTON STREET KLAMATH FALLS, OREGON 97601	\$3.49	\$0.00
71006309264087411618	BROOKE ANDERSON 609 LYTTON STREET KLAMATH FALLS, OREGON 97601	\$3.49	\$0.00
71006309264087411625	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026	\$3.49	\$0.00
71006309264087411632	WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK C/O MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026	\$3.49	\$0.00
		\$27.92	\$0.00

Mail By (Name) Postmaster (Name) Number of Pieces Number of Pieces Sending Employee by Sender Received Receiving Employee

I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

(Declarant)

(Date)

 $\begin{array}{ll} Trustee's\ Sale\ No.\ OR0822981\\ I, & Sinuon\ Seng & ,\ declare:\\ That\ I\ am\ an\ officer,\ agent,\ or\ employee\ of \end{array}$ 

Trustee Corps

Date: 07/31/2008 Mailing: Required

Page:

whose business address is

30 Corporate Park, Suite 400, Irvine, CA

1 am over the age of eighteen years; On 07/31/2008 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at

1 rvine

Number of Article	Name of Addressee, Street, and Post Office Address		Cert. Fee	R.R. Fee
	FLINT, MI 48501-2026			
71006309264087411649	WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK 401 PLYMOUTH ROAD, SUITE 400 PLYMOUTH MEETING, PA 19462		\$3.49	\$0.00
71006309264087411656	WILMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK C/O CORPORATION SERVICE COMPANY 285 LIBERTY ST NE SALEM, OR 97301	ANA CANA CANA CANA CANA CANA CANA CANA	\$3.49	\$0.00
			\$6.98	\$0.00

Mail By (Name) Number of Pieces Postmaster (Name) Number of Pieces Receiving Employee Sending Employee Received by Sender 2

I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

(Declarant) (Date)

Trustee's Sale No. OR0822981	
I. Sinuon Seng	, d
That I am an officer, agent, or employed	e of

Number of Pieces

by Sender

Number of Pieces

Received

(Date)

declare:

Date: 07/31/2008 Mailing: Required

Page:

Trustee Corps

whose business address is

30 Corporate Park, Suite 400, Irvine, CA

I am over the age of eighteen years; On 07/31/2008 by First Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at

Irvine
notices, a true and correct copy of which is hereunto attached and made part hereof, addresed to the following:

Name of Addressee, Street, and Post Office Address		
BROOKE ANDERSON		
609 LYTTON ST		
KLAMATH FALLS, OR 97601		
BROOKE ANDERSON	\$0.59	
2858 SW LAVA AVE		
REDMOND, OR 97756-7001		
HSBC MORTGAGE SERVICES INC.	\$0.59	
636 GRAND REGENCY BOULEVARD		
BRANDON, FL 33510		
ATTN: DIEDRA JENKINS		
BROOKE ANDERSON	\$0.59	
70445 NW LOWER BRIDGEWAY		
TERREBONNE, OR 97760		
CURRENT OCCUPANT	\$0.59	
609 LYTTON STREET		
KLAMATH FALLS, OREGON 97601		
BROOKE ANDERSON	\$0.59	
609 LYTTON STREET		
KLAMATH FALLS, OREGON 97601		
MORTGAGE ELECTRONIC	\$0.59	
REGISTRATION SYSTEMS, INC.		
P.O. BOX 2026		
FLINT, MI 48501-2026		
WILMINGTON FINANCE, A DIVISION OF AIG	\$0.59	
FEDERAL SAVINGS BANK C/O MORTGAGE		
ELECTRONIC REGISTRATION SYSTEMS, INC.		
P.O. BOX 2026		
	\$4.72	

I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

Postmaster (Name)

Receiving Employee

(Declarant)

Mail By (Name)

Sending Employee

Date: 07/31/2008 Mailing: Required

I, Sinuon Seng , declare: That I am an officer, agent, or employee of

Trustee's Sale No. OR0822981

Number of Pieces

2

by Sender

Number of Pieces

Received

Trustee Corps

Mail By (Name) Sending Employee

whose business address is 30 Corporate Park, Suite 400, Irvine, CA 92606

I am over the age of eighteen years; On 07/31/2008 by First Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine notices, a true and correct copy of which is hereunto attached and made part hereof, addressed to the following:

Name of Addressee, Street, and Post Office Address	Postage Fee
FLINT, MI 48501-2026	
WILMINGTON FINANCE, A DIVISION OF AIG	\$0.59
FEDERAL SAVINGS BANK	
401 PLYMOUTH ROAD, SUITE 400	
PLYMOUTH MEETING, PA 19462	
WILMINGTON FINANCE, A DIVISION OF AIG	\$0.59
FEDERAL SAVINGS BANK	
C/O CORPORATION SERVICE COMPANY	
285 LIBERTY ST NE	
SALEM, OR 97301	
	\$1.18

I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

(Date) (Declarant)

Postmaster (Name)

Receiving Employee

## TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq.

Trustee Sale No.: OR0822981 Loan No.: 13090493 Title Order No.: W870887

Reference is made to that certain Deed of Trust made by <u>BROOKE ANDERSON</u>, as Grantor, to <u>AMERITITLE</u>, as Trustee, in favor of <u>WILIMINGTON FINANCE</u>, <u>A DIVISION OF AIG FEDERAL SAVINGS BANK</u>, as Beneficiary, dated <u>12/27/2005</u>, and <u>Recorded on 12/30/2005 as Document No. M05-72159</u> in the County of <u>Klamath</u>, state of <u>Oregon</u>. The beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by <u>HSBC MORTGAGE SERVICES</u>, <u>INC</u>.

Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: LOT 7 IN BLOCK 62 OF LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

### A.P.N. # R-3809-029BA-05100-000

The street address or other common designation, if any, of the real property described above is purported to be: 609 LYTTON ST, KLAMATH FALLS, OR 97601

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the Trustee have elected to sell the said real property to satisfy the obligations secured by said Deed of Trust 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: THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 04/01/2008 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES.

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the Note and Deed of Trust, the Beneficiary may insist that you do so in order to reinstate your account in good standing. The Beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Deed of Trust immediately due and payable, said sums being the following to wit:

\$103,793.49 with interest thereon at the rate of 10.450 from 03/01/2008; plus late charges of \$47.84 each month beginning 04/01/2008 and prior accrued late charges until paid; together with title expenses, costs, trustee's fees and attorney 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.

WHEREFORE, notice hereby is given that the undersigned Trustee will, on 12/01/2008, at the hour of 10:00AM in accord with the standard of time established by O.R.S. 187.110; ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR, 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 has or had power to convey at the time of execution by him of the said Deed of Trust, together with any interest which the Grantor his successors in interest acquired after the execution of said Deed of Trust, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including reasonable charge by the Trustee.

Trustee Sale No.: OR0822981 Loan No.: 13090493 Title Order No.: W870887

## If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monles paid to the Trustee and the successful bidder shall have no further recourse.

Notice is further given that any person named in O.R.S. 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 Deed of Trust 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 to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with Trustee's and attorney's fees.

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 person owing an obligation, the performance of which is secured by said Deed of Trust, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: 7-23-08
LSI TITLE COMPANY OF OREGON, as Successor Trustee
By: G. Sheppara, authoring segnor
c/o *TRUSTEE CORPS* 2112 Business Center Drive, 2 <sup>nd</sup> Floor, Irvine, CA 92612 For Sale Information contact: (714) 573-1965, (714) 573-7777, (949) 252-8300
COUNTY OF Orange
COUNTY OF Orange
On the undersigned, a Notary
Public in and for said state, personally appeared
WITNESS my hand and official seal,
Notary Public in and for said County and State

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

State of California
County of During

On 7-23-08

Diane P. Gentium, Notary Public,
personally appeared Selephand and the person(s) whose name(sy/islare 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

Diane P. Gentilin

(Seal)

DIANE P. GENTILIN
Commission # 1794123
Notary Public - California
Orange County
My Comm. Expires Mor 21, 2012

### **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 # 10436
Notice of Sale/Brooke Anderson
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 8, 15, 22, 29, 2008
Total Cost: \$1,193.44
Janne Mr
Sabscribed and sworn by Jeanine P Day
before me on: August 29, 2008
jebra a Gubbie

Notary Public of Oregon'

My commission expires May 15, 2012

OFFICIAL SEAL

DEBRA A. GRIBBLE NOTARY FUBLIC - OREGON

COMMISSION NO. 429083 MY COMMISSION EXPIRES MAY 15, 2012

## TRUSTEE'S NOTICE SALE Pursuant to O.R.S. 86.705, et seq. Trustee Sale No.: OR0822981 Loan No.: 13090493 Title Order No.: W870887

Reference is made to that certain Deed of Trust made by BROOKE ANDERSON, as Grantor, to AMERITITLE, as Trustee, in favor of WILIMINGTON FINANCE, A DIVISION OF AIG FEDERAL SAVINGS BANK, as Beneficiary, dated 12/27/2005, and Recorded on 12/30/2005 as Document No. M05-72159 in the County of Klamath, state of Oregon. The beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by HSBC MORTGAGE SERVICES, INC.. Said Trust Deed encumbers the following described real property situated in said county and state, towit: LOT 7 IN BLOCK 62 OF LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. A.P.N. # R-3809-029BA-05100-000 The street address or other common designation, if any, of the real property described above is purported to be: 609 LYTTON ST, KLAMATH FALLS, OR 97601. The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the Trustee have elected to sell the said real property to satisfy the obligations secured by said Deed of Trust 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: THE INSTALLMENT OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 04/01/2008 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES.

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the Note and Deed of Trust, the Beneficiary may insist that you do so in order to reinstate your account in good standing. The Beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Deed of Trust immediately due and payable, said sums being the following to wit: \$103,793.49 with interest thereon at the rate of 10.450 from 03/01/2008; plus late charges of \$47.84 each month beginning 04/01/2008 and prior accrued late charges until paid; together with title expenses, costs, trustee's fees and attorney 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.

WHEREFORE, notice hereby is given that the undersigned Trustee will, on 12/01/2008, at the hour of 10:00AM in accord with the standard of time established by O.R.S. 187.110; ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR, 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 has or had power to convey at the time of execution by him of the said Deed of Trust, together with any interest which the Grantor his successors in interest acquired after the execution of said Deed of Trust, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including reasonable charge by the Trustee. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee and the successful bidder shall have no further recourse. Notice is

further given that any person named in O.R.S. 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 Deed of Trust 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 to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with Trustee's and attorney's fees.

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 person owing an obligation, the performance of which is secured by said Deed of Trust, and performance of which is secured by said Deed of Trust, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. Dated: 07/23/2008. LSI TITUE COMPANY OF OREGON, as Successor Trustee By: G. Sheppard, Authorized Signor c/o \*TRUSTEE CORPS\* 2112 Business Center Drive, 2nd Floor, irvine, CA 92612. For Sale Information contact: (714) 573-1965, (714) 573-7777, (949) 252-8300, State of California, County of Orange. On 07/23/2008, before me, Diane P. Gentilin, a Notary Public in, personally appeared G. Sheppard, authorized signor, 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 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 Diane P. Gentilin, My Comm. Exp. Mar. 12, 2012. This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. ASAP# 2841787 08/08/2008, 08/15/2008, 08/22/2008, 18/10436 August 8, 15, 22, 29, 2008.

**LCORPS** 

OK0822981 / ANDEKSON

## AFFIDAVIT OF NON-OCCUPANCY

Connty of Klamath

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 where this attempt of service was made; that I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on August 06, 2008, after personal inspection, I found the following described real property to be unoccupied:

COUNTY CLERK OF KLAMATH COUNTY, OREGON.
LOT 7 IN BLOCK 62 OF LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS,
LOT 7 IN BLOCK 62 OF LAKEVIEW ADDITION TO THE CITY OF KLAMATH FALLS,

Commonly known as: 609 Lytton Street
Klamath Falls, OR 97601

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

Robert Bolenbaugh Mationwide Process Service, Inc. 1201 SW 12th Avenue Portland, OR 97205 (503) 241–0636 this 30 day of Lebrack 100 Bobert Bolenbaugh

by Robert Bolenbaugh

Notary Public for Oregon

SUBSCRIBED AND SWORN BEFORE ME

424877

OFFICIAL SEAL COMMISSION EXPIRES APRIL 12, 2012

MY COMMISSION EXPIRES APRIL 12, 2012

Trustee Corps 2112 Business Center Dr. Second Floor, Suite 201 Irvine, CA 92612

[Space Above This Line for Recorder's Use]

Loan #: 13090493 Trustee Sale #: OR0822981

## AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF **ORANGE**COUNTY OF **CALIFORNIA** 

being first duly sworn, depose, say and certify that:

I, ERICA MANZO

At all times hereinaffer 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 his successor in interested named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

### SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by **ERICA MANZO** of **TRUSTEE CORPS**, for LSI TITLE COMPANY OF Sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in **IRVINE**, on **December 30, 2008**. 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 of sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

"Notice as required by an in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any."

Each of the notices so mailed was certified to be a true copy of the original notice of sale by **ERICA MANZO** of **TRUSTEE CORPS**, for LSI TITLE COMPANY OF

#### Trustee Sale #: OR0822981 Loan #: 13090493

of sale was recorded and at least 25 days before the day set for the trustee's was mailed after the notice of default and election to sell described in said notice the United States mail in IRVINE, on December 30, 2008. Each of said notices sealed envelope, with postage thereon fully prepaid, and was deposited by me in OREGON, the trustee named in said notice; each such copy was contained in a

BX: ERICA MANZÓ

County of D State of California)

who proved to me on the basis of satisfactory , a notary public,

personally appeared

signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to

executed the instrument.

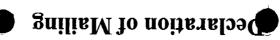
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing

TNESS my hand and official seal.

paragraph is true and correct.

ORANGE COUNTY MY COMM, EXP. FEB. 4, 2018 COMM. # 1643212 NOTARY PUBLIC-CALIFORNIA AMY MARIE LEMUS

plic in and for said County and State



Try tee's Sale No. OR0822981

If the tee's Sale No. OR0822981

If the tee's Sale No. OR0822981

That I am an officer, agent, or employee of whose business address is 30 Corporate Park, Suite 400, Irvine, CA 92606

I am over the age of eighteen years; On 12/30/2008

I am over the age of eighteen years; On 12/30/2008

I am over the age of eighteen years; On 12/30/2008

I am over the age of eighteen years; On 12/30/2008

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R.R. Fee	Cert. Fee		ame of Addressee, Street, and Post Office Address	ole N.	Mumber of Art

(Declarant)

I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

KLAMTH FALLS OR 97601 TS NOTIY 609 65.0\$ OMNEES \OCCUPANT KLAMTH FALLS OR 97601 IS NOLLY 609 65.0\$ BROOKE PNDERSON Fee Name of Addressee, Street, and Post Office Address Postage notices, a true and correct copy of which is hereunto attached and made part hereof, addresed to the following: whose business address is 30 Corporate Park, Suite 400, Irvine, CA 92606 and sealed envelope with postage I am over the age of eighteen years; On 12/30/2008 by First Class mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine That I am an officer, agent, or employee of whose business address is
I am over the age of single over the age of Trustee Corps Mailing: Courtesy Date: 12/30/2008 Trusfee's Sale No. OR0822981 eclaration of Mailing

Sending Employee Receiving Employee Received oy Sender Mail By (Name) Postmaster (Name) Number of Pieces Vumber of Pieces 81.18

I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

(Date) (Declarant)

# LAKE ACTION IMMEDIATELY YOUR PROPERTY IF YOU ARE IN DANGER OF LOSING NOTICE:

Trustee Sale No.: OR0822997 Loan No.: 13090493 Title Order No.: W870887

This notice is about your mortgage loan on your property at (address).

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 04/01/2008 to bring your mortgage loan current was \$5,468.52. 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 (telephone number) 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

:01

IBAINE' CV 35000 30 COBLOKVLE LVK' 4<sub>1H</sub> ELOOK' SUITE 400 6/0 TRUSTEE CORPS 121 TILLE COMPANY OF OREGON

### IE XON DO NOT TAKE ACTION: YOUR PROPERTY WILL BE SOLD THIS IS WHEN AND WHERE

Date and time: 01/26/2009, at 10:00AM

Place: On the front steps of the circuit court, 316 main street in the city of klamath falls.

Date and time: 01/26/2009, at 10:00AM

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THIS IS WHAT YOU CAN DO

1. You can pay the amount past due or correct any other default, up to five days before the

(brosen-T)

· sale.`

lender is willing to give you more time or change the terms of your loan. 3. You can call HSBC MORTGAGE SERVICES INC at (800) 413-7052 to find out if your 2. You can refinance or otherwise pay off the loan in full anytime before the sale.

4. You can sell your home, provided the sale price is enough to pay what you owe.

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

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

mentioned above before signing.

DATED: (12-24-08)

proderife LSI TITLE COMPANY OF OREGON

Trustee telephone number: (877) 714-0966 ext 285