



02/13/2009 02:38:49 PM

**Fee: \$111.00**

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

1st 1322076

Reference No: T08-43306-OR  
Mailing Number: 0062732-01

STATE OF CALIFORNIA }  
 }SS  
COUNTY OF SAN DIEGO }

I, **Adam Spera** being duly sworn, depose and say:

I am and at all times herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California:

That at the request of CR Title Services on 1/2/2009, I deposited in the United States mail a copy of the attached document, in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

☒ First Class                      ☐ Certified  
☒ Certified Return              ☐ Registered                      ☐ Registered International

  
Affiant

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

On 1/7/2009 before me, the undersigned, a Notary Public in and for said State, personally appeared ADAM SPERL personally known to me (or proved to me on the basis of satisfactory evidence) to the person(s) whose names(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.

WITNESS my hand and official seal.

**Signature**



File-

T08-43306-OR

**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 5645 DENVER AVE  
KLAMATH FALLS, OR 97603, 5645 DENVER AVE 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 02-01-2008 to bring your mortgage loan current was \$14,162.70. 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: 04-29-2009, 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](http://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.

T08-43306-OR

DATED: December 16, 2008

Trustee name: LAURA MORENO

Trustee phone number: 888-485-9191

Trustee signature:

  
LAURA MORENO

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: 9000173006  
T.S. No.: T08-43306-OR

Reference is made to that certain deed made by, H. ROBERT SCOTTON AND VALERIE SCOTTON, AS TENANTS BY THE ENTIRETY as Grantor to PACIFIC NORTHWEST TITLE, as trustee, in favor of AMC MORTGAGE SERVICES, INC., as Beneficiary, dated 10-30-2006, recorded 11-17-2006, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 2006-023151 (indicated which), covering the following described real property situated in said County and State, to-wit:

**APN: R873525**

**PARCEL 1 OF LAND PARTITION 49-92 SITUATED IN LOT 14, SUBDIVISION OF BLOCKS 2B AND 3, HOMEDALE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

Commonly known as:  
5645 DENVER AVE  
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 03/01/2008 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 \$1,225.07

Monthly Late Charge \$61.25

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 \$169,105.40 together with interest thereon at the rate of 7.75% per annum from 02-01-2008 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 **04-29-2009** 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: December 16, 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

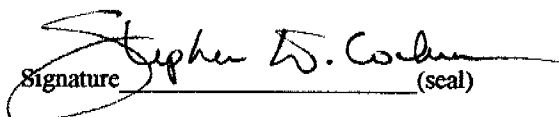
  
LAURA MORENO, TRUSTEE SALES OFFICER

State of AZ } ss  
County of PIMA }

On December 16, 2008 before me, STEPHEN D. COCHRAN Notary Public, personally appeared LAURA MORENO, 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.

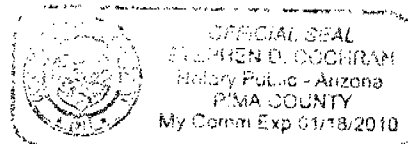
I certify under PENALTY OF PERJURY under the laws of the State of Arizona that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
Signature (seal)

STEPHEN D. COCHRAN

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.**

CERTIFIED BY FIRST AMERICAN TITLE  
INSURANCE COMPANY TO BE A COPY  
OF THE DOCUMENT RECORDED ON 12/18/2008  
AS INSTRUMENT NO. 2008-16636  
IN BOOK PAGE  
OFFICIAL RECORDS OF KLAMATH  
FEE: \$36.00

**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

**RE: Trust Deed from H. ROBERT SCOTTON AND  
VALERIE SCOTTON, AS TENANTS BY THE  
ENTIRETY 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**

SPACE RESERVED  
FOR  
RECORDER'S USE

TS No: T08-43306-OR

Loan No: 9000173006

Reference is made to that certain trust deed made by H. ROBERT SCOTTON AND VALERIE SCOTTON, AS TENANTS BY THE ENTIRETY as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY as successor trustee, in favor of AMC MORTGAGE SERVICES, INC., as beneficiary, dated 10-30-2006, recorded 11-17-2006, in the Records of KLAMATH County, Oregon, in book at page , and/or as fee/file/instrument/microfilm/reception No. 2006-023151 (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:

**APN: R873525**

**PARCEL 1 OF LAND PARTITION 49-92 SITUATED IN LOT 14, SUBDIVISION OF BLOCKS 2B AND 3, HOMEDALE, 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>
03/01/2008	12/16/2008	10	7.750	\$1,225.07	\$12,250.70

Total Late Charges:	\$612.50
Beneficiary Advances	
LATE CHARGES	\$428.75
CORP ADVANCE	\$492.00
ACCRUED LATE CHARGES	\$-612.50
ACCRUED LATE CHARGES	\$61.25

**\$13,232.70**

**TOTAL FORECLOSURE COST: \$930.00**

**TOTAL REQUIRED TO REINSTATE:**

**\$14,162.70**



TS No :T08-43306-OR

Loan No: 9000173006

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: \$169,105.40

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 03/01/2008 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 04-29-2009, 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

**H. ROBERT SCOTTON AND VALERIE  
SCOTTON, AS TENANTS BY THE ENTIRETY**

**5845 DENVER AVE  
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 December 16, 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

Laura Moreno  
LAURA MORENO, TRUSTEE SALES OFFICER

State of AZ }ss  
County of PIMA }

On December 16, 2008 before me, STEPHEN D. COCHRAN Notary Public, personally appeared LAURA MORENO, 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.

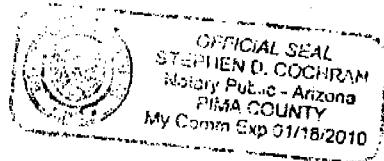
I certify under PENALTY OF PERJURY under the laws of the State of Arizona that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Stephen D. Cochran (seal)  
STEPHEN D. COCHRAN

Notary Public

AZ



**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

1/3/2009 12:24:24 AM      Sender:      CR Title Services  
505 City Parkway West  
Orange CA 92868

Postal Class:      First Class

Type of Mailing:      Window

Affidavit Attachment: 0062732-01 000 01022009 Town\_N\_C000094

Postal Number      Sequence      Recipient Name

11041994141018176765      1      H ROBERT SCOTTON

Address Line 1/3

5645 DENVER AVE

Address Line 2/4

KLAMATH FALLS OR 97603

11041994141018176772      2      VALERIE SCOTTON

5645 DENVER AVE

KLAMATH FALLS OR 97603

Exhibit A to Affidavit of Mailing

CR Title Services  
505 City Parkway West  
Orange CA 92868

Sender:

1/3/2009 12:24:24 AM

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 0062732-01 000 01022009 Town\_N\_C000094

Postal Number Sequence Recipient Name

Address Line 1/3

Address Line 2/4

71041994141024194571  
1

H ROBERT SCOTTON

5645 DENVER AVE

KLAMATH FALLS OR 97603

71041994141024194656  
2

VALERIE SCOTTON

5645 DENVER AVE

KLAMATH FALLS OR 97603

T0843306OR / SCOTTON  
ASAP# 2954272

CRTS

## 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 Notice of Default and Election to Sell; 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":

**5645 Denver Avenue  
Klamath Falls, OR 97603**

By delivering such copy, personally and in person to Kim Gregg, at the above Property Address on December 31, 2008 at 1:09 PM.

Prior to the aforementioned service, I attempted personal service at the Property Address on 12/29/2008 at 12:37 PM. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(a).

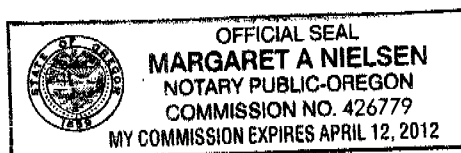
The effective date of service upon an occupant at the Property Address is 12/29/2008 as calculated pursuant to ORS 86.750 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME  
this 8th day of January, 2009  
by Robert Bolenbaugh.

*Margaret A. Nielsen*  
Notary Public for Oregon

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



186158

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: 9000173006  
T.S. No.: T08-43306-OR

Reference is made to that certain deed made by, H. ROBERT SCOTTON AND VALERIE SCOTTON, AS TENANTS BY THE ENTIRETY as Grantor to PACIFIC NORTHWEST TITLE, as trustee, in favor of AMC MORTGAGE SERVICES, INC., as Beneficiary, dated 10-30-2006, recorded 11-17-2006, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 2006-023151 (indicated which), covering the following described real property situated in said County and State, to-wit:

**APN: R873525**

PARCEL 1 OF LAND PARTITION 49-92 SITUATED IN LOT 14, SUBDIVISION OF BLOCKS 2B AND 3, HOMEDALE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:  
5645 DENVER AVE  
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 03/01/2008 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 \$1,225.07

Monthly Late Charge \$61.25

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 \$169,105.40 together with interest thereon at the rate of 7.75% per annum from 02-01-2008 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 04-29-2009 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: December 16, 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

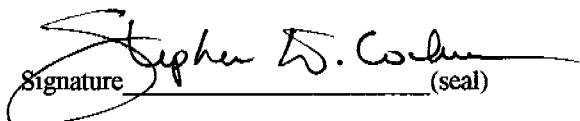
  
LAURA MORENO, TRUSTEE SALES OFFICER

State of AZ }ss  
County of PIMA}

On December 16, 2008 before me, STEPHEN D. COCHRAN Notary Public, personally appeared LAURA MORENO, 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.

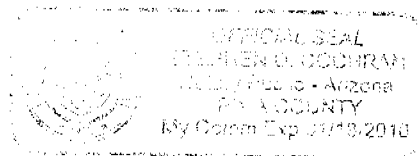
I certify under PENALTY OF PERJURY under the laws of the State of Arizona that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (seal)

STEPHEN D. COCHRAN

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.**



**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 5645 DENVER AVE  
KLAMATH FALLS, OR 97603, 5645 DENVER AVE 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 02-01-2008 to bring your mortgage loan current was \$14,162.70. 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: 04-29-2009, 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](http://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.**

T08-43306-OR

DATED: December 16, 2008

Trustee name: LAURA MORENO

Trustee phone number: 888-485-9191

Trustee signature:

  
LAURA MORENO

# 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 # 10775

Notice of Sale/H. Robert & Valerie Scotton

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:

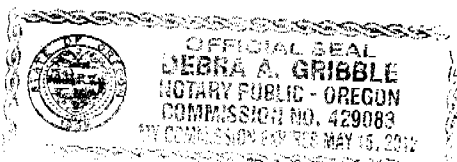
January 2, 9, 16, 23, 2009

Total Cost: \$ 1,032.90 *dg*

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day  
before me on: January 23, 2009

*Debra A Gribble*  
Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE Loan No: 900073006 T.S. No.: T08-43306-OR

Reference is made to that certain deed made by H. ROBERT SCOTTON AND VALERIE SCOTTON, AS TENANTS BY THE ENTIRETY, GRANTOR TO PACIFIC NORTHWEST TITLE, as trustee, in favor of AMC MORTGAGE SERVICES, INC., as Beneficiary, dated 10-30-2006, recorded 11-17-2006, in official records of Klamath County, Oregon in book/reel/volume No. at page No., fee/file/instrument/microfilm/reception No. 2006-023151 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R873525 PARCELS 1 OF LAND PARTITION 49-92 SITUATED IN LOT 14, SUBDIVISION OF BLOCKS 2B AND 3, HOMED ALE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 5645 DENVER AVE, 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 03/01/2008 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 \$1,225.07 Monthly Late Charge \$61.25.

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 \$169,105.40 together with interest thereon at the rate of 7.75% per annum from 02-01-2008 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 04-29-2009 at the hour of 10:00 AM, Standard 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: December 16, 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 LAURA MORENO, TRUSTEE SALES OFFICER ASAP# 2934272 01/02/2009, 01/09/2009, 01/16/2009, 01/23/2009, #10775 January 2, 9, 16, 23, 2009.