

080017622

RECONTRUST COMPANY

2009-002167

Klamath County, Oregon

FIDELITY NATIONAL DEFAULT SOLUTION
15661 REDHILL AVE, STE. 201
TUSTIN, CA 92780



00060712200900021670100109

ATE 66239

02/13/2009 03:12:06 PM

Fee: \$81.00

RECORDING COVER SHEET FOR
NOTICE OF SALE PROOF OF COMPLIANCE
Per ORS 205.234

AFTER RECORDING RETURN TO:
NAKIA WILLIAMS 4683
RECONTRUST COMPANY
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065

TS No.: 08 -0109843

1. AFFIDAVIT OF MAILING NOTICE OF SALE
2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
3. AFFIDAVIT OF SERVICE
4. COPY OF NOTICE OF SALE

Original Grantor on Trust Deed: MICHELLE E LERMA

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING, ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

81 ATE

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

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

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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by RECONTRUST COMPANY, the trustee named in said notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, 11/20/2008. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

State of California Ventura
County of _____

Signature _____

Subscribed and sworn to (or affirmed) before me on this 9th day of Feb., 2009, by Martha Casillas, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

and MICHELLE E LERMA

Notary Public for California

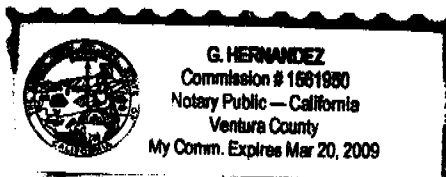
Residing at _____

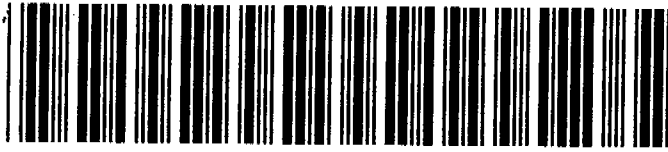
My commission expires: _____

RECONTRUST COMPANY

Trustee TS No. 08-0109843

After Recording return to:
400 COUNTRYWIDE WAY SV-35
RECONTRUST COMPANY
SIMI VALLEY, CA 93065





02 080109843

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

TS No. 08-0109843

MICHELLE E LERMA

11/20/2008

PO Box 1107

Chiloquin, OR 97624

7187 7930 3131 3435 8267

MICHELLE E LERMA

11/20/2008

144927 RINGO CT

LA PINE, OR 97739-9235

7187 7930 3131 3435 8274

Residents/Occupants

11/20/2008

144927 RINGO CT

LA PINE, OR 97739-9235

7187 7930 3131 3435 8298

MICHELLE E LERMA

11/20/2008

3110 WICKHAM DRIVE

RIVERSIDE, CA 92503

7187 7930 3131 3435 8281

Unofficial Copy

AFFIDAVIT OF MAILING NOTICE TO GRANTOR

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice given pursuant to the requirements of sections 20 & 21 of Chapter 19, Oregon Laws 2008 (Amending and/or supplementing ORS 86.705 to ORS 86.795).

I gave notice to grantor(s) and occupant(s) of the real property described in the attached notice by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

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

Said persons include (a) the grantor(s) in the trust deed and (b) occupant(s) of the subject property.

Each of the notices so mailed was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, on 11/18/2008. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded and on or before the date of the Notice of Trustee's Sale was mailed, served and/or posted.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Signature _____

State of California
County of Ventura

Subscribed and sworn to (or affirmed) before me on this 10 day of Feb, 2009, by Martha Casillas, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.
(seal)

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE


RE: Trust Deed from

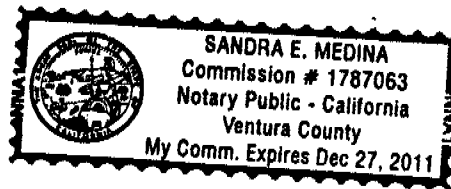
Grantor
and MICHELLE E LERMA

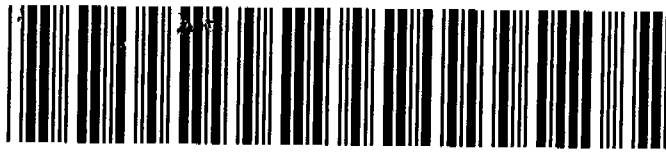
RECONTRUST COMPANY

Trustee TS No. 08-0109843

After Recording return to:
400 COUNTRYWIDE WAY SV-35
RECONTRUST COMPANY
SIMI VALLEY, CA 93065


Notary Public for California
Residing at Ventura
My commission expires: 12-27-2011





02 080109843

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR
"EXHIBIT A"**

TS No. 08-0109843

MICHELLE E LERMA
PO Box 1107
Chiloquin, OR 97624
7187 7930 3131 3433 4100

11/18/2008

MICHELLE E LERMA
144927 RINGO CT
LA PINE, OR 97739-9235
7187 7930 3131 3433 4124

11/18/2008

Residents/Occupants
144927 RINGO CT
LA PINE, OR 97739-9235
7187 7930 3131 3433 4131

11/18/2008

Unofficial Copy

Affidavit of Posting and Service

FEI, LLC
Affidavit of Posting and Service

State of Oregon
County of Klamath

Eric Mathews, being sworn, says: That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale: That my business address is 422 N 6th St, Klamath Falls, OR.

That I posted a copy of the attached Notice of Trustee's Sale on the parcel of land described in the attached Notice of Trustee's Sale, commonly referred to as 144927 RINGO CT, LA PINE, OR in a conspicuous place.

1st Attempt: Posted Real Property on 11/22/2008 at 11:14
2nd Attempt: Posted Real Property on 11/25/2008 at 16:50
3rd Attempt: Posted Real Property on 11/28/2008 at 08:00

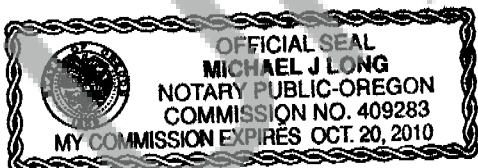
Signed in Klamath County, Oregon by:

Eric Mathews 11/28/08
Signature Date
1006.40766

State of Oregon
County of Deschutes

On this 28th day of November in the year of 2008, before me a Notary Public, Personally appeared Eric Mathews, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

[Signature]
Notary Public for Oregon
Residing at Bend, Oregon
Commission expires: 10-20-10



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Michelle E Lerma, as grantor(s), to Fidelity National Title Insurance Co, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 11/14/2006, recorded 11/21/2006, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2006-023343, covering the following described real property situated in said county and state, to wit:

LOT 22 IN BLOCK 2 OF TRACT 1098 SPLIT RAIL RANCHES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 144927 RINGO CT
LA PINE, OR 97739-9235

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$1,504.17 beginning 05/01/2008; plus late charges of \$62.11 each month beginning with the 05/01/2008 payment plus prior accrued late charges of \$-124.22; plus advances of \$15.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, said sums being the following to wit: \$191,144.93 with interest thereon at the rate of 6.625 percent per annum beginning 04/01/2008 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, the undersigned Trustee will on Monday, March 23, 2009 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the city of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated November 18, 2008

RECONTRUST COMPANY

Laura Martin, Team Member

For further information, please contact:

**RECONTRUST COMPANY
RECONTRUST COMPANY
1800 Tapo Canyon Rd., CA6-914-01-94
SIMI VALLEY, CA 93063
(800)-281-8219
TS No. 08 -0109843**

STATE OF _____)
) ss.
COUNTY OF _____)

On _____, before me, _____, notary public, personally appeared _____, personally known to me (or 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.

WITNESS my hand and official seal.

Notary Public for _____
My commission expires: _____

(SEAL)

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

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 # 10773
 Notice of Sale/Michelle E. Lerma

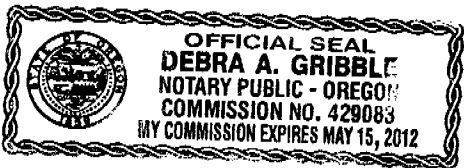
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)
 Four

Insertion(s) in the following issues:
December 29, 2008, January 5, 12, 19, 2009

Total Cost: 1007.97

Jeanine P Day
 Subscribed and sworn by Jeanine P Day
 before me on: January 19, 2009

Debra A Gribble
 Notary Public of Oregon
 My commission expires May 15, 2012



WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, the undersigned Trustee will on Monday, March 23, 2009 at the hour of 10:00AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the city of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation of Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees not exceeding the amounts provided by OSRS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. Dated: November 18, 2008. RECONTRUST COMPANY For further information, please contact: RECONTRUST COMPANY 1800 Tapo Canyon Rd., CA6-914-01-94 SIMI VALLEY, CA. 93063 (800) 281-8219 (TS# 0109843) 1006.40766-FE1 #10773 December 29, 2008, January 5, 12, 19, 2009.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by MICHELLE E LERMA, as grantor(s), to FIDELITY NATIONAL TITLE INSURANCE CO, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 11/14/06, recorded 11/21/06, in the mortgage records of Klamath County, OR, as Recorder's fee/file/instrument/microfilm/reception Number 2006-023343, covering the following described real property situated in said county and state, to wit: LOT 22 IN BLOCK 2 OF TRACT 1098 SPLIT RAIL RANCHES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. PROPERTY ADDRESS: 14927 RINGO CT, LA PINE, OR 97739-9235.

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$1,504.17 beginning 05/01/2008; plus late charges of \$62.11 each month beginning with the 05/01/2008 payment plus prior accrued late charges of \$124.22; plus advances of \$15.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, said sums being the following to wit: \$191,144.93 with interest thereon at the rate of 6.625 percent per annum beginning 04/01/2008 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.