WHEN RECORDED MAIL TO: .

Cal-Western Reconveyance Corporation P.O. Box 22004 525 East Main Street El Cajon, CA 92022-9004 2009-003161 Klamath County, Oregon



03/03/2009 02:48:13 PM

Fee: \$71.00

*1179061-09* *ANOSXR*
T.S. NO.: 1179061-09 LOAN NO.: 0021494505
AFFIDAVIT OF MAILING NOTICE OF SALE
STATE OF CALIFORNIA }SS COUNTY OF SAN DIEGO }
I, 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 interest named in the attached 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 TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, 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 San Diego County, California, on November 19, 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. The additional notice required under HB3630 was mailed to grantors at least 25 days prior to sale via first class and certified mail with return receipt requested.
STATE OF CALIFORNIA COUNTY OF SAN DIEGO  NOV 2 0 2008
SUBSCRIBED AND SWORN to me this day of
DAVID NEAL COMM. #1695606 NOTARY PUBLIC • CALIFORNIA S SAN DIEGO COUNTY Commission Expires Sept. 24, 2010

151

# 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: 4242 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 November 11, 2008 to bring your mortgage loan current was \$3,165.72. 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 the details about the amount you owe, if you ask. You may call (800)550-0509 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:

HOME RETENTION 10350 PARK MEADOWS DR. LITTLETON CO 80124

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

Date and time: March 20, 2009 at 1:00pm

Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY

**COURTHOUSE 316 MAIN STREET** 

KLAMATH FALLS, Oregon

Trustee Sale No.: 1179061-09

# 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 HOME RETENTION at (800)550-0509 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: http://www.osbar.org. 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

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.

Dated: November 11, 2008 Trustee Sale No.: 1179061-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee telephone number: (800) 546-1531

Loan No: XXXXXX4505 T.S. No: 1179061-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on March 20, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE 316 MAIN STREET

City of KLAMATH FALLS, 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 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 expense 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" includes their respective successors in interest, if any.

Dated: November 11, 2008

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:

Loan No: XXXXXX4505 T.S. No: 1179061-09

Reference is made to that certain deed made by
DE ANN R BIRKLE
as Grantor to
FIRST AMERICAN TITLE, as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary,

dated December 20, 2005, recorded December 28, 2005, in official records of KLAMATH County, OREGON in book/reel/volume No. M05 at page No. 71966, fee/file/instrument/microfilm/reception No. XX covering the following described real property situated in the said County and State, to-wit:

THE SOUTH 23 FEET OF LOT 5 AND THE NORTH 52 FEET OF LOT 6 IN BLOCK 1, FIRST ADDITION TO TONATEE HOMES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

#### 4242 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:

Failure to pay the monthly payment due July 1, 2008 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$606.64 Monthly Late Charge \$30.33

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 following, to-wit; The sum of \$138,917.19 together with interest thereon at the rate of 6.750 % per annum, from June 01, 2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

11/20/2008 1:02:34 AM Sender:

CalWestern Reconveyance 525 E Main El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1179061-09 030 11190733 CWR

Postal Number Sequence Recipient Name

11041994141016678216

DE ANN R BIRKLE

11041994141016678223 2

2 OCCUPANT

3 DE ANN R, BIRKLE

11041994141016678230 3 DE / 11041994141016678247

DE ANN R, BIRKLE

11041994141016678254 5

JANET SUMMERS

Address Line 1/3

4242 GARY STREET

4242 GARY STREET

4242 GARY STREET

1388 WALKER RD

1450 ROUNDS AVE

Address Line 2/4

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

GRANTS PASS OR 97527

GRANTS PASS OR 97527

Sender: 11/20/2008 1:02:35 AM

CalWestern Reconveyance 525 E Main El Cajon CA 92020

Certified - Ret Postal Class:

Type of Mailing: NOS

Affidavit Attachment: 1179061-09 030 11190733 CWR

Postal Number Sequence Recipient Name

71041994141022341786

DE ANN R BIRKLE

71041994141022341809 2

OCCUPANT

71041994141022341830 3

DE ANN R, BIRKLE

71041994141022341861

DE ANN R, BIRKLE

71041994141022341885 5

JANET SUMMERS

Address Line 1/3

4242 GARY STREET

4242 GARY STREET

4242 GARY STREET

1388 WALKER RD

1450 ROUNDS AVE

Address Line 2/4

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

GRANTS PASS OR 97527

GRANTS PASS OR 97527

Klamath County, Oregon MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary DEANN R BIRKLE, grantor CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee TS # 1179061-09 REF # 205377

#### AFFIDAVIT OF NON-OCCUPANCY

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that according to the records maintained in this office, service of the foregoing TRUSTEE'S NOTICE OF SALE upon the OCCUPANTS of 4242 GARY ST, Klamath Falls, OR 97603, was attempted as follows:

#### **NON-OCCUPANCY**

On November 17, 2008, the property at 4242 GARY ST, Klamath Falls, OR 97603, was found to be unoccupied.

(signature)

Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and affighed before me on December 12, 2008.

(SEAL)

NOTARY PUBLIC - OREGON

CLIENT: RELIABLE POSTING & PUBLISHING REF # 205377

IPS# 48971

INTERSTATE PROCESS SERVING, INC.\* PO Box 156, Beaverton OR 97075 \* 503/452-7179

members of Oregon Association of Process Servers National Association of Professional Process Servers Washington State Process Servers Association OFFICIAL SEAL RENE G NELSON

NOTARY PUBLIC - OREGON

COMMISSION NO. 411891

Y COMMISSION EXPIRES NOVEMBER 14, 2010

Loan No: XXXXXX4505 T.S. No: 1179061-09

Reference is made to that certain deed made by DE ANN R BIRKLE as Grantor to FIRST AMERICAN TITLE, as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary,

dated December 20, 2005, recorded December 28, 2005, in official records of KLAMATH County, OREGON in book/reel/volume No. M05 at page No. 71966, fee/file/instrument/microfilm/reception No. XX covering the following described real property situated in the said County and State, to-wit:

THE SOUTH 23 FEET OF LOT 5 AND THE NORTH 52 FEET OF LOT 6 IN BLOCK 1, FIRST ADDITION TO TONATEE HOMES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

4242 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:

Failure to pay the monthly payment due July 1, 2008 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$606.64 Monthly Late Charge \$30.33

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 following, to-wit; The sum of \$138,917.19 together with interest thereon at the rate of 6.750 % per annum, from June 01, 2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

Loan No: XXXXXX4505 T.S. No: 1179061-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on March 20, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE

316 MAIN STREET

City of KLAMATH FALLS, 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 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 expense 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" includes their respective successors in interest, if any.

Dated: November 11, 2008

CAL-WESTERN RECONVEYANCE CORPORATION 525 EAST MAIN STREET P.O. BOX 22004 EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:

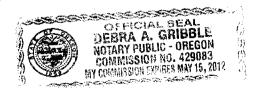
Page 2 of 2

#### **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

Notice of Sale/De Ann R. Birkle  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 9, 16, 23, 30, 2008  Total-Cost: \$745.04  Subscribed and sworn by Jaanine P Day before me on: December 30, 2008	Legal # 10723
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 9, 16, 23, 30, 2008  Total Cost: \$745.04  Subscribed and sworn by Jeanine P Day before me on: December 30, 2008	
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brefore me on: Décember 30, 2008	Janne Frag
brefore me on: Décember 30, 2008	Subscribed and sworn by Jeanine P Day
John a Culphia	before me on: Décember 30, 2008
John a Culpha	
Mova a Cubbia	
WWW/I / / Whisto	1/1/2 2 0
	WWW a Guhbre
Notary Public of Oregón	Notary Public of Oregon
Trotally I ablie of Orogon	Trotally I abile of Gregori
My commission expires May 15, 2012	My commission expires May 15, 2012



## TRUSTEE'S NOTICE OF SALE Loan No: xxxxxxxxxxx505 T.S. No.: 1179061-09

Reference is made to that certain deed made by De Ann R Birkle as grantor to First American Title, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated December 20, 2005, recorded December 28, 2005, in official records of Klamath, Oregon in book/reel/volume No. m05 at page No. 71966, fee/file/instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: The south 23 feet of lot 5 and the north 52 feet of lot 6 in block 1, first addition to tonatee homes, according to the official plat thereof on file in the office of the county clerk of Klamath county, Oregon. Commonly known as: 4242 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: Failure to pay the monthly payment due July 1, 2008 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$606.64 Monthly Late Charge \$30.33.

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 \$138,917.19 together with interest thereon at 6.750% per annum from June 01, 2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on March 20, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the main street entrance to Klamath county courthouse 316 Main Street City of Klamath Falls, 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 expense of sale, including a residual 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" includes their respective successors in interest, if any. Dated: November 11, 2008. Cal-Western Reconveyance Corporation, 525 East Main Street, P.O. Box 22004, El Cajon Ca 92022-9004 Cal-Western Reconveyance Corporation Signature/By: Tammy Laird. R-205377 12/09, 12/16, 12/23, 12/30/08