

WHEN RECORDED MAIL TO:

2009-004066

Klamath County, Oregon

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



00062938200900040660150159

03/20/2009 03:43:22 PM

Fee: \$91.00

1172750-09

ANOSXR

T.S. NO.: 1172750-09
LOAN NO.: 0030553390

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Eduardo Silva 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 October 24, 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.

Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this OCT 27 2008 day of _____, 20____

Notary Public



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:
2503 CALIFORNIA AVE
KLAMATH FALLS OR 97601

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 October 16, 2008 to bring your mortgage loan current was \$4,121.17. 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: February 24, 2009 at 1:00pm

Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY
COURTHOUSE 316 MAIN STREET
KLAMATH FALLS, Oregon

Trustee Sale No.: 1172750-09

**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.

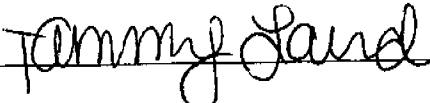
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at **800-SAFENET (800-723-3638)**. You may also wish 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 **<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: October 16, 2008
Trustee Sale No.: 1172750-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: 

Trustee telephone number: (800) 546-1531

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX3390

T.S. No: 1172750-09

Reference is made to that certain deed made by

ALLEN R KERNAN JR

as Grantor to

REGIONAL TRUSTEE SERVICES CORP., as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

as Beneficiary,

dated April 20, 2005, recorded May 05, 2005, in official records of KLAMATH County, OREGON in book/reel/volume No. MO5 at

page No. 32448, fee/file/instrument/microfilm/reception No. XX covering the following described real property situated in the said County and State, to-wit:

LOT 9 IN BLOCK 16 OF BUENA VISTA 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.

Commonly known as:

2503 CALIFORNIA AVE KLAMATH FALLS OR 97601

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 and interest 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 \$971.38 Monthly Late Charge \$48.57

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 \$123,999.99 together with interest thereon at the rate of 7.750 % 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.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX3390
T.S. No: 1172750-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 24, 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: October 16, 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

10/25/2008 1:32:48 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1172750-09 030 10240810 CWR

Postal Number Sequence Recipient Name

11041994141015945203	1	ALLEN R KERNAN JR	2503 CALIFORNIA AVE	Address Line 1/3	Address Line 2/4
11041994141015945210	2	OCCUPANT	2503 CALIFORNIA AVE		KLAMATH FALLS OR 97601
11041994141015945227	3	ALLEN R KERNAN JR	118 RALEIGH DRIVE		KLAMATH FALLS OR 97601
11041994141015945234	4	ALLEN R, KERNAN, JR	2503 CALIFORNIA AVE		VACAVILLE OR 95687
11041994141015945241	5	ALLEN R, KERNAN, JR	1387 FARMINGTON DR		KLAMATH FALLS OR 97601
11041994141015945258	6	GN MORTGAGE LLC	6950 SW HAMPTON, #200		VACAVILLE CA 95687
11041994141015945265	7	MERS	GN MORTGAGE LLC FLINT MI 48501-2026		TIGARD OR 97223

10/25/2008 1:32:48 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1172750-09 030 10240810 CWR

Postal Number Sequence Recipient Name

71041994141021214531
1 ALLEN R KERNAN JR

Address Line 1/3

2503 CALIFORNIA AVE

Address Line 2/4

KLAMATH FALLS OR 97601

71041994141021214562
2 OCCUPANT

2503 CALIFORNIA AVE

KLAMATH FALLS OR 97601

71041994141021214593
3 ALLEN R KERNAN JR

118 RALEIGH DRIVE

VACAVILLE OR 95687

71041994141021214616
4 ALLEN R, KERNAN, JR

2503 CALIFORNIA AVE

KLAMATH FALLS OR 97601

71041994141021214623
5 ALLEN R, KERNAN, JR

1387 FARMINGTON DR

VACAVILLE CA 95687

71041994141021214647
6 GN MORTGAGE LLC.

6950 SW HAMPTON, #200

TIGARD OR 97223

71041994141021214654
7 MERS

GN MORTGAGE LLC
FLINT MI 48501-2026

PO BOX 2026

Klamath County, Oregon
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary
ALLEN R KERNAN JR, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1172750-09
REF # 199220


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.

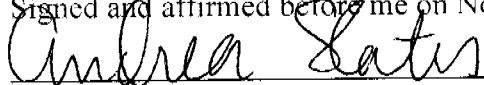
I further certify that according to the records maintained in this office, service of the foregoing TRUSTEE'S NOTICE OF SALE upon the OCCUPANTS of 2503 CALIFORNIA AVE , Klamath Falls, OR 97601, was attempted as follows:

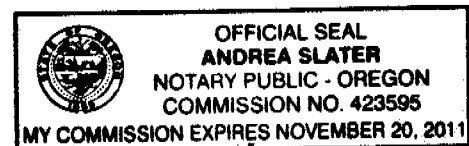
NON-OCCUPANCY

On **October 22, 2008**, the property at **2503 CALIFORNIA AVE , Klamath Falls, OR 97601**, was found to be unoccupied.


(signature)
Gloria Carter

STATE OF OREGON, County of Multnomah.
Signed and affirmed before me on November 25, 2008.
(SEAL)


NOTARY PUBLIC - OREGON
CLIENT: RELIABLE POSTING & PUBLISHING REF # 199220
IPS# 48460



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

199220

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX3390
T.S. No: 1172750-09

Reference is made to that certain deed made by
ALLEN R KERNAN JR
as Grantor to
REGIONAL TRUSTEE SERVICES CORP., as Trustee, in favor of
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
as Beneficiary,

dated April 20, 2005, recorded May 05, 2005, in official records of KLAMATH County, OREGON in
book/reel/volume No. MO5 at
page No. 32448, fee/file/instrument/microfilm/reception No. XX covering the following described real
property situated in the said County and State, to-wit:

LOT 9 IN BLOCK 16 OF BUENA VISTA 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.

Commonly known as:

2503 CALIFORNIA AVE KLAMATH FALLS OR 97601

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 and interest 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 \$971.38 Monthly Late Charge \$48.57

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 \$123,999.99 together with
interest thereon at the rate of 7.750 % 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.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX3390

T.S. No: 1172750-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 24, 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: October 16, 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

Klamath County, Oregon
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary
ALLEN R KERNAN JR, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1172750-09
REF # 199220 / 224516

AFFIDAVIT OF SERVICE

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 was made of the foregoing TRUSTEE'S NOTICE OF SALE upon an OCCUPANT of 2503 CALIFORNIA AVE, Klamath Falls, OR 97601, with copy(ies), as follows:

SERVICE EFFECTED

upon an Occupant at 2503 CALIFORNIA AVE, Klamath Falls, OR 97601,
on October 22, 2008, at 10:20 AM.

Date and Time

10/22/2008 at 10:20 AM
03/04/2009 at 1:55 PM
03/06/2009 at 12:45 PM

Attempts

1st Attempt - POSTED on front door
2nd Attempt: POSTED on front door
3rd Attempt: POSTED on front door



(signature)

Gloria Carter

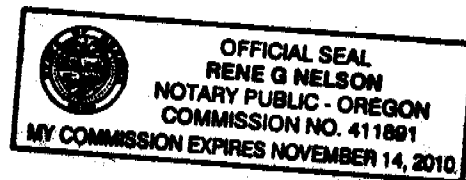
STATE OF OREGON, County of Multnomah.

Signed and affirmed before me on March 17, 2009.

(SEAL)


NOTARY PUBLIC - OREGON

CLIENT RELIABLE POSTING & PUBLISHING REF # 199220 / 224516
IPS# 50930



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

199220 / 224516

Klamath County, Oregon
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary
ALLEN R KERNAN JR, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1172750-09
REF # 199220 / 224516

AFFIDAVIT OF MAILING

I certify that:

I mailed a true copy of the TRUSTEE'S NOTICE OF SALE, placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **March 17, 2009**, addressed to:

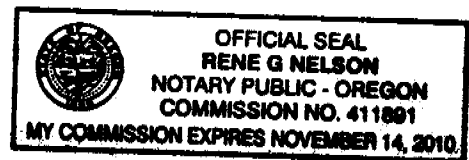
OCCUPANT
2503 CALIFORNIA AVE
Klamath Falls OR 97601

Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on March 17, 2009 by Gloria Carter.

Rene G Nelson (SEAL)
NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 199220 / 224516
IPS# 50930

INTERSTATE PROCESS SERVING, INC * P.O. Box 156, Beaverton OR 97075 * (503)452-7179

199220/224516

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX3390

T.S. No: 1172750-09

Reference is made to that certain deed made by
ALLEN R KERNAN JR

as Grantor to
REGIONAL TRUSTEE SERVICES CORP., as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
as Beneficiary,

dated April 20, 2005, recorded May 05, 2005, in official records of KLAMATH County, OREGON in
book/reel/volume No. MO5 at
page No. 32448, fee/file/instrument/microfilm/reception No. XX covering the following described real
property situated in the said County and State, to-wit:

LOT 9 IN BLOCK 16 OF BUENA VISTA 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.

Commonly known as:

2503 CALIFORNIA AVE KLAMATH FALLS OR 97601

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 and interest 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 \$971.38 Monthly Late Charge \$48.57

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 \$123,999.99 together with
interest thereon at the rate of 7.750 % 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.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX3390

T.S. No: 1172750-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 24, 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: October 16, 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

1172750

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 # 10613

Notice of Sale/Kernan

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:

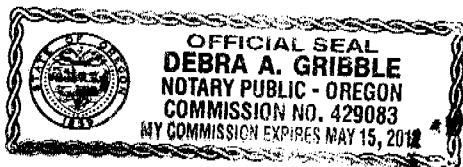
November 10, 17, 24, December 1, 2008

Total Cost: \$745.04

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: February 26, 2009

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: xxxxxx3390 T.S. No.: 1172750-09

Reference is made to that certain deed made by Allen R Kernan Jr, as Regional Trustee Services Corp., as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated April 20, 2005, recorded May 05, 2005, in official records of Klamath, Oregon in book/reel/volume No. mo5 at page No. 32448, fee/file/Instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: Lot 9 in block 16 of Buena Vista 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. Commonly known as: 2503 California Ave., Klamath Falls, OR 97601.

Both the beneficiary and the trustee have elected to sell the

(Continued on top of next column)

(Continued from below)

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 and interest 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 \$971.38 Monthly Late Charge \$48.57.

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 \$123,999.99 together with interest thereon at 7.750% 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 February 24, 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 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: October 16, 2008. Cal-Western Reconveyance Corporation, 525 East Main Street, P.O. Box 22004, El Cajon, CA 92022-9004 Cal-Western Reconveyance Corporation Signature/By: R-199220 11/10/08, 11/17, 11/24, 12/01 #10613 November 10, 17, 24, December 1, 2008.