

2009-005119

Klamath County, Oregon



00064142200900051190090094

04/13/2009 11:43:58 AM

Fee: \$61.00

WHEN RECORDED MAIL TO:
ForeclosureLink, Inc.
4401 Hazel Ave. Ste 225
Fair Oaks, CA 95628

Recorder's Use

T.S. NO.: fc20999-5

Title Order: 3920407

1st 1319822

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California)
COUNTY OF Sacramento)

I, Lauren Meyer, 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 original or copy of notice of sale and the Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any 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 and the Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any 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:

NAME & ADDRESS

CERTIFIED NO.

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 ForeclosureLink, Inc., for 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 Fair Oaks, California, on December 29, 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.

F 61-

Declaration of Mailing

Trustee's Sale No. fc20999-5

I, the undersigned, declare:

Date: 12/29/2008

Mailing: Required

Page: 1

That I am an officer, agent, or employee of FORECLOSURELINK, INC.
whose business address is 4401 HAZEL AVE, SUITE 225, FAIR OAKS, CA 95628

I am over the age of eighteen years; On 12/29/2008 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Fair Oaks notices, a true and correct copy of which is hereunto attached and made part hereof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert. Fee	R.R. Fee
71006309264093341848	LYNETTE MINCH 4300 ANDERSON AVENUE KLAMATH FALLS, OR 97603	\$2.65	\$2.20
71006309264093341855	KLAMATH IRRIGATION DISTRICT 6640 KID LANE KLAMATH FALLS, OR 97603	\$2.65	\$2.20
71006309264093341862	GENERAL CREDIT SERVICES, INC. 2724 WEST MAIN STREET MEDFORD, OR 97501	\$2.65	\$2.20
71006309264093341879	GENERAL CREDIT SERVICES, INC. PO BOX 8 MEDFORD, OR 97501	\$2.65	\$2.20
71006309264093341886	LYNNETTE T. MINICH 4300 ANDERSON AVE KLAMATH FALLS, OR 97603	\$2.65	\$2.20

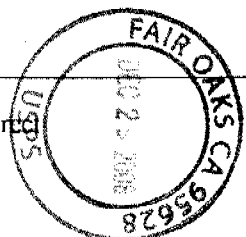
\$13.25 \$11.00

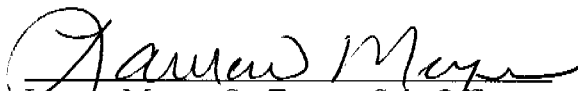
Number of Pieces by Sender 5	Number of Pieces Received 5	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
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I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

12/29/08
(Date)

mjoseph
(Declarant)



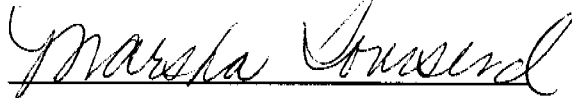

Lauren Meyer, Sr. Trustee Sale Officer

STATE OF California
COUNTY OF Sacramento

On 04/07/09 before me, Marsha Townsend, Notary Public, personally appeared Lauren Meyer 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.





TS # fc20999-5

NOTICE:

**YOUR ARE IN DANGER OF LOSING YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY**

This notice is about your mortgage loan on your property:

Street address: 4300 ANDERSON AVENUE, 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 12/15/2008 to bring your mortgage current was \$5,367.52.

The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (877) 234-5465 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: SunTrust Mortgage Inc. c/o ForeclosureLink, Inc., 4401 Hazel Ave, Ste 225, Fair Oaks CA 95628

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

Sale Date: 04/29/2009 Time: 10:00AM Location: AT THE MAIN ENTRANCE TO THE
COUNTY COURTHOUSE, 316 MAIN ST., KLAMATH FALLS, OR

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 SunTrust Mortgage Inc. at (800) 443-1032 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 phone number of an organization near you, please call the statewide phone contact number 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 Web site at: www.osbar.org. Legal assistance may be available if you have a low income or 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 questions, talk to a lawyer or one of the organizations mentioned before signing.

Trustee name: FIRST AMERICAN TITLE INSURANCE COMPANY By: ForeclosureLink, Inc., as Agent

Trustee ph. no. (877)234-5465 By:  Date: 12/15/2008

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79-5010, et seq.

Trustee No.: fc20999-5 Loan No.: 0205331184 Title No: 3920407

Reference is made to that certain Trust Deed made by LYNETTE MINCH, as Grantor, to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR LENDER, as Beneficiary, dated 06/04/2007, Recorded on 06/07/2007 AS DOCUMENT NO. 2007-010296, in the mortgage records of Klamath County, Oregon, in book/reel/volume No. ---, Page ---. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by SUNTRUST MORTGAGE, INC.

Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

THE EASTERLY 60 FEET OF LOT 39 OF ELMWOOD PARK,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE
OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,
OREGON.

ACCOUNT NO.: R572400

The street address or other common designation, if any, of the real property described above is purported to be: 4300 ANDERSON AVENUE,
KLAMATH FALLS, OR 97603

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

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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 \$757.25 beginning 08/01/2008, together with title expenses, 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.

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

TRUSTEE'S NOTICE OF SALE

Trustee No.: fc20999-5 Loan No.: 0205331184 Title No: 3920407

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

Principal balance of \$100,430.53 with interest thereon at the rate of 6.125% per annum from 07/01/2008, together with any late charge(s), delinquent taxes, insurance premiums, impounds and advances; senior liens and encumbrances which are delinquent or become delinquent together with title expense, costs, trustee's fees and any attorney's' fees and court costs, and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will, on **04/29/2009, at the hour of 10:00AM** in accord with the standard of time as established by O.R.S. 187.110, AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 316 MAIN ST., KLAMATH FALLS, OR, sell at public auction to the highest bidder for cash, the interest in the said described real property which the Grantor has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee.

Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the 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 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's fees.

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

Dated: 12-15-08

FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee

By: Foreclosurelink, Inc., Agent


Lauren Meyer, Senior Trustee Sale Officer

DIRECT INQUIRIES TO: SUNTRUST MORTGAGE, INC. C/O
FORECLOSURELINK, INC. 4401 HAZEL AVENUE, STE 225, FAIR OAKS, CA
95628 (916)962-3453

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupants of **4300 Anderson Ave Klamath Falls, OR 97603**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to __ at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to __, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1st Attempt: December 17, 2008 10:34 AM Posted

2nd Attempt: December 19, 2008 12:51 PM Posted

3rd Attempt: December 29, 2008 12:23 PM Posted

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on __ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of January 6, 2009, 2008 I mailed a copy of the Trustee's Notice of Sale addressed to **All Known Occupants** at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

Chelsie Meek

4300 Anderson Ave Klamath Falls, OR 97603

ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

December 17, 2008

10:34 AM

DATE OF SERVICE

TIME OF SERVICE

☐ or non occupancy

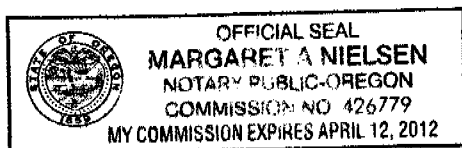
By:

Robert W. Bolenbaugh

ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 6th day of January, 2009.

Margaret A. Nielsen
Notary Public for Oregon



Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

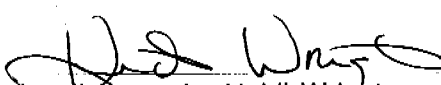
I, Heidi Wright, Publisher,
being first duly sworn, depose and say
that I am the publisher of the Herald and News
a newspaper in general circulation, as
defined by Chapter 193 ORS, printed and
published at Klamath Falls in the
aforesaid county and state; that I know from
my personal knowledge that the

Legal # 10986
Notice of Sale/Lynette Minch

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

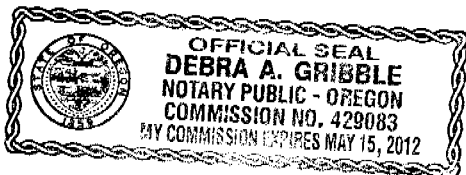
Insertion(s) in the following issues:

March 4, 11, 18, 25, 2009


Subscribed and sworn by Heidi Wright
before me on: March 25, 2009


Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79-5010, et seq. Trustee No.: fc20999-5 Loan No.: 0205331184 Title No: 3920407

Reference is made to that certain Trust Deed made by Lynette Minch, as Grantor, to Amerititle, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for lender, as Beneficiary, dated 06/04/2007, Recorded on 06/07/2007 as Document No. 2007-010296, in the mortgage records of Klamath County, Oregon, in book/reel/volume No. ---, Page ---. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by Suntrust Mortgage, Inc. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: THE EASTERLY 60 FEET OF LOT 39 OF ELMWOOD PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Account No.: R572400 The street address or other common designation, if any, of

(Continued on top of next column)

(Continued from below)

the real property described above is purported to be: 4300 Anderson Avenue, Klamath Falls, OR 97603. The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

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

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following: Principal balance of \$100,430.53 with interest thereon at the rate of 6.125% per annum from 07/01/2008, together with any late charge(s), delinquent taxes, insurance premiums, impounds and advances, senior liens and encumbrances which are delinquent or become delinquent together with title expense, costs, trustee's fees and any attorney's fees and court costs, and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

Wherefore, notice hereby is given that, First American Title Insurance Company, the undersigned trustee will, on 4/29/2009, at the hour of 10:00AM in accord with the standard of time as established by O.R.S. 187.110, At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR, sell at public auction to the highest bidder for cash, the interest in the said described real property which the Grantor has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee. Notice is further given that any person named in

O.R.S. 84.753 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 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's fees.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: 12/15/2008 First American Title Insurance Company, By: ForeclosureLink, Inc., Agent Lauren Meyer Lauren Meyer, Senior Trustee Sale Officer Direct Inquiries to: Suntrust Mortgage, Inc. c/o ForeclosureLink, Inc., 4401 Hazel Avenue, Ste. 225, Fair Oaks, CA 95628 (916) 962-3453 536893 3/4, 3/11, 3/18, 03/25/2009
#10986 March 4, 11, 18, 25, 2009.