

2009-005692

Klamath County, Oregon



00064827200900056920140145

04/24/2009 03:44:59 PM

Fee: \$101.00

Recording Requested By:
Aspen Title & Escrow, Inc.
525 Main Street
Klamath Falls, OR 97601

When Recorded Return To:

Aspen Title & Escrow, Inc.
525 Main Street
Klamath Falls, OR 97601

Until requested otherwise, send all tax statements:

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

COVER SHEET

DOCUMENT:

Affidavit of Mailing Trustees Notice of Sale, Notice, Trustee's Notice of Sale, and Debt Validation Notice

Affidavit of Mailing ✓

Affidavit of Posting ✓

Affidavit of Non-Occupancy

Affidavit of Publication ✓

ORIGINAL GRANTOR ON TRUST DEED:

Mona McPherson and Walter McPherson

ORIGINAL BENEFICIARY ON TRUST DEED:

MERS

101 ATE

WHEN RECORDED MAIL TO:

Executive Trustee Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120
(818) 260-1600 phone (818) 260-1850 fax

Space above line for Recorder's Use

T.S. NO.: OR-172449-C LOAN NO.: 0640118622

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California} SS
COUNTY OF Los Angeles}

I, Lyudvig Alaverdyan Secured Outsourcing, 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 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 registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

NAME & ADDRESS

SEE ATTACHED

CERTIFIED NO.

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.
Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Marvell L. Carmouche, for LENDER PROCESSING SERVICES – DEFAULT TITLE, 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 Los Angeles California, on 1/7/2009. 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 California} SS
COUNTY Los Angeles}

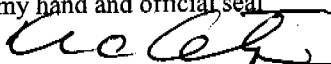

Lyudvig Alaverdyan

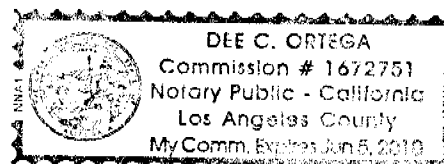
On 1/7/09 before me, Dee C. Ortega, a Notary Public personally appeared Lyudvig Alaverdyan who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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

Signature


Dee C. Ortega, Notary Public



AFFIDAVIT OF MAILING

Date: **1/7/2009**

T.S. No.: **OR-172449-C**

Loan No.: **0640118622**

STATE OF CALIFORNIA }
COUNTY OF LOS ANGELES

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in Los Angeles County at Executive Trustee Services, LLC, and is not a party to the within action and that on 1/7/2009, (s)he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

MONA MCPHERSON
3254 BARNES WAY
KLAMATH FALLS, OREGON 97603
71006309264091056904

WALTER MCPHERSON
3254 BARNES WAY
KLAMATH FALLS, OREGON 97603
71006309264091056911

WALTER L. MCPHERSON, JR
3254 BARNES WAY
KLAMATH FALLS, Oregon 97603-0000
71006309264091056928

WALTER MCPHERSON
3178 OLD MILITARY ROAD
CENTRAL POINT, OR 97502
71006309264091056935

WALTER L. MCPHERSON, JR
3178 OLD MILITARY ROAD
CENTRAL POINT, OR 97502
71006309264091056942

MONA L MCPHERSON
3178 OLD MILITARY ROAD
CENTRAL POINT, OR 97502
71006309264091056959

MONA L. MCPHERSON
3254 BARNES WAY
KLAMATH FALLS, OREGON 97603
71006309264091057895

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

X

Affiant **Lyudvig Alaverdyan**

**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 3254 BARNES WAY KLAMATH FALLS, Oregon 97603-0000

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 to pay as of 12/20/2008 to bring your mortgage loan current was \$10,343.36. 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 (818) 260-1600 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: Executive Trustee Services, LLC, 2255 North Ontario Street, Suite 400, Burbank, California 91504-3120.

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

Date and Time: Thursday, May 7, 2009 at 10:00 AM

Place: On the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, Oregon

**THIS IS WHAT YOU CAN DO
TO STOP THE SALE:**

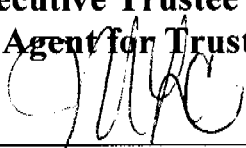
1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call GMAC MORTGAGE, LLC FKA GMAC MORTGAGE CORPORATION at (800) 850-4622 or (800) 799-9250 to find out if your 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 1-888-610-8764. 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. 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.lawhelp.org/program/694/index.cfm>.

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 above before signing.

Dated: 12/20/2008

**Executive Trustee Services, LLC
As Agent for Trustee**



**Marvell L. Carmouche
(818) 260-1600**

TRUSTEE'S NOTICE OF SALE

Loan No: 0640118622
T.S. No.: OR-172449-C

Reference is made to that certain deed made by, MONA L. MCPHERSON and WALTER L. MCPHERSON, JR AS TENANTS BY THE ENTIRETY as Grantor to AMERITITLE, as trustee, in favor of "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 8/21/2007, recorded 8/27/2007, in official records of Klamath County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 2007-015099 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R-3909-012BA-08100-000
SEE ATTACHED EXHIBIT "A"

Commonly known as:
3254 BARNES WAY
KLAMATH FALLS, Oregon 97603-0000

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:

Unpaid principal balance of \$240,202.12; plus accrued interest plus impounds and / or advances which became due on 9/1/2008 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 \$1,848.01

Monthly Late Charge \$77.79

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 \$240,202.12 together with interest thereon at the rate of 6.625 % per annum from 8/1/2008 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 **LSI Title Company of Oregon, LLC**, the undersigned trustee will on **5/7/2009** 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 St, 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.

Loan No: 0640118622
T.S. No: OR-172449-C

TRUSTEE'S NOTICE OF 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.

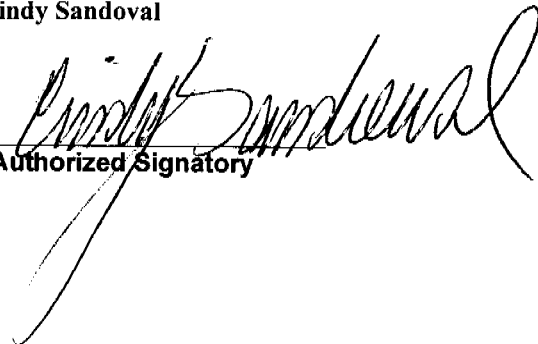
Dated: 12/20/2008

LSI Title Company of Oregon, LLC
C/O Executive Trustee Services, LLC at 2255 North
Ontario Street, Suite 400 Burbank, California 91504-
3120
Sale Line: 714-730-2727

Cindy Sandoval

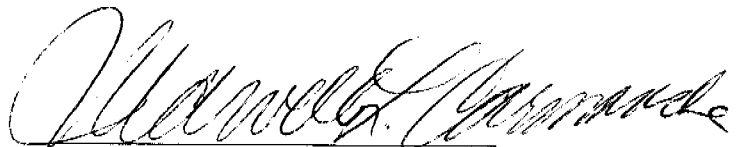
Signature By

Authorized Signatory



State of California) ss.
County of Los Angeles)

I, the undersigned, certify that I am the Trustee Sale Officer, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



Marvell L. Carmouche
Trustee Sale Officer

**Executive Trustee Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120
(818) 260-1600**

Date: 12/20/2008

T.S. Number: OR-172449-C
Loan Number: 0640118622

DEBT VALIDATION NOTICE

1. The enclosed document relates to a debt owed to the current creditor:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

You may send us a written request for the name and address of the original creditor, if different from the current creditor, and we will obtain and mail the information to you.

2. As of **12/20/2008** the total delinquency owed was **\$10,343.36**, but this amount will increase until the delinquency has been fully cured.
3. As of **12/20/2008** the amount required to pay the entire debt in full was **\$249,300.80** but this amount will increase daily until the debt has been fully paid.
4. You may dispute the validity of this debt, or any portion thereof, within thirty (30) days after receiving this notice. Otherwise, we will assume that the debt is valid.
5. If you notify us in writing that you dispute all or any portion of this debt within thirty (30) days after receiving this notice, we will obtain and mail to you verification of the debt, or a copy of any judgement against you.

**WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION
WE OBTAIN WILL BE USED FOR THAT PURPOSE.**

TS#172449-C

EXHIBIT "A"

Lot 40, Tract No. 1403, FIRST ADDITION TO KLAMATH MEADOWS EAST, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

AFFIDAVIT OF MAILING

STATE OF OREGON

County of Multnomah

ss.

I, Janelle Graves, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On February 11, 2009, I mailed a copy of the Trustee's Notice of Sale; Debt Validation Notice, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT
3254 Barnes Way
Klamath Falls, OR 97603

This mailing completes service upon an occupant at the above address with an effective date of **12/30/2008** as calculated pursuant to ORS 86.750 (1)(c).

On December 30, 2008, at the hour of 5:40 p.m., I posted a true copy of the Trustee's Notice of Sale and Debt Validation Notice at the main entrance of the above mentioned property.

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

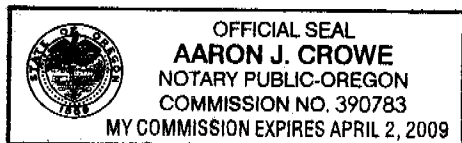
SUBSCRIBED AND SWORN BEFORE ME
this 11th day of February, 2009 by
Janelle Graves

Notary Public for Oregon

X Janelle Graves
Janelle Graves
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



186224



OR172449C / McPHERSON
ASAP# 2954762

EXEC**AFFIDAVIT OF POSTING**

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 Trustee's Notice of Sale; Debt Validation Notice upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "Property Address":

**3254 Barnes Way
Klamath Falls, OR 97603**

As follows:

On 12/30/2008 at 5:40 PM, I attempted personal service at the Property Address. 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).

On 02/04/2009 at 2:15 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

On 02/07/2009 at 10:45 AM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

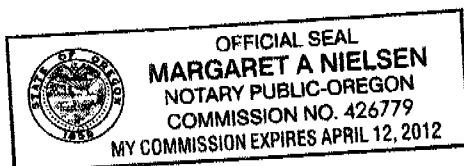
On December 30, 2008, at the hour of 5:40 p.m., I posted a true copy of the Trustee's Notice of Sale and Debt Validation Notice at the main entrance of the above mentioned property.

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

SUBSCRIBED AND SWORN BEFORE ME
this 12th day of February, 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



186224

OR172449C / McPHERSON
ASAP# 2954762

EXEC

AFFIDAVIT OF NON-OCCUPANCY

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 where this attempt of service was made; that I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on December 30, 2008, after personal inspection, I found the following described real property to be unoccupied:

Lot 40, Tract No. 1403, FIRST ADDITION TO KLAMATH MEADOWS EAST, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

Commonly known as: **3254 Barnes Way**
Klamath Falls, OR 97603

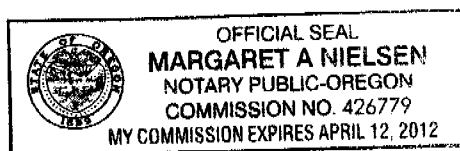
On December 30, 2008, at the hour of 5:40 p.m., I posted a true copy of the Trustee's Notice of Sale and Debt Validation Notice at the main entrance of the above mentioned property.

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



186224

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 # 10851

Notice of Sale/McPherson

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:

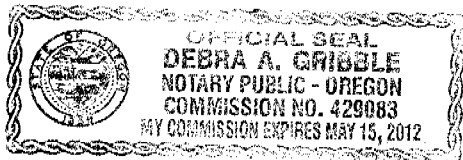
February 10, 17, 24, March 3, 2009

Total Cost: \$951.68

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: February 25, 2009

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: 0640118622 T.S. No.: OR-172449-C

Reference is made to that certain deed made by, MONA L. MCPHERSON and WALTER L. MCPHERSON, JR AS TENANTS BY THE ENTIRETY as Grantor to AMERITITLE, as trustee, in favor of "MERS" MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 8/21/2007, recorded 8/27/2007, in official records of Klamath County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 2007-015099 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R-3909-012BA-08100-000 Lot 40, Tract No. 1403, First addition to Klamath Meadows East, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon. Commonly known as: 3254 BARNES WAY, KLAMATH FALLS, Oregon 97603-0000.

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 86.753 of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Unpaid principal balance of \$240,202.12; plus accrued interest plus impounds and / or advances which became due on 9/1/2008 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 \$1,848.01 Monthly Late Charge \$77.79.

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 \$240,202.12 together with interest thereon at the rate of 6.625 % per annum from 8/1/2008 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 LSI Title Company of Oregon, LLC, the undersigned trustee will on 5/7/2009 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 St, 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 rendering 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 a "beneficiary" include their respective successors in interest, if any. Dated: 12/20/2008. LSI Title Company of Oregon, LLC C/O Executive Trustee Services, LLC at 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-730-2727 Signature By Cindy Sandoval Authorized Signatory ASAP# 2954762 02/09/2009, 02/17/2009, 02/24/2009, 03/03/2009
#10851 February 10, 17, 24, March 3, 2009.