

2009-007192

Klamath County, Oregon



00066539200900071920140148

05/22/2009 11:49:49 AM

Fee: \$96.00

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

When Recorded Return To:

ATE 66555

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**

**Affidavit of Posting**

**Affidavit of Publication**

### ORIGINAL GRANTOR ON TRUST DEED:

**Jermy Stevenson and Ernest W. Stevenson**

### ORIGINAL BENEFICIARY ON TRUST DEED:

**American Heritage Lending Corporation**

96  
ATE

**When recorded mail to:**  
**DEFAULT RESOLUTION NETWORK**  
**17911 Von Karman Ave, Suite 275**  
**Irvine, CA 92614**  
**Phone: 949-622-5730**  
**Fax: 949-622-5740**

**Loan # 0023219942**  
**TS # OR 09-01021-6 -OR**  
**Title Order # 090151968-OR-GNO**  
**Grantor: JERMEY STEVENSON AND ERNEST W. STEVENSON**

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## **AFFIDAVIT OF SERVICE**

546387

09-01021-6

(ORC)

**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 **7906 Highway 140 East Klamath Falls, OR 97603**

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

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to **Jeremy Stevenson**, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: **Ernest Stevenson, Sharon Stevenson & Josh Stevenson**

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

1<sup>st</sup> Attempt:

2<sup>nd</sup> Attempt:

3<sup>rd</sup> Attempt:

☐ **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 **March 17, 2009**, 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 Chelsea Meach

**7906 Highway 140 East Klamath Falls, OR 97603  
ADDRESS OF SERVICE**

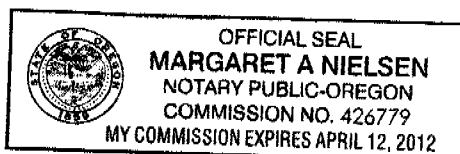
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served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

March 12, 2009      4:30 PM  
**DATE OF SERVICE      TIME OF SERVICE**  
☐ or non occupancy

By: Jake Soalin

Subscribed and sworn to before on this 17<sup>th</sup> day of March, 2009.

Margaret A. Nielsen  
Notary Public for Oregon



7/08

**When recorded mail to:**  
**DEFAULT RESOLUTION NETWORK**  
**17911 Von Karman Ave, Suite 275**  
**Irvine, CA 92614**  
**Phone: 949-622-5730**  
**Fax: 949-622-5740**

**Loan # 0023219942**  
**TS # OR 09-01021-6 -OR**  
**Title Order # 090151968-OR-GNO**  
**Grantor: JERMEY STEVENSON AND ERNEST W. STEVENSON**

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## **AFFIDAVIT OF PUBLICATION**

09-01021-6

# 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 # 11019

Notice of Sale/Jerney & Ernest W Stevenson

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

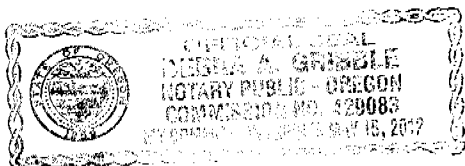
Insertion(s) in the following issues:

March 17, 24, 31, April 7, 2009

  
Subscribed and sworn by Heidi Wright  
before me on: April 7, 2009

  
Notary Public of Oregon

My commission expires May 15, 2012



### Trustee's Notice Of Sale Loan No.: 0023219942 T.S. No.: 09-01021-6-OR

Reference is made to that certain deed made by, Jerney Stevenson and Ernest W. Stevenson, as Grantor to United Title Company, as Trustee, in favor of American Heritage Lending Corporation as Beneficiary, recorded on 05/24/2007, Book 2007 Page No. 9392 of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: R590514 See Legal Description attached hereto and made a part hereof Exhibit "A" A tract of land situated in Lot 11, JUNCTION ACRES, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows: Beginning at the Northwest corner of Lot 11 of JUNCTION ACRES; thence South 527 feet; thence East 248.4 feet; thence North 92 feet; thence West 100 feet; thence North 435 feet; thence West 148.4 feet along Highway 140 to a point of beginning. Commonly known as: 7906 Highway 140 East, 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: failed to pay payments which became due; together with late charges due; Monthly Payment \$1,730.10 Monthly Late Charge \$86.51.

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 \$234,947.34 together with interest thereon at the rate of 8.50000% per annum from 11/01/2008 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, Fidelity National Title Insurance Company, the undersigned trustee will, on 7/8/2009, at the hour of 10:00 AM, Standard of Time as established by section 187.110, Oregon Revised Statutes, at the main entrance to the County Courthouse, 316 Main St, Klamath Falls, State of Oregon, sell at public auction to the highest bidder for cash, the interest in the said real property which the Grantor had or had power to convey at the time of 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. For further information please contact Fidelity National Title Insurance Company, 17911 Von Karman Ave, Suite 275, Irvine, CA 92614 949-622-5730 Trustee Sale Line 714-573-1500 www.priorityposting.com

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: 3/11/2009 Fidelity National Title Company Signature By Juan Enriquez, Authorized Signor State of CA County of Orange and 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. Juan Enriquez, Authorized Signor P546387 3/17, 3/24, 3/31, 04/07/2009. #11019 March 17, 24, 31, April 7, 2009.

**When recorded mail to:**  
**DEFAULT RESOLUTION NETWORK**  
**17911 Von Karman Ave, Suite 275**  
**Irvine, CA 92614**  
**Phone: 949-622-5730**  
**Fax: 949-622-5740**

**Loan # 0023219942**  
**TS # OR 09-01021-6 -OR**  
**Title Order # 090151968-OR-GNO**  
**Grantor: JERMEY STEVENSON AND ERNEST W. STEVENSON**

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## AFFIDAVIT OF MAILING



## AFFIDAVIT OF MAILING

### Default Resolution Network

Date: 03/12/2009

Ref. No.: 09-01021-6

MailbatchID:

STATE OF CALIFORNIA )  
COUNTY OF RIVERSIDE )

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on March 12, 2009, 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, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

X

Affiant Valdemar Botello

7113 8257 1473 1844 6282  
REF #: 09-01021-6  
CARTER-JONES COLLECTION SERV  
1143 PINE STREET  
KLAMATH FALLS, OR 97601

7113 8257 1473 1844 6299  
REF #: 09-01021-6  
ENTERPRISE IRRIGATION DISTRICT  
3939 SOUTH SIXTH STREET #325  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6305  
REF #: 09-01021-6  
ERNEST W. STEVENSON  
7906 HWY 140 EAST  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6312  
REF #: 09-01021-6  
ERNEST W STEVENSON  
7906 HIGHWAY 140 E  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6329  
REF #: 09-01021-6  
ERNEST W STEVENSON  
7906 E HWY 140  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6336  
REF #: 09-01021-6  
ERNEST W STEVENSON  
7906 HWY 140 E  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6343  
REF #: 09-01021-6  
ERNEST STEVENSON  
7906 HIGHWAY 140 EAST  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6350  
REF #: 09-01021-6  
ERNEST W STEVENSON  
7906 HIGHWAY 140 EAST  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6367  
REF #: 09-01021-6  
JEREMY STEVENSON  
7906 HWY 140 E  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6374  
REF #: 09-01021-6  
JEREMY STEVENSON  
7906 HWY 140 EAST  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6381  
REF #: 09-01021-6  
JERMEY STEVENSON  
7906 HIGHWAY 140 E  
KLAMATH FALLS, OR 97603

7113 8257 1473 1844 6398  
REF #: 09-01021-6  
JERMEY STEVENSON  
7906 E HWY 140  
KLAMATH FALLS, OR 97603

## AFFIDAVIT OF MAILING

### **Default Resolution Network**

Date: 03/12/2009

Ref. No.: 09-01021-6

MailbatchID:

7113 8257 1473 1844 6404  
REF #: 09-01021-6  
JERMEY STEVENSON  
7906 HIGHWAY 140 EAST  
KLAMATH FALLS, OR 97603

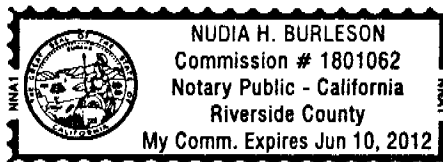
STATE OF CALIFORNIA     )  
COUNTY OF RIVERSIDE    )

Subscribed and sworn to (or affirmed) before me on this 17<sup>th</sup> day of March (month),  
2009 (year), by Valdemar Botello, proved to me on the basis of satisfactory evidence to be  
the person who appeared before me.



(Signature of Notary)

(Seal of Notary)



## TRUSTEE'S NOTICE OF SALE

Loan No: 0023219942  
T.S. No.: 09-01021-6 -OR

Reference is made to that certain deed made by, JERMEY STEVENSON AND ERNEST W. STEVENSON as Grantor to UNITED TITLE COMPANY, as trustee, in favor of AMERICAN HERITAGE LENDING CORPORATION, as Beneficiary, recorded on May 24, 2007, Book 2007 Page 9392 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

**APN: R590514**

### **SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART THEREOF**

Commonly known as:

7906 HIGHWAY 140 EAST, 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: **failed to pay payments which became due; together with late charges due;**

Monthly Payment \$1,730.10  
Monthly Late Charge \$86.51

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 \$ 234,947.34 together with interest thereon at the rate of 8.50000 % per annum from 11/01/2008 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.

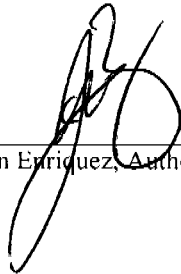
Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will on **07/08/2009** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **At the main entrance to the County Courthouse, 316 Main St., Klamath 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 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. **FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL TITLE INSURANCE COMPANY, 17911 Von Karman Ave, Suite 275, Irvine, CA 92614 949-622-5730 TRUSTEE SALE LINE 714-573-1965 www.priorityposting.com**

## 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.

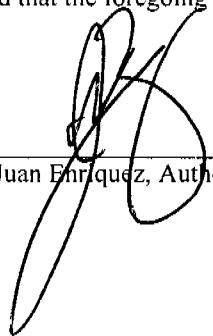
Dated: March 11, 2009

FIDELITY NATIONAL TITLE INSURANCE  
COMPANY

Signature By   
Juan Enriquez, Authorized Signor

STATE OF CA  
COUNTY OF Orange

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.

  
Juan Enriquez, Authorized Signor

44494

Exhibit "A"

A tract of land situated in Lot 11, JUNCTION ACRES, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at the Northwest corner of Lot 11 of JUNCTION ACRES; thence South 527 feet; thence East 248.4 feet; thence North 92 feet; thence West 100 feet; thence North 435 feet; thence West 148.4 feet along Highway 140 to a point of beginning.

**NOTICE OF DEFAULT AND ELECTION TO SELL**

RE: Trust Deed from: JERMEY STEVENSON AND  
ERNEST W. STEVENSON, Grantor

To: Fidelity National Title Insurance Company,  
Successor Trustee

After recording return to(name, address, zip):

Fidelity National Title Insurance Company  
17911 Von Karman Ave, Suite 275  
Irvine , CA 92614

This Document was Recorded on

3/3/2009

As instrument number

2009-3155

Book

Page

In Klamath

County

OR

TS No: 09-01021-6 -OR - Loan No: 0023219942

Reference is made to that certain trust deed made by JERMEY STEVENSON AND ERNEST W. STEVENSON, as grantor, to UNITED TITLE COMPANY, as trustee, in favor of AMERICAN HERITAGE LENDING CORPORATION, as beneficiary, dated as of May 11, 2007, and recorded May 24, 2007, in the Records of Klamath County, Oregon, Instrument No. 2007-009392, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R590514- Legal Description Attached HERETO AND MADE A PART HEREOF

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:  
Principal balance \$234,947.34

**Delinquent Payments**

<u>FROM</u>	<u>THRU</u>	<u>NO. PMTS</u>	<u>INT. RATE</u>	<u>AMOUNT</u>	<u>GRAND TOTAL</u>
12/01/2008	03/02/2009	3	8.50000%	\$1,730.10	\$5,190.30

**Late Charges**

Grand Total Late Charges \$259.53

**Beneficiary's Advances, Costs and Expenses**

MISC \$ \$86.51  
Grand Total \$ \$86.51

Attorney's Fees and Costs \$ 1,320.00

**GRAND TOTAL REQUIRED TO REINSTATE \$6,856.34**

TS No :09-01021-6-OR

Loan No: 0023219942

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: failed to pay payments which became due; together with late charges due;

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **July 8, 2009**, at the following place: **on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.**

FOR SALE INFORMATION CALL: **714-247-7500**

Website for Trustee's Sale Information: **[www.fidelityasap.com](http://www.fidelityasap.com)**

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property except:

ERNEST STEVENSON  
7906 HIGHWAY 140 EAST  
KLAMATH FALLS, OR 97603

Borrower

JERMEY STEVENSON  
7906 HIGHWAY 140 EAST  
KLAMATH FALLS, OR 97603

Borrower

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), together with costs, trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

FOR FURTHER INFORMATION CONTACT:  
DEFAULT RESOLUTION NETWORK  
17911 Von Karman Ave, Suite 275  
Irvine, CA 92614  
949-622-5730

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

Dated March 2, 2009

Fidelity National Title Insurance Company, Successor Trustee

Natalie Franklin  
NATALIE FRANKLIN, Authorized Signor

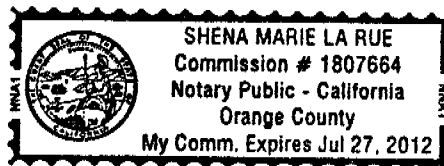
State of California                      }ss.  
County of Orange                     }ss

On March 2, 2009, before me, Shena Marie La Rue, a Notary Public, personally appeared NATALIE FRANKLIN, 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.

Shena Marie La Rue  
Shena Marie La Rue #1807664  
My Commission Expires July 27, 2012



(Seal)