

2009-007694

Klamath County, Oregon



00067127200900076940110118

06/03/2009 10:58:11 AM

Fee: \$71.00

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

Recorder's Use

T.S. NO.: fc21505-5

Title Order: 3986780

ist 1343122

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 interested 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 February 10, 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.

F71-

# Declaration of Mailing

Trustee's Sale No. fc21505-5

I, the undersigned, declare:

That I am an officer, agent, or employee of  
whose business address is

FORECLOSURELINK, INC.

4401 HAZEL AVE, SUITE 225, FAIR OAKS, CA 95628

I am over the age of eighteen years; On 02/10/2009 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:

Date: 02/10/2009

Mailing: Required

Page: 1

Number of Article	Name of Addressee, Street, and Post Office Address	Cert. Fee	R.R. Fee
71006309264094347542	PATTY A. TAYLOR 38112 HWY 97 N CHILOQUIN, OR 97624	\$2.65	\$2.20
71006309264094347559	PATTY A. TAYLOR 38112 HIGHWAY 97 NORTH CHILOQUIN, OR 97624	\$2.65	\$2.20
71006309264094347566	SHAWN K. TAYLOR 38112 HWY 97 N CHILOQUIN, OR 97624	\$2.65	\$2.20
71006309264094347573	SHAWN K. TAYLOR 38112 HIGHWAY 97 NORTH CHILOQUIN, OR 97624	\$2.65	\$2.20
71006309264094347580	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026	\$2.65	\$2.20
71006309264094347597	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 3300 SW 34TH AVENUE, SUITE 101 OCALA, FL 34474	\$2.65	\$2.20
71006309264094347603	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. C/O GMAC MORTGAGE, LLC DBA DITECH.COM 3200 PARK CENTER DR. SUITE 150 COSTA MESA, CA 92626	\$2.65	\$2.20
71006309264094347610	PATRICIA A. TAYLOR 38112 HWY 97 N CHILOQUIN, OR 97624	\$2.65	\$2.20
71006309264094347627	SHAWN K. TAYLOR	\$2.65	\$2.20
		\$23.85	\$19.80



Number of Pieces by Sender 9	Number of Pieces Received	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

2/10/09  
(Date)

(Declarant)

# Declaration of Mailing

Trustee's Sale No. fc21505-5

I, the undersigned, declare:

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

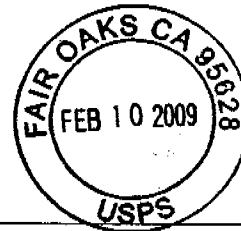
Date: 02/10/2009

Mailing: Required

Page: 2

I am over the age of eighteen years; On 02/10/2009 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
	3965 CLINTON AVE KLAMATH FALLS, OR 97603		
71006309264094347634	CHASE BANK USA, N.A. C/O LAURIE K. FREIDL. BISHOP, WHITE & MARSHALL, P.S. 720 OLIVE WAY, SUITE 1301 SEATTLE, WA 98101	\$2.65	\$2.20
71006309264094347641	PATTY TAYLOR 16026 FOUR MILE CT CHILOQUIN, OR 97624-8664	\$2.65	\$2.20



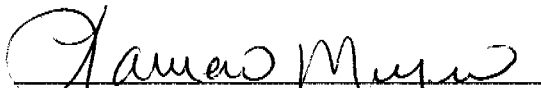
\$5.30 \$4.40

Number of Pieces by Sender 2	Number of Pieces Received	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

2/10/09  
(Date)

*[Signature]*  
(Declarant)

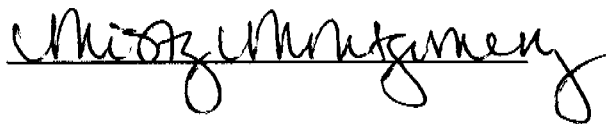
  
Lauren Meyer, Sr. Trustee Sale Officer

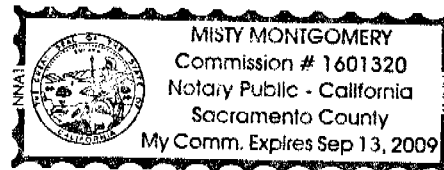
STATE OF California  
COUNTY OF Sacramento

On 06/01/09 before me, Misty Montgomery, 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 # fc21505-5

**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: 38112 HWY 97 N, CHILOQUIN, OR 97624

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 01/27/2009 to bring your mortgage current was \$9,110.99.

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: The CIT Group/Consumer Finance, 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: 06/12/2009 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 The CIT Group/Consumer Finance, Inc. at (800) 621-1437 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](http://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: 1/27/2009

## **TRUSTEE'S NOTICE OF SALE**

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

Trustee No.: fc21505-5    Loan No.: 00009800309636    Title No: 3986780

Reference is made to that certain Trust Deed made by SHAWN K. TAYLOR AND PATTY A. TAYLOR, as Grantor, to FIRST AMERICAN TITLE INSURANCE CO., as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR LENDER, as Beneficiary, dated 05/25/2005, Recorded on 06/10/2005 AS VOL NO. M05 AT PAGE NO. 43425, in the mortgage records of Klamath County, Oregon. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR LENDER

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

SEE ATTACHED FOR LEGAL DESCRIPTION.

ACCOUNT NO.: R223680

The street address or other common designation, if any, of the real property described above is purported to be: 38112 HWY 97 N, CHILOQUIN, OR 97624

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 \$1,690.12 beginning 10/01/2008, 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.: fc21505-5 Loan No.: 00009800309636 Title No: 3986780

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 \$249,052.06 with interest thereon at the rate of 6.800% per annum from 09/01/2008, 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 **06/12/2009, 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: 1-27-09

FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee

By: Foreclosurelink, Inc., Agent

  
Lauren Meyer, Senior Trustee Sale Officer

DIRECT INQUIRIES TO: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR LENDER C/O FORECLOSURELINK, INC. 4401 HAZEL AVENUE, STE 225, FAIR OAKS, CA 95628 (916)962-3453

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

A portion of Government Lot 7, Section 4, Township 35 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Starting at a point 20 feet North of the Southwest corner of Government Lot 7, thence running East 750 feet; thence running North 275.16 feet; thence West 750 feet; thence South 275.16 feet to the place of beginning.

TOGETHER WITH an appurtenant easement, recorded December 21, 1995, at Volume M95, page 34753, and re-recorded January 5, 1996<sup>at</sup> Volume M96, page 416.      \*\*



**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 **38112 Hwy 97 N. Chiloquin, OR 97624**

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

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to **Patty Taylor**, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: **Shawn Taylor & Mandy Taylor**

☐ **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 **February 2, 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

*Chulsen Meek*

**38112 Hwy 97 N. Chiloquin, OR 97624**

**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.

February 2, 2009      10:30 AM  
**DATE OF SERVICE      TIME OF SERVICE**

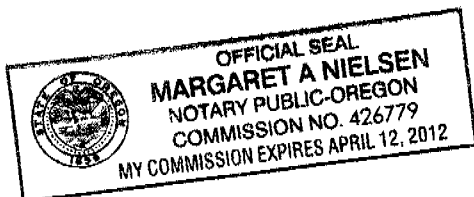
☐ or non occupancy

By:

*A. Thompson*

Subscribed and sworn to before on this 2<sup>nd</sup> day of February, 2009.

*Margaret A. Nielsen*  
Notary Public for Oregon



# 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 # 11116

Trustee's Notice of Sale/Taylor

TS# fc21505-5

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:

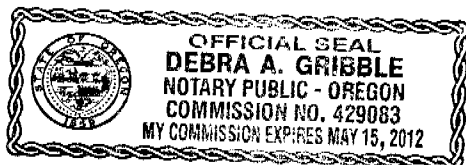
April 17, 24, 2009

May 1, 8, 2009

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day  
before me on: May 7, 2009

*Debra A Gribble*  
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.: fc21505-5 Loan No.: 00009800309636 Title No: 3986780

Reference is made to that certain Trust Deed made by SHAWN K. TAYLOR AND PATTY A. TAYLOR, as Grantor, to First American Title Insurance Co., as Trustee, in favor of Mortgage Electronic Registration Systems, Inc. Solely as Nominee for Lender, as Beneficiary, dated 05/25/2005, Recorded on 06/10/2005 as Vol No. M05 at page no. 43425, in the mortgage records of Klamath County, Oregon. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by Mortgage Electronic Registration Systems, Inc. Solely as Nominee for Lender Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: SEE ATTACHED FOR LEGAL DESCRIPTION. Exhibit "A" Legal Description A portion of Government Lot 7, Section 4, Township 35 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows: Starting at a point 20 feet North of the Southwest corner of Government Lot 7, thence running East 750 feet; thence running North 275.16 feet; thence West 750 feet; thence South 275.16 feet to the place of beginning. TOGETHER WITH an appurtenant easement, recorded December 21, 1995, at Volume M95, page 34753, and re-recorded January 5, 1996 at Volume M96, page 416. Account No.: R223680 The street address or other common designation, if any, of the real property described above is purported to be: 38112 HWY 97 N, CHILOQUIN, OR 97624. 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 \$1,690.12 beginning 10/01/2008, 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.

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 \$249,052.06 with interest thereon at the rate of 6.800% per annum from 09/01/2008, 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 06/12/2009, 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: 1-27-09. First American Title Insurance Company, Trustee By: ForeclosureLink, Inc., Agent Lauren Meyer, Senior Trustee Sale Officer. Direct Inquiries to: Mortgage Electronic Registration Systems, Inc. Solely as Nominee For Lender c/o ForeclosureLink, Inc., 4401 Hazel Avenue, Ste 225, Fair Oaks, CA 95628 (916) 962-3453 555217 4/17, 4/24, 5/1, 05/08/2009

#11116 April 17, 24, May 1, 8, 2009.