

WHEN RECORDED MAIL TO:

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

2009-009353

Klamath County, Oregon



00069126200900093530120123

07/08/2009 02:55:17 PM

Fee: \$76.00

151 1275293

1163928-09

ANOSXR

T.S. NO.: 1163928-09

LOAN NO.: 06972868

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Edwardo Silva being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on March 05, 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. The additional notice required under HB3630 was mailed to grantors on or before the date the notice of sale was served or mailed via first class and certified mail with return receipt requested.

Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this MAR 06 day of 2009, 20

Notary Public



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

This notice is about your mortgage loan on your property at:
1663 LAKESHORE DRIVE
KLAMATH FALLS OR 97601

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of February 26, 2009 to bring your mortgage loan current was \$5,653.74. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with the details about the amount you owe, if you ask. You may call (866)622-2657 EXT. 66520 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:

NATIONAL CITY BANK LOSS MITIGATION DEPT
6750 MILLER RD
OIL 45202

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

Date and time: July 06, 2009 at 1:00pm

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

Trustee Sale No.: 1163928-09

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

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call NATIONAL CITY BANK LOSS MITIGATION DEPT at (866)622-2657 EXT. 66520 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at **800-SAFENET (800-723-3638)**. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or you may visit its website at: **<http://www.osbar.org>**. Legal assistance may be available if you have a low income and meet federal poverty guidelines.

For more information and a directory of legal aid programs, go to **<http://www.oregonlawhelp.org>**.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: February 26, 2009

Trustee Sale No.: 1163928-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: _____

Michelle Boisvert

Trustee telephone number: (800) 546-1531

TRUSTEE'S NOTICE OF SALE

Loan No: XXXX2868
T.S. No: 1163928-09

Reference is made to that certain deed made by
CHRISTOPHER R JOHNSON AND JENNIFER J JOHNSON AS TENANTS BY
THE ENTIRETY as Grantor to
WATERFIELD FINANCIAL CORPORATION, as Trustee, in favor of

UNION FEDERAL BANK OF INDIANAPOLIS
as Beneficiary,

dated April 16, 2005, recorded April 28, 2005, in official records of KLAMATH County, OREGON in
book/reel/volume No. M05 at
page No. 30210, fee/file/instrument/microfilm/reception No. XX covering the following described real
property situated in the said County and State, to-wit:

ALL OF LOT 54 AND THE SOUTH 501 FEET OF LOT 55, LAKESHORE GARDENS, ACCORDING
TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON.

Commonly known as:

1663 LAKESHORE DRIVE KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes: the default for which the foreclosure is made is the grantor's:
Failure to pay the monthly payment due February 20, 2008 of principal and interest and subsequent
installments due thereafter; plus late charges; failure to pay SERVICER FEES/COSTS when due, said
sums having been advanced by the beneficiary; failure to pay when due liens and charges superior hereto;
together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said
deed of trust.

Monthly payment \$118.34 Monthly Late Charge \$5.91

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust
immediately due and payable, said sums being following, to-wit; The sum of \$44,827.27 together with
interest thereon at the rate of 5.000 % per annum, from January 20, 2008 until paid; plus all accrued late
charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

I certify this to be a true and
correct copy of the original.

By Tammy Laird
Tammy Laird

TRUSTEE'S NOTICE OF SALE

Loan No: XXXX2868
T.S. No: 1163928-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on July 06, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at
AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

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

Dated: February 26, 2009

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: Michelle Boisvert
Michelle Boisvert

3/5/2009 5:50:06 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS

Affidavit Attachment: 1163928-09 030 03051303 CWR

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141020578502	1	CHRISTOPHER JOHNSON	1663 LAKESHORE DRIVE	KLAMATH FALLS OR 97601
11041994141020578533	2	OCCUPANT	1663 LAKESHORE DRIVE	KLAMATH FALLS OR 97601
11041994141020578557	3	CHRISTOPHER JOHNSON	68-3888 LUA KULA ST UNIT 1	WAIKOLOA HI 96738-0580
11041994141020578571	4	CHRISTOPHER R, JOHNSON	1663 LAKESHORE DRIVE	KLAMATH FALLS OR 97601
11041994141020578601	5	JENNIFER J, JOHNSON	1663 LAKESHORE DRIVE	KLAMATH FALLS OR 97601
11041994141020578625	6	UNION FEDERAL BANK OF INDIANAPOLIS	45 N. PENNSYLVANIA ST., SUITE 400	INDIANAPOLIS IN 46204
11041994141020578649	7	MICHAEL L, SPENCER	439 PINE ST.	KLAMATH FALLS OR 97601
11041994141020578670	8	CHRISTOPHER JOHNSON	73 1168 KAHUNA A O ROAD	KAILUA KONA HI 96740

3/5/2009 5:50:07 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1163928-09 030 03051303 CWR

Postal Number Sequence Recipient Name

71041994141027266992	1	CHRISTOPHER JOHNSON	1663 LAKESHORE DRIVE	Address Line 1/3	Address Line 2/4
71041994141027267012	2	OCCUPANT	1663 LAKESHORE DRIVE		KLAMATH FALLS OR 97601
71041994141027267029	3	CHRISTOPHER JOHNSON	68-3888 LUA KULA ST UNIT 1		KLAMATH FALLS OR 97601
71041994141027267043	4	CHRISTOPHER R, JOHNSON	1663 LAKESHORE DRIVE		WAIKOLOA HI 96738-0580
71041994141027267050	5	JENNIFER J, JOHNSON	1663 LAKESHORE DRIVE		KLAMATH FALLS OR 97601
71041994141027267067	6	UNION FEDERAL BANK OF INDIANAPOLIS	45 N. PENNSYLVANIA ST., SUITE 400		INDIANAPOLIS IN 46204
71041994141027267081	7	MICHAEL L, SPENCER	439 PINE ST.		KLAMATH FALLS OR 97601
71041994141027267098	8	CHRISTOPHER JOHNSON	73 1168 KAHUNA A O ROAD		KAILUA KONA HI 96740

Klamath County, Oregon
UNION FEDERAL BANK OF INDIANAPOLIS, beneficiary
CHRISTOPHER R JOHNSON & JENNIFER J JOHNSON, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1163928-09
REF # 224629

AFFIDAVIT OF SERVICE

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that service was made of the foregoing TRUSTEE'S NOTICE OF SALE upon an OCCUPANT of 1663 LAKESHORE DR, Klamath Falls, OR 97601, with copy(ies), as follows:

1st attempt: (date) March 6, 2009 (time) 4:10 pm (☒) Posted () Served

2nd attempt: (date) March 11, 2009 (time) 10:25 am (☒) Posted () Served

3rd attempt: (date) March 13, 2009 (time) 9:00 am (☒) Posted () Served () Attempted

Posted on the property in a secure manner, in a conspicuous place, to wit: posted to the front door

Served upon an adult occupant (name) _____

by delivering a copy

() Personally to him/her

() Substituted to him/her to (name) _____

a person 14 years of age or older residing in the dwelling house or usual place of abode.

Jake Doolin
(signature)

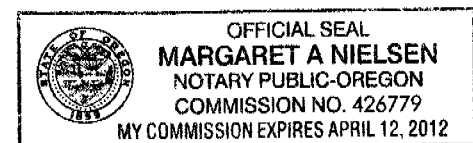
Jake Doolin
(print name)

JEFFERSON STATE ADJUSTERS

STATE OF OREGON, County of Klamath

Signed and affirmed before me on 3-13-08 (SEAL)

Margaret A. Nielsen
NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 224629
IPS# 50991

INTERSTATE PROCESS SERVING, INC.*PO Box 80815, Portland OR 97280* 503/452-7179

member of

Oregon Association of Process Servers
National Association of Professional Process Servers
Washington State Process Servers Association

224629

Klamath County, Oregon
UNION FEDERAL BANK OF INDIANAPOLIS, beneficiary
CHRISTOPHER R JOHNSON & JENNIFER J JOHNSON, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1163928-09
REF # 224629

AFFIDAVIT OF MAILING

I certify that:

I mailed a copy of the TRUSTEE'S NOTICE OF SALE in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **April 18, 2009**, addressed as follows:

OCCUPANT
1663 LAKESHORE DR
Klamath Falls OR 97601.

Gloria Carter

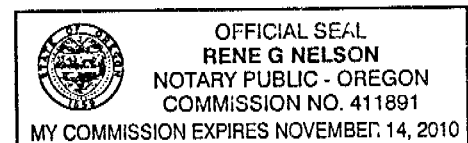
STATE OF OREGON, County of Multnomah.

Signed and attested before me on April 18, 2009 by Gloria Carter.

Rene G Nelson

(SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 224629
IPS# 50991

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

224629

TRUSTEE'S NOTICE OF SALE

Loan No: XXXX2868
T.S. No: 1163928-09

Reference is made to that certain deed made by
CHRISTOPHER R JOHNSON AND JENNIFER J JOHNSON AS TENANTS BY
THE ENTIRETY as Grantor to
WATERFIELD FINANCIAL CORPORATION, as Trustee, in favor of

UNION FEDERAL BANK OF INDIANAPOLIS
as Beneficiary,

dated April 16, 2005, recorded April 28, 2005, in official records of KLAMATH County, OREGON in
book/reel/volume No. M05 at
page No. 30210, fee/file/instrument/microfilm/reception No. XX covering the following described real
property situated in the said County and State, to-wit:

ALL OF LOT 54 AND THE SOUTH 501 FEET OF LOT 55, LAKESHORE GARDENS, ACCORDING
TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON.

Commonly known as:

1663 LAKESHORE DRIVE KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes: the default for which the foreclosure is made is the grantor's:
Failure to pay the monthly payment due February 20, 2008 of principal and interest and subsequent
installments due thereafter; plus late charges; failure to pay SERVICER FEES/COSTS when due, said
sums having been advanced by the beneficiary; failure to pay when due liens and charges superior hereto;
together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said
deed of trust.

Monthly payment \$118.34 Monthly Late Charge \$5.91

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust
immediately due and payable, said sums being following, to-wit: The sum of \$44,827.27 together with
interest thereon at the rate of 5.000 % per annum, from January 20, 2008 until paid; plus all accrued late
charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

I certify this to be a true and
correct copy of the original.

By Tammy Laird
Tammy Laird

TRUSTEE'S NOTICE OF SALE

Loan No: XXXX2868

T.S. No: 1163928-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on July 06, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

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

Dated: February 26, 2009

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:


Michelle Boisvert

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 # 11006

Notice of Sale/Christopher R. Johnson

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:

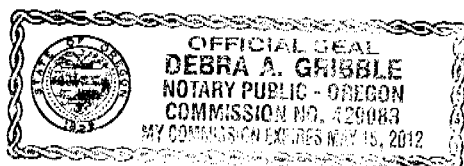
March 13, 20, 27, April 3, 2009

Total Cost: \$883.28

Subscribed and sworn by Heidi Wright
before me on: April 3, 2009

Debra A. Grizzle
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: xxx02868 T.S. No.: 1163928-09

Reference is made to that certain deed made by Christopher R. Johnson and Jennifer J. Johnson As Tenants By The Entirety, as Waterfield Financial Corporation, as Trustee, in favor of Union Federal Bank of Indianapolis, as Beneficiary, dated April 16, 2005, recorded April 28, 2005, in official records of Klamath, Oregon in book/reel/volume No. m05 at page No. 30210, fee/file/instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: All of lot 54 and the south 501 feet of lot 55, lakeshore gardens, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon. Commonly known as: 1663 Lakeshore Drive, Klamath Falls, OR 97601.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due February 20, 2008 of principal and interest and subsequent installments due thereafter; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$0.00 Monthly Late Charge \$0.00.

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 \$44,827.27 together with interest thereon at 5.000% per annum from January 20, 2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on July 05, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at the Main Street entrance to Klamath County Courthouse, 316 Main Street, City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default. The performance required under the obligation of 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 "trustee's" shall include the respective successors in interest. If any dated: February 26, 2009. Cal-Western Reconveyance Corporation, 575 East Main Street P.O. Box 22004 El Centro, CA 92526 Western Reconveyance Corporation Signature/By: R-224629 03/13, 03/20, 03/27, 04/03 #11006 March 13, 20, 27, April 3, 2009.