

2009-010347

Klamath County, Oregon



00070332200900103470110113

07/30/2009 03:37:01 PM

Fee: \$81.00

ATE ~~66638~~  
66500

RECONTRUST COMPANY, N.A.

FIDELITY NATIONAL DEFAULT SOLUTION  
15661 REDHILL AVE, STE. 201  
TUSTIN, CA 92780

RECORDING COVER SHEET FOR  
NOTICE OF SALE PROOF OF COMPLIANCE  
Per ORS 205.234

AFTER RECORDING RETURN TO:  
BRENNEN THOMPSON  
RECONTRUST COMPANY, N.A.  
400 COUNTRYWIDE WAY SV-35  
SIMI VALLEY, CA 93065  
090089435  
TS No.: 09 -0043442

1. AFFIDAVIT OF MAILING NOTICE OF SALE /Copy of Notice of Sale
2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
3. AFFIDAVIT OF SERVICE
4. ~~COPY OF NOTICE OF SALE~~

Original Grantor on Trust Deed: CYNDEE SMITH

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,  
INC.

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING, ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

ATE

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original 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 both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

**See attached Exhibit A for all the mailing address(es).**

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by RECONTRUST COMPANY, N.A., 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 post office at VENTURA, CALIFORNIA, 04/16/2009. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. 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 of California **Ventura**  
County of \_\_\_\_\_

Signature \_\_\_\_\_

Subscribed and sworn to (or affirmed) before me on this 23 day of July, 2009, by Martha Casillas, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

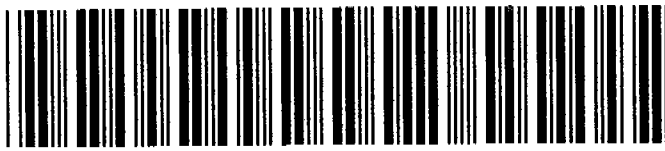
RE: Trust Deed from  
Grantor  
and CYNDEE SMITH

Susan R. Hardison  
Notary Public for California  
Residing at Ventura  
My commission expires: 06-15-10

RECONTRUST COMPANY, N.A.  
Trustee TS No. 09-0043442

After Recording return to:  
400 COUNTRYWIDE WAY SV-35  
RECONTRUST COMPANY, N.A.  
SIMI VALLEY, CA 93065





02 090043442

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 09-0043442**

CYNDEE SMITH

04/16/2009

5356 VILLA DR

KLAMATH FALLS, OR 97603-8093

7187 7930 3131 4105 3780

Residents/Occupants

04/16/2009

5356 VILLA DR

KLAMATH FALLS, OR 97603-8093

7187 7930 3131 4105 3797

MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS, INC.

04/16/2009

P.O. BOX 2026

FLINT, MI 48501-2026

7187 7930 3131 4105 3803

COUNTRYWIDE BANK, N.A

04/16/2009

P.O. BOX 2026

C/O MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

FLINT, MI 48501-2026

7187 7930 3131 4105 3827

COUNTRYWIDE BANK, N.A.

04/16/2009

1199 NORTH FAIRFAX ST. STE 500

ALEXANDRIA, VA 22314

7187 7930 3131 4105 3841

COUNTRYWIDE BANK, N.A

04/16/2009

COUNTRYWIDE BANK, N.A.

P.O BOX 10423

MS SV-79 DOCUMENT PROCESSING

VAN NUYS, CA 91410-0423

7187 7930 3131 4105 3834

CITIFINANCIAL

04/16/2009

1030 BIDDLE RD

MEDFORD, OR 97504

7187 7930 3131 4105 3858

# AFFIDAVIT OF MAILING NOTICE TO GRANTOR

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original notice given pursuant to the requirements of sections 20 & 21 of Chapter 19, Oregon Laws 2008 (Amending and/or supplementing ORS 86.705 to ORS 86.795).

I gave notice to grantor(s) and occupant(s) of the real property described in the attached notice by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor(s) in the trust deed and (b) occupant(s) of the subject property.

Each of the notices so mailed was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, on 04/13/2009. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded and on or before the date of the Notice of Trustee's Sale was mailed, served and/or posted.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Signature \_\_\_\_\_

State of California **Ventura**  
County of \_\_\_\_\_

Subscribed and sworn to (or affirmed) before me on this 23 day of July, 2009, by Martha Casillas, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.  
(seal)

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor  
and CYNDEE SMITH

RECONTRUST COMPANY, N.A.

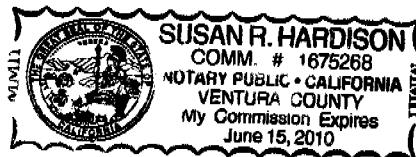
Trustee TS No. 09-0043442

After Recording return to:  
400 COUNTRYWIDE WAY SV-35  
RECONTRUST COMPANY, N.A.  
SIMI VALLEY, CA 93065

Notary Public for California

Residing at Ventura

My commission expires: 06-15-10





02 090043442

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR  
"EXHIBIT A"**

**TS No. 09-0043442**

CYNDEE SMITH  
5356 VILLA DR  
KLAMATH FALLS, OR 97603-8093  
7187 7930 3131 4090 2133

04/13/2009

Residents/Occupants  
5356 VILLA DR  
KLAMATH FALLS, OR 97603-8093  
7187 7930 3131 4090 2140

04/13/2009

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Cyndee Smith, as grantor(s), to First American Title Insurance Company Of Oregon An Or Corp, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 10/05/2006, recorded 10/06/2006, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2006-020205, covering the following described real property situated in said county and state, to wit:

LOT 16 OF TRACT 1454 - VILLA PLACE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 5356 VILLA DR  
KLAMATH FALLS, OR 97603-8093

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the 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 \$1,235.00 beginning 10/01/2008; plus late charges of \$61.75 each month beginning with the 10/01/2008 payment plus prior accrued late charges of \$-185.25; plus advances of \$30.00; together with title expense, 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.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, said sums being the following to wit: \$228,000.00 with interest thereon at the rate of 6.5 percent per annum beginning 09/01/2008 until paid, plus all accrued late charges thereon together with title expense, 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 interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Monday, August 17, 2009 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the city of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 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) and 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, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the 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 4-13, 2009

RECONTRUST COMPANY, N.A.

  
Laura Martin, Team Member

For further information, please contact:

**RECONTRUST COMPANY, N.A.**  
**RECONTRUST COMPANY, N.A.**  
**1800 Tapo Canyon Rd., CA6-914-01-94**  
**SIMI VALLEY, CA 93063**  
**(800)-281-8219**  
**TS No. 09 -0043442**

STATE OF \_\_\_\_\_ )  
 ) ss.  
COUNTY OF \_\_\_\_\_ )

On \_\_\_\_\_, before me, \_\_\_\_\_, notary public, personally appeared \_\_\_\_\_, personally known to me (or 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.

WITNESS my hand and official seal.

\_\_\_\_\_  
Notary Public for \_\_\_\_\_  
My commission expires: \_\_\_\_\_

(SEAL)

\_\_\_\_\_  
**THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.**

# 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 # 11260

Notice of Sale/Cyndee Smith

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:

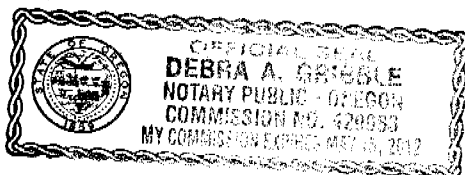
May 27, June 3, 10, 17, 2009

Total Cost: \$958.09

Subscribed and sworn by Heidi Wright  
before me on: June 17, 2009

Debra A. Grizzle  
Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by  
CYNDEE SMITH, as grantor(s), to FIRST AMERICAN  
TITLE INSURANCE COMPANY OF OREGON AN OR  
CORP, as Trustee, in favor of MORTGAGE ELECTRON-  
IC REGISTRATION SYSTEMS, INC., as Beneficiary, dated  
10/05/06, recorded 10/06/06, in the mortgage records of  
Klamath County, OR, as Recorder's  
fee/file/instrument/microfilm/reception Number 2006-  
020205, covering the following described real property situ-  
ated in said county and state, to wit: LOT 16 OF TRACT  
1454 - VILLA PLACE, ACCORDING TO THE OFFICIAL  
PLAT THEREOF ON FILE IN THE OFFICE OF THE  
COUNTY CLERK OF KLAMATH COUNTY, OREGON.  
PROPERTY ADDRESS: 5356 VILLA DR., KLAMATH  
FALLS, OR 97603-8093.

Both the Beneficiary and the Trustee have elected to sell  
the real property to satisfy the obligations secured by the  
Trust Deed and a notice of default has been recorded pur-  
suant 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  
\$1,235.00 beginning 10/01/2008; plus late charges of \$61.75  
each month beginning with the 10/01/2008 payment plus  
prior accrued late charges of \$-185.25; plus advances of \$  
30.00; together with title expense, 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 in-  
terest therein. By reason of said default the Beneficiary  
has declared all sums owing on the obligation secured by  
the Trust Deed immediately due and payable, said sums  
being the following to wit: \$228,000.00 with interest thereon  
at the rate of 6.5 percent per annum beginning 09/01/2008  
until paid, plus all accrued late charges thereon together  
with title expense, 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 interests therein.

WHEREFORE, notice hereby is given that, RECON-  
TRUST COMPANY, N.A., the undersigned Trustee will on  
Monday, August 17, 2009 at the hour of 10:00AM in accord  
with the standard of time established by ORS 187.110, at  
the following place: inside the 1st floor lobby of the Klamath  
County Courthouse, 316 Main Street, in the city of  
Klamath Falls, County of Klamath, State of Oregon, sell  
at public auction to the highest bidder for cash the interest  
in the described real property which the grantor had or  
had power to convey at the time of the execution by gran-  
tor of the Trust Deed, together with any interest which the  
grantor or grantor's successors in interest acquired after  
the execution of the 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 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) and by curing any other default com-  
plained of herein that is capable of being cured by tender-  
ing the performance required under the obligation or  
Trust Deed, and in addition to paying said sums or tender-  
ing the performance necessary to cure the default by pay-  
ing all costs and expenses actually incurred in enforcing  
the obligation and Trust Deed, together with the Trustee's  
and attorney's fees not exceeding the amounts provided by  
ORS 86.753.

In construing this notice, the singular includes the plural,  
the word "grantor" includes any successor in interest to  
the grantor as well as any other person owing an obliga-  
tion, 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:  
April 13, 2009. RECONTRUST COMPANY, N.A. For fur-  
ther information, please contact: RECONTRUST COMPA-  
NY, N.A. 1800 Tapo Canyon Rd., CA6-914-01-94 SIMI VAL-  
LEY, CA. 93063 (800) 281-8219 (TS# 09-0043442) 1006.48315-  
FEI

#11260 May 27, June 3, 10, 17, 2009.



**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT**  
**(In Lieu of Personal Service)**

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

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

On April 22, 2009 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 5356 VILLA DR, KLAMATH FALLS, OR, 97603-8093 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

Theresa Redulla

STATE OF WASHINGTON            )  
  ) ss.  
COUNTY OF KING                )

I certify that I know or have satisfactory evidence that Theresa Redulla is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 4-22-09



Renee Kristene May  
NOTARY PUBLIC in and for the State of  
Washington, residing at KING  
My commission expires 3-21-12

09-0043442 / SMITH, CYNDEE  
Sales Group-OR

# FEI, LLC

## Affidavit of Posting and Service


State of Oregon  
County of Klamath

Dave Davis, being sworn, says: That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale: That my business address is 422 N 6th St, Klamath Falls, OR.

That I posted a copy of the attached Notice of Trustee's Sale on the parcel of land described in the attached Notice of Trustee's Sale, commonly referred to as 5356 VILLA DR, KLAMATH FALLS, OR in a conspicuous place.

1st Attempt: Posted Real Property on 4/14/2009 at 17:43  
2nd Attempt: Posted Real Property on 4/17/2009 at 08:14  
3rd Attempt: Posted Real Property on 04/20/2009 at 18:00

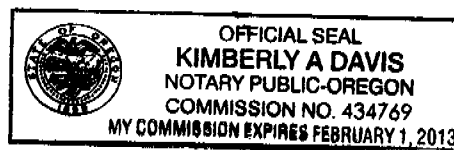
Signed in Klamath County, Oregon by:

 4/20/9  
Signature Date  
1006.48315

State of Oregon  
County of Klamath

On this 20<sup>th</sup> day of April in the year of 2009, before me a Notary Public, Personally appeared DAVE DAVIS, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

Kimberly A Davis  
Notary Public for Oregon  
Residing at Klamath County  
Commission expires: 01 Feb 2013



## Statement of Property Condition

**Occupancy:**☐ Occupied☒ Vacant**Type of Dwelling:**☐ Single Family☐ Condominium☐ Apartment Bldg☐ Commercial Bldg☐ Mobil Home☐ Vacant Land☐ Multi-Family: Number of Units \_\_\_\_\_**Property Condition:****Damage:**☐ Fire☐ Vandalism☐ Other - Describe: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_**Landscape:**☒ Good☐ Poor**Other:**☐ Property Address Discrepancies☐ Code Enforcement Notices☐ Livestock☐ For Sale, Sign By: \_\_\_\_\_**Comments:** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_**Disclaimer:**

Foreclosure Expeditors/Initiators, LLC provides the information herein as a courtesy. That information is obtained from field service representatives possessing varying degrees of knowledge and sophistication in the observance and reporting of real property conditions and should not be relied upon in lieu of the lender's or servicer's regular property inspections for the property. No guaranty, warranty or representation of any kind, expressed or implied, is made concerning the accuracy, completeness or correctness of the matters reported upon by FEI's representatives herein. Foreclosure Expeditors/Initiators, LLC, its affiliates, officers, directors, employees, or agents are neither responsible nor liable for any direct, indirect, incidental, consequential special, punitive, exemplary or other damages arising out of or relating in any way to the content or information contained in this Statement of Property Condition.