

2009-010469

Klamath County, Oregon



00070471200900104690100109

08/03/2009 03:31:12 PM

Fee: \$81.00

First American Title Insurance Company
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707

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

1st 1400361

AFTER RECORDING RETURN TO:

First American Title
3 First American Way
Santa Ana, CA 92707

TS No.: Order: 4108206

1. AFFIDAVIT OF MAILING 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: TAFT, David & Aida

Beneficiary: mels

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.

F81-

AFFIDAVIT OF MAILING

By Interface Inc.
4241 Ponderosa Ave, Suite G
San Diego, CA 92123

Reference No: T09-49343-OR
Mailing Number: 0074942-01

STATE OF CALIFORNIA }
COUNTY OF SAN DIEGO }SS

I, Michelle Parton being duly sworn, depose and say:

I am and at all times herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California:

That at the request of CR Title Services on 5/8/2009, I deposited in the United States mail a copy of the attached document, in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

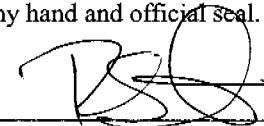
☒ First Class ☐ Certified
☒ Certified Return ☐ Registered ☐ Registered International

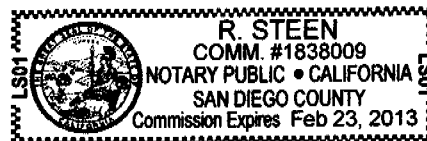

Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On JUL 27 2009 before me, the undersigned, a Notary Public in and for said State,
personally appeared MICHELLE PARTON
personally known to me (or proved to me on the basis of satisfactory evidence) to the person(s) whose names(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.

Signature 



T09-49343-OR

**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 10444 WRIGHT AVENUE
KLAMATH FALLS, OR 97603, 10444 WRIGHT AVENUE KLAMATH FALLS, OR 97603.

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 04-27-2009 to bring your mortgage loan current was \$14,515.72. 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 877-576-0472 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: CITIMORTGAGE INC., C/O CR TITLE SERVICES 1000 TECHNOLOGY DRIVE, MS-314, O'FALLON, MO 63368-2240.

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

Date and time: 09-09-2009, at 10:00 AM

Place: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 316 MAIN STREET, 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 CITIMORTGAGE INC. at 877-576-0472 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: www.osbar.org/public/ris/ris.html. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.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.

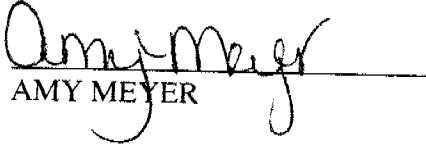
T09-49343-OR

DATED: April 27, 2009

Trustee name: AMY MEYER

Trustee phone number: 877-576-0472

Trustee signature:


AMY MEYER

4108200
RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

FIRST AMERICAN TITLE INSURANCE
COMPANY

C/O CR TITLE SERVICES INC.
1000 TECHNOLOGY DRIVE MS 314
O'FALLON, MO 63368
877-576-0472

TRUSTEE'S NOTICE OF SALE

T.S. No.: T09-49343-OR

Reference is made to that certain deed made by, DAVID TAFT AND AIDA G. TAFT, AS TENANTS BY THE ENTIRETY as Grantor to AMERITITLE, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 09-07-2006, recorded 09-13-2006, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fcc/file/instrument/microfile/reception No. 2006-018478 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R883621

UNIT 10444, (WRIGHT AVENUE) TRACT 1336 - FALCON HEIGHTS CONDOMINIUMS - STAGE 1
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON.

Commonly known as:

10444 WRIGHT AVENUE
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:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH
BECAME DUE ON 05/01/2008 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF
PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE
CHARGES THAT BECOME PAYABLE.

Monthly Payment \$1,205.42

Monthly Late Charge \$33.04

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 \$131,709.23 together with interest thereon at the rate of 6.25% per annum from 04-01-2008 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 FIRST AMERICAN TITLE INSURANCE COMPANY

C/O CR TITLE SERVICES INC., the undersigned trustee will on **09-09-2009** 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 STREET, KLAMATH FALLS, OR** 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.

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.

For sales information, please contact PRIORITY POSTING AND PUBLISHING at
WWW.PRIORITYPOSTING.COM or (714) 573-1965

Dated: May 07, 2009

FIRST AMERICAN TITLE INSURANCE COMPANY
AS AGENT TO THE TRUSTEE
C/O CR TITLE SERVICES INC.
3 First American Way
Santa Ana, CA 92707
PHONE NUMBER 877-576-0472
REINSTATEMENT LINE 877-576-0472 x2

MARIA DELATOURRE, ASST SEC

State of CA } ss
County of Orange }

Laura A. Kennedy

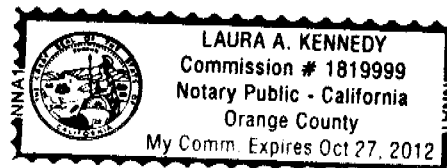
On May 07, 2009 before me, _____ Notary Public, personally appeared
MARIA DE LA TORRE who proved to me on the basis of satisfactory evidence to be the person(s)
whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the
same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s),
or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (seal)
Laura A. Kennedy

Notary Public



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Exhibit A to Affidavit of Mailing

7/22/2009 9:53:47 AM Sender: CR Title Services
505 City Parkway West
Orange CA 92868

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 0074942-01 000 05082009 Town_N_C000094

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141023160681	0	DAVID TAFT	10444 WRIGHT AVENUE KLAMATH FALLS, OR 97603	
11041994141023160711	1	AIDA G TAFT	10444 WRIGHT AVENUE KLAMATH FALLS, OR 97603	
11041994141023160735	2	DAVID TAFT	10444 WRIGHT AVE KLAMATH FALLS, OR 97603-9590	
11041994141023160766	3	AIDA G TAFT	10444 WRIGHT AVE KLAMATH FALLS, OR 97603-9590	
11041994141023160780	4	FALCON HEIGHTS CONDOMINIUM ASSOCIATION INC	POST OFFICE BOX 127 KLAMATH FALLS, OR 97601-0077	

Exhibit A to Affidavit of Mailing

7/22/2009 9:53:47 AM Sender: CR Title Services
505 City Parkway West
Orange CA 92868

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 0074942-01 000 05082009 Town_N_C000094

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
71041994141030621955	0	DAVID TAFT	10444 WRIGHT AVENUE KLAMATH FALLS, OR 97603	
71041994141030621993	1	AIDA G TAFT	10444 WRIGHT AVENUE KLAMATH FALLS, OR 97603	
71041994141030622020	2	DAVID TAFT	10444 WRIGHT AVE KLAMATH FALLS, OR 97603-9590	
71041994141030622051	3	AIDA G TAFT	10444 WRIGHT AVE KLAMATH FALLS, OR 97603-9590	
71041994141030622082	4	FALCON HEIGHTS CONDOMINIUM ASSOCIATION INC	POST OFFICE BOX 127 KLAMATH FALLS, OR 97601-0077	

569989
T09-49343-0R

**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 **10444 Wright Ave. Klamath Falls, OR 97603**

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

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to ___, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

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

1st Attempt: May 11, 2009 3:10 PM Posted

2nd Attempt: May 15, 2009 9:19 AM Posted

3rd Attempt: May 18, 2009 12:30 PM Posted

☐ **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 May 20, 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 Meek

**10444 Wright Ave. 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.

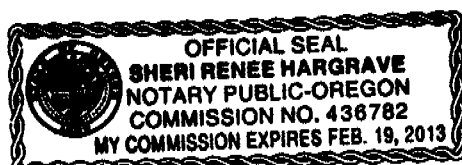
May 11, 2009 3:10 PM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By: Jake Doolin

Subscribed and sworn to before on this 20 day of May, 2009.

Sheri Renee Hargrave
Notary Public for Oregon



9/09

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 # 11227

Notice of Sale/David & Aida G. Taft

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

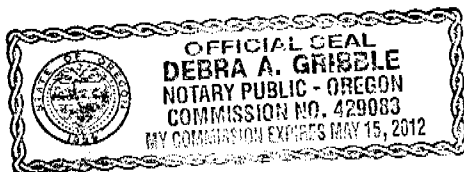
Insertion(s) in the following issues:

May 15, 22, 29, June 5, 2009

Subscribed and sworn by Jeanine P Day
before me on: June 5, 2009

Notary Public of Oregon

My commission expires May 15, 2012



569903
9/09

Trustee's Notice of Sale T.S. No.: T88-49343-OR

Reference is made to that certain deed made by, DAVID TAFT AND AIDA G. TAFT, AS TENANTS BY THE ENTIRETY as Grantor to AMERITITLE, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 9/7/2006, recorded 09/13/2006, in official records of Klamath County, Oregon in book/reel/volume No. At page No. fee/file/instrument/microfile/reception No. 2006-018478 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R883621 UNIT 10444, (WRIGHT AVENUE) TRACT 1336 - FALCON HEIGHTS CONDOMINIUMS - STAGE 1 ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 10444 WRIGHT AVENUE, 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: installment of principal and interest plus impounds and / or advances which became due on 05/01/2008 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable. Monthly Payment \$1,209.42 Monthly Late Charge \$33.04

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 \$131,709.23 together with interest thereon at the rate of 6.25% per annum from 04-01-2008 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 First American Title Insurance Company c/o CR TITLE SERVICES INC., the undersigned trustee will on 9/9/2009 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, OR 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 pay 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

(Continued in next column)

(Continued from previous column)

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. For sales information, please contact Priority Posting and Publishing at www.priorityposting.com or (714) 573-1965 Dated: 5/7/2009 First American Title Insurance Company as Agent to the Trustee c/o CR Title Services Inc. 3 First American Way Santa Ana, CA 92707 Phone Number 877-573-0472 Reinstatement Line 877-576-0472 x2 Marie Delatorre, Asst Sec Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction. 569903 5/15, 5/22, 5/29, 06/05/2009 #11227 May 15, 22, 29, June 5, 2009.