

2009-011645

Klamath County, Oregon



00071899200900116450120129

08/31/2009 02:34:59 PM

Fee: \$86.00

**RECORDING COVER SHEET FOR NOTICE
OF SALE PROOF OF COMPLIANCE PER
O.R.S. 205.234**

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

ATE 66752

WHEN RECORDED MAIL TO

REGIONAL TRUSTEE SERVICES CORPORATION, as Trustee
616 1st Avenue, Suite 500
Seattle, WA 98104

Trustee's Sale No: 09-FMG-75102



MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.



AFFIDAVIT OF MAILING NOTICE OF SALE (must have trustee's notice of sale attached)



AFFIDAVIT OF PUBLICATION NOTICE OF SALE



PROOF OF SERVICE /AFFIDAVIT OF NON-OCCUPANCY

Original Grantor on Trust Deed

CHARLES REED AND RONDA REED, AS TENANTS BY THE ENTIRETY

Beneficiary

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ITS SUCCESSORS
AND ASSIGNS**

\$ 86 ATE

REGIONAL TRUSTEE SERVICES CORPORATION
616 1st Avenue, Suite 500
Seattle, WA 98104
Phone: (206) 340-2550 / Fax:

Trustee Sale No.: 09-FMG-75102



Affidavit of Mailing Trustee's Notice of Sale

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

The undersigned, being first duly sworn, states that I am now, and at all times herein mentioned was a citizen of the United States a resident of the State of Washington, and over the age of eighteen years, and not the beneficiary or his successor in interest named in the attached original Notice of Sale given under the terms of that certain trust deed described in said Notice.

That I gave notice of the 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 addresses, to-wit:

CHARLES REED, 12883 HIGHWAY 66, KLAMATH FALLS, OR, 97601
CHARLES REED, PO BOX 232, STERLING, AK, 99672
OCCUPANT, 12883 HIGHWAY 66, KLAMATH FALLS, OR, 97601
RONDA REED, 12883 HIGHWAY 66, KLAMATH FALLS, OR, 97601
RONDA REED, PO BOX 232, STERLING, AK, 99672

DECISION ONE MORTGAGE COMPANY, LLC, 3023 HSBC WAY, FORT MILL, SC, 29715
DECISION ONE MORTGAGE COMPANY, LLC, 3023 HSBC WAY STE 400, FORT MILL, SC, 29715
DECISION ONE MORTGAGE COMPANY, LLC, C/O C T CORPORATION SYSTEM, 388 STATE ST
STE 420, SALEM, OR, 97301-3581
DECISION ONE MORTGAGE COMPANY, LLC, C/O MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., P.O. BOX 2026, FLINT, MI, 48501-2026
MERS, P.O. BOX 2026, FLINT, MI, 48501-2026
MERS, 3300 SW 34TH AVE., SUITE 101, OCALA, FL, 34474
PIONEER DISTRICT IMPROVEMENT COMPANY, 11821 HWY 66, KLAMATH FALLS, OR, 97601-9082

Said persons include (a) the grantor in the trust deed, together with notice required by House Bill 3630 Section 20, (b) successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice together with notice required by House Bill 3630 Section 20, (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 b ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by an authorized representative of 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 Seattle, WASHINGTON, on 5-19-09. 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

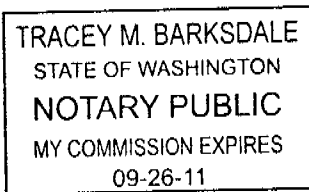
receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded.

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

Jammi Offord
On behalf of Regional Trustee Services Corporation

SUBSCRIBED AND SWORN TO before me on 5-19-09

Tracey Barksdale
NOTARY PUBLIC for WASHINGTON
My commission expires: 9-26-11



NOTICE TO BORROWER: YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.
Trustee's Sale No. 09-FMG-75102



Reference is made to that certain Deed of Trust made by, CHARLES REED AND RONDA REED, AS TENANTS BY THE ENTIRETY, as grantor, to CHICAGO TITLE INSURANCE COMPANY, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ITS SUCCESSORS AND ASSIGNS, as beneficiary, dated 11/21/2006, recorded 11/29/2006, under Instrument No. 2006-023788, 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. AS NOMINEE FOR ITS SUCCESSORS AND ASSIGNS. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

ATTACHED HERETO AS EXHIBIT 'A' AND INCORPORATED HEREIN AS THOUGH FULLY SET FORTH.

The street address or other common designation, if any, of the real property described above is purported to be:

12883 HIGHWAY 66
KLAMATH FALLS, OR 97601

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:

	Amount due as of May 14, 2009
Delinquent Payments from January 01, 2009	
1 payments at \$ 1,087.65 each	\$ 1,087.65
4 payments at \$ 1,092.51 each (01-01-09 through 05-14-09)	\$ 4,370.04
Late Charges:	\$ 430.49
Beneficiary Advances:	\$ 260.32
Suspense Credit:	\$ 0.00
TOTAL:	\$ 6,148.50

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:

UNPAID PRINCIPAL BALANCE OF \$122,219.23, PLUS interest thereon at 8.99% per annum from 12/01/08 to 2/1/2009, 8.99% per annum from 2/1/2009, until paid, together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

WHEREFORE, notice hereby is given that the undersigned trustee, will on September 16, 2009, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, County of KLAMATH, State of OREGON, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the 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 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

EXHIBIT FOR LEGAL DESCRIPTION

Trustee's Sale No. 09-FMG-75102

EXHIBIT 'A'

A parcel of land within that tract of real property recorded in Volume 259, page 658, Deed Records of Klamath County, Oregon, described therein as being situated in Sections 29 and 32, Township 39 South, Range 8 East of the Willamette Meridian; said parcel of land being more particularly described as follows:

Beginning at the Northwest corner of the above mentioned tract of real property, which corner is recorded as being in an old established fence line distant 368 feet West, more or less, from the Northeast corner of the SE1/4 of the SW1/4 of Section 29, Township 39 South, Range 8 East of the Willamette Meridian; thence South 06° 21' East along the West boundary of said Tract of real property a distance of 3289.58 feet to the true point of beginning of this description; thence North 67° 22' East 658.62 feet; thence North 04° 11' 20" West 324.00 feet; thence South 70° 55' 45" West 660.53 feet; thence South 06° 21' East 362.00 feet to the point of beginning, being in Section 32, Township 39 South, Range 8 East of the Willamette Meridian, Klamath County, Oregon.

EXCEPTING from the above described parcel all that portion lying North of a line parallel with the South boundary thereof and 181.00 feet distant from said South boundary as measured along the East boundary.


Together with the non-exclusive right of ingress and egress across a 60 foot strip of land more particularly described as follows:

Starting at the steel stake which marks the Northeast corner of that tract of land described in Volume M66, page 7445, Microfilm Records of Klamath County, Oregon; thence South 4° 11.3' East 317.41 feet along the Easterly line of the above described parcel to an iron pin; thence South 4° 11.3' East 546.30 feet to a steel stake lying on the Northerly right of way line of Oregon Highway 66 as constructed; thence North 72° 56.4' East 30.77 feet along said right of way line to a steel stake; thence North 72° 56.4', 30.77 feet along said right of way line to a steel stake; thence North 4° 11.3' West 862.06 feet to a steel stake; thence South 74° 20.9' West 30.61 feet to a steel stake; thence South 74° 20.9' West 30.61 feet to the place of beginning of this description.

DATED: 5/14/2009

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By



ANNA EGDORF, AUTHORIZED AGENT
616 1st Avenue, Suite 500, Seattle, WA 98104
Phone: (206) 340-2550
Sale Information: <http://www.rtrustee.com>

STATE OF WASHINGTON }
 } ss.
COUNTY OF KING }

I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale.

Authorized Representative of Trustee

09-FMG-75102



5/14/2009

**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 12883 HIGHWAY 66 , 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 5/14/2009, to bring your mortgage loan current was \$9,418.00. 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 1-800-542-2550 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: Regional Trustee Services, 616 1st Avenue, Suite 500, Seattle, WA, 98104.

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

September 16, 2009, 11:00 AM
ON THE FRONT STEPS OF THE CIRCUIT COURT

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 Regional Trustee Services at 800-542-2550 to find out if your lender is willing to give you more time or change the terms of the 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 800-723-3638. 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. 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 the Oregon State Bar Legal Aid at 503-684-3763 or toll free in Oregon at 800-452-7636 or on the web at 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 5/14/2009

Regional Trustee Services

Trustee signature: 

Trustee telephone number: 800-542-2550

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 **12883 Hwy 66, Klamath Falls, OR 97601**

☐ **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 19, 2009 2:30 PM Posted

2nd Attempt: May 21, 2009 2:35 PM Posted

3rd Attempt: May 26, 2009 1:30 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 June 1, 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

Chelsen Meek

12883 Hwy 66, Klamath Falls, OR 97601

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.

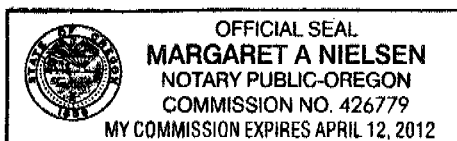
May 19, 2009 2:30 PM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By:

Jake Doalin

Subscribed and sworn to before on this 1st day of June, 2009.



Margaret A. Nielsen
Notary Public for Oregon

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 # 11271

Notice of Sale/Charles & Ronda Reed

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:

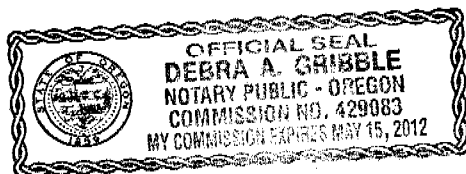
May 29, June 5, 12, 19, 2009

Total Cost: \$1,631.38

Subscribed and sworn by Heidi Wright
before me on: June 19, 2009

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



NOTICE TO BORROWER: YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705 et seq.

Reference is made to that certain Deed of Trust made by, CHARLES REED AND RONDA REED, AS TENANTS BY THE ENTIRETY, as grantor, to CHICAGO TITLE INSURANCE COMPANY, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ITS SUCCESSORS AND ASSIGNS, as beneficiary, dated 11/21/2006, recorded 11/29/2006, under Instrument No. 2006-023788, 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. AS NOMINEE FOR ITS SUCCESSORS AND ASSIGNS. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: A parcel of land within that tract of real property recorded in Volume 259, page 658, Deed Records of Klamath County, Oregon, described therein as being situated in Sections 29 and 32, Township 39 South, Range 8 East of the Willamette Meridian; said parcel of land being more particularly described as follows: Beginning at the Northwest corner of the above mentioned tract of real property, which corner is recorded as being in an old established fence line distant 368 feet West, more or less, from the Northeast corner of the SE1/4 of the SW1/4 of Section 29, Township 39 South, Range 8 East of the Willamette Meridian; thence South 06° 21' East along the West boundary of said Tract of real property a distance of 3289.58 feet to the true point of beginning of this description; thence North 67° 22' East 653.62 feet thence North 04° 11' 20' West 324.00 feet; thence South 70° 55' 45' West 660.53 feet; thence South 04° 21' East 362.00 feet to the point of beginning, being in Section 32, Township 39 South, Range 8 East of the Willamette Meridian, Klamath County, Oregon. EXCEPTING from the above described parcel all that portion lying North of a line parallel with the South boundary thereof and 181.00 feet distant from said South boundary as treasured along the East boundary, Together with the non-exclusive right of ingress and egress across a 60 foot strip of land more particularly described as follows: Starting at the steel stake which marks the Northeast corner of that tract of land described in Volume M66, page 7445, Microfilm Records of Klamath County, Oregon; thence South 4° 11.3' East 317.41 feet along the Easterly line of the above described parcel to an iron pin; thence South 4° 11.3' East 546.30 feet to a steel stake lying on the Northerly right of way line of Oregon Highway 66 as constructed; thence North 72° 56.4' East 30.77 feet along said right of way line to a steel stake; thence North 72° 56.4', 30.77 feet along said right of way line to a steel stake; thence North 4° 11.3' West 862.06 feet to a steel stake; thence South 74° 20.9' West 30.61 feet to a steel stake; thence South 74° 20.9' West 30.61 feet to the place of beginning of this description. The street address or other common designation, if any, of the real property described above is purported to be: 12883 HIGHWAY 66, KLAMATH FALLS, OR 97601. 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: Amount due as of May 14, 2009 Delinquent Payments from January 20, 2009 1 payment at \$1,087.65 each \$1,087.65 4 payments at \$1,092.51 each \$4,370.04 (01-01-09 through 05-14-09) Late Charges: \$430.49 Beneficiary Advances: \$260.32 Suspense Credit: \$0.00 TOTAL: \$6,148.11

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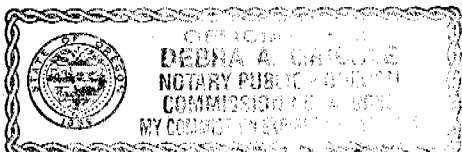
May 29, June 5, 12, 19, 2009

Total Cost: \$1,631.38

Subscribed and sworn by Heidi Wright
before me on: June 19, 2009

Debra A. Gribble
Notary Public of Oregon

My commission expires May 15, 2012



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WHEREFORE, notice hereby is given that the undersigned trustee, will on September 16, 2009, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, County of KLAMATH, State of OREGON, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the 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 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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. Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same. DATED: 5/14/2009 REGIONAL TRUSTEE SERVICES Trustee By ANNA EGDORF, AUTHORIZED AGENT 316 1st Avenue, Suite 500 Seattle, WA 98104 Phone: (206) 340-2550 Sale Information: <http://www.rtrustee.com> ASAP# 3115542 05/29/2009, 06/05/2009, 06/12/2009, 06/19/2009 #11271 May 29, June 5, 12, 19, 2009