

2009-012157

Klamath County, Oregon



00072508200900121570130132

09/11/2009 11:47:44 AM

Fee: \$91.00

Recording Requested By:  
Aspen Title & Escrow, Inc.  
525 Main Street  
Klamath Falls, OR 97601

When Recorded Return To:  
*ATE 66742*  
Aspen Title & Escrow, Inc.  
525 Main Street  
Klamath Falls, OR 97601

Until requested otherwise, send all tax statements:

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

## COVER SHEET

### DOCUMENT:

**Affidavit of Mailing /Copy of Trustees Notice of Sale**

**Affidavit of Service/ Posting**

**Affidavit of Publication**

### ORIGINAL GRANTOR ON TRUST DEED:

**Frederick A. Wafer II**

### ORIGINAL BENEFICIARY ON TRUST DEED:

**Mortgage Electronic Registration Systems, Inc.**

*\$91 ATE*

WHEN RECORDED MAIL TO:

ATE 66742  
Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon, CA 92022-9004

UPS

\*1213642-09\* \*ANOSXR\*

T.S. NO.: 1213642-09  
LOAN NO.: 400664557

## AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS  
COUNTY OF SAN DIEGO }

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

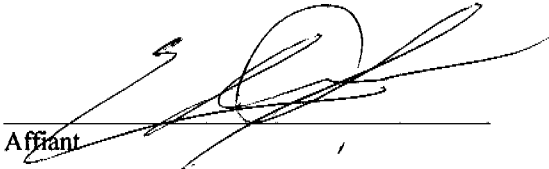
At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trust deed described in said notice.

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.

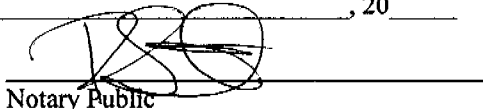
Each of the notices so mailed was certified to be a true copy of the original notice of sale by TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on May 19, 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

MAY 21 2009

SUBSCRIBED AND SWORN to me this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

  
Notary Public



## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX4557

T.S. No: 1213642-09

I CERTIFY THIS TO BE A TRUE AND  
CORRECT COPY OF THE ORIGINAL  
BY Tammy J. Jand

Reference is made to that certain deed made by  
FREDERICK A WAFER II.

as Grantor to  
AMERITITLE COMPANY., as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
as Beneficiary,

dated August 12, 2005, recorded August 15, 2005, in official records of KLAMATH County, OREGON  
in book/reel/volume No. XX at  
page No. XX, fee/file/instrument/microfilm/reception No. M05-61967 covering the following described  
real property situated in the said County and State, to-wit:

LOTS 1 AND 10, BLOCK 6, ARROWHEAD VILLAGE, ACCORDING TO THE OFFICIAL PLAT  
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,  
OREGON.

Commonly known as:

27458 ROCKY POINT RD 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 August 1, 2008 of principal and interest and subsequent  
installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary  
pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,271.57    Monthly Late Charge \$58.91

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 \$191,145.59 together with  
interest thereon at the rate of 5.875 % per annum, from July 01, 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.

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX4557

T.S. No: 1213642-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on September 17, 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: May 11, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:   
Tammy Laid

**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:  
27458 ROCKY POINT RD  
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 May 11, 2009 to bring your mortgage loan current was \$12,715.70. 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 (800)926-9783 FNMA & PRIVATE INVESTOR LOANS 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:

CMI WORKOUT DEPARTMENT  
1000 TECHNOLOGY DRIVE, MS 314  
O FALLON MO 63368

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

Date and time: September 17, 2009 at 1:00pm  
Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY  
COURTHOUSE 316 MAIN STREET  
KLAMATH FALLS, Oregon

Trustee Sale No.: 1213642-09

**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 CMI WORKOUT DEPARTMENT at (800)926-9783 FNMA & PRIVATE INVESTOR LOANS 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: May 11, 2009

Trustee Sale No.: 1213642-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: \_\_\_\_\_

*Tammy J. Staud*

Trustee telephone number: (800) 546-1531

5/19/2009 9:27:50 PM Sender: CalWestern Reconveyance  
525 E Main  
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 1313519-01 000 05191247 CWR

Postal Number Sequence Recipient Name

11041994141023702232	1	FREDERICK A WAFER II	27458 ROCKY POINT RD	Address Line 1/3	Address Line 2/4
11041994141023702256	2	FREDERICK A WAFER II	PO BOX 10486		NAPA CA 94581
11041994141023702263	3	FREDERICK A WAFER II	27458 ROCKY POINT RD		KLAMATH FALLS OR 97603
11041994141023702270	4	OCCUPANT	27458 ROCKY POINT RD		KLAMATH FALLS OR 97601
11041994141023702287	5	FREDERICK A. WAFER, II	1030 CEDAR RIDGE RD		KLAMATH FALLS OR 97601
11041994141023702300	6	FREDERICK A WAFER II	27458 ROCKY POINT RD		KLAMATH FALLS OR 97603

5/19/2009 9:27:50 PM Sender: CalWestern Reconveyance  
525 E Main  
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 1313519-01 000 05191247 CWR

Postal Number Sequence Recipient Name

	Address Line 1/3	Address Line 2/4
71041994141031300309 1	27458 ROCKY POINT RD	KLAMATH FALLS OR 97601
71041994141031300316 2	PO BOX 10486	NAPA CA 94581
71041994141031300323 3	27458 ROCKY POINT RD	KLAMATH FALLS OR 97603
71041994141031300330 4	27458 ROCKY POINT RD	KLAMATH FALLS OR 97601
71041994141031300347 5	1030 CEDAR RIDGE RD	KLAMATH FALLS OR 97601
71041994141031300354 6	27458 ROCKY POINT RD	KLAMATH FALLS OR 97603



Klamath County, Oregon  
 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary  
 FREDERICK A WAFER II, grantor  
 CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee  
 TS # 1213642-09  
 REF # 234856

## 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 27458 ROCKY POINT RD, Klamath Falls, OR 97601, with copy(ies), as follows:

1st attempt: (date) May 13, 2009 (time) 2:45 pm ☒ Posted ( ) Served  
 2nd attempt: (date) May 18, 2009 (time) 2:15 pm ☒ Posted ( ) Served  
 3rd attempt: (date) May 20, 2009 (time) 1:00 pm ☒ 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)

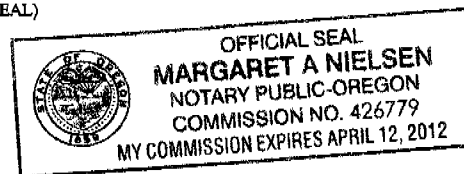
JEFFERSON STATE ADJUSTERS

STATE OF OREGON, County of Klamath

Signed and affirmed before me on 6-1-09

Margaret A. Nielsen  
 NOTARY PUBLIC - OREGON

(SEAL)



CLIENT: RELIABLE POSTING & PUBLISHING REF # 234856  
 IPS# 52450

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

234856

Klamath County, Oregon  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary  
FREDERICK A WAFER II, grantor  
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee  
TS # 1213642-09  
REF # 234856

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 **July 05, 2009**, addressed as follows:

OCCUPANT  
27458 ROCKY POINT RD  
Klamath Falls OR 97601.

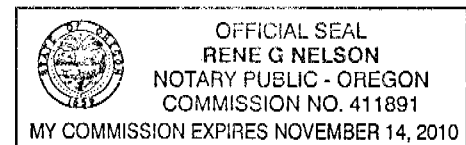
Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on July 05, 2009 by Gloria Carter.

Rene G Nelson (SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 234856  
IPS# 52450

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

234856

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX4557  
T.S. No: 1213642-09

I CERTIFY THIS TO BE A TRUE AND  
CORRECT COPY OF THE ORIGINAL  
BY Tammy Land

Reference is made to that certain deed made by  
FREDERICK A WAFER II.  
as Grantor to  
AMERITITLE COMPANY, as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
as Beneficiary,

dated August 12, 2005, recorded August 15, 2005, in official records of KLAMATH County, OREGON  
in book/reel/volume No. XX at  
page No. XX. fee/file/instrument/microfilm/reception No. M05-61967 covering the following described  
real property situated in the said County and State, to-wit:

LOTS 1 AND 10, BLOCK 6, ARROWHEAD VILLAGE, ACCORDING TO THE OFFICIAL PLAT  
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,  
OREGON.

Commonly known as:

27458 ROCKY POINT RD 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 August 1, 2008 of principal and interest and subsequent  
installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary  
pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,271.57 Monthly Late Charge \$58.91

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 \$191,145.59 together with  
interest thereon at the rate of 5.875 % per annum, from July 01, 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.

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX4557

T.S. No: 1213642-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on September 17, 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.

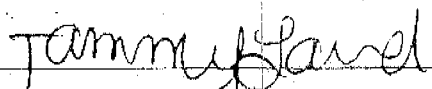
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words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

Dated: May 11, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:

  
Tammy Laid

# Affidavit of Publication

1213642-09

## 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 # 11300

Notice of Sale/Frederick A. Wafer

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:

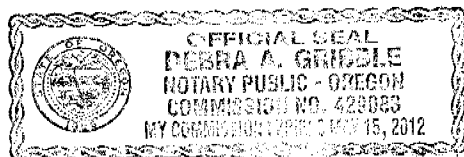
June 5, 12, 19, 26, 2009

Total Cost: \$883.28

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day  
before me on: June 26, 2009

*Debra A Griddle*  
Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE

Loan No: xxxxx4557 T.S. No.: 1213642-09.

Reference is made to that certain deed made by Frederick A Wafer II., as Amerititle Company., as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated August 12, 2005, recorded August 15, 2005, in official records of Klamath, Oregon in book/reel/volume No. xx at page No. xx, fee/file/Instrument/microfilm/reception No. m05-61967 covering the following described real property situated in said County and State, to-wit: Lots 1 and 10, block 6, Arrowhead Village, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon. Commonly known as: 27458 Rocky Point Rd., 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 august 1, 2008 of principal and interest and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$1,271.57 Monthly Late Charge \$58.91.

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 the following, to-wit: The sum of \$191,145.59 together with interest thereon at 5.875% per annum from July 01, 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 September 17, 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.

(Continued in next column)

(Continued from previous column)

cured 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: May 11, 2009. Cal-Western Reconveyance Corporation 525 East Main Street P.O. Box 22004 El Cajon Ca 92022-9004 Cal-Western Reconveyance Corporation Tammy Laird Signature/By: R-234856 06/05, 06/12, 06/19, 06/26 #11300 June 5, 12, 19, 26, 2009.