



T09-51450-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 3529 ONYX AVENUE  
KLAMATH FALLS, OR 97603, 3529 ONYX 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 06-26-2009 to bring your mortgage loan current was \$10,558.41. 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: 11-09-2009, 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.

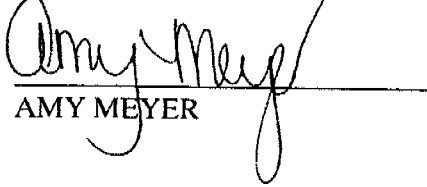
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish 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](http://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.

T09-51450-OR  
DATED: June 26, 2009

Trustee name: AMY MEYER  
Trustee phone number: 877-576-0472

Trustee signature:

  
AMY MEYER

Unofficial  
Copy

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.: T09-51450-OR

Reference is made to that certain deed made by, KEVIN A. DENNIS AND DEBRA I DENNIS, HUSBAND AND WIFE as Grantor to AMERITITLE, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 04-27-2006, recorded 04-28-2006, in official records of KLAMATH County, Oregon in book/rcel/volume No. at page No. , fee/file/instrument/microfile/reception No. M06-08388 (indicated which), covering the following described real property situated in said County and State, to-wit:

**APN: R540971**

THE WESTERLY 83.65 FEET OF EAST 167.3 FEET OF SOUTH 62.7 FEET OF LOT 11 IN BLOCK 5 IN ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:  
3529 ONYX 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 10/01/2008 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 \$1,025.88

Monthly Late Charge \$34.97

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 \$137,944.02 together with interest thereon at the rate of 6.25% per annum from 09-01-2008 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 **11-09-2009** 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: June 26, 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 De La Torre, Asst. Sec.

State of CA )  
County of Orange ) ss

On June 26, 2009 before me, Laura A Kennedy 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

7/8/2009 9:30:07 PM Sender: CR Title Services  
505 City Parkway West  
Orange CA 92868

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 0080536-01 000 07082009 Town\_N\_C000094

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141025652351	0	KEVIN A DENNIS	3529 ONYX AVENUE	KLAMATH FALLS, OR 97603
11041994141025652368	1	DEBRA I DENNIS	3529 ONYX AVENUE	KLAMATH FALLS, OR 97603
11041994141025652375	2	KEVIN A DENNIS	175 MARLENE ST	UKIAH, CA 95482-5951
11041994141025652382	3	DEBRA I DENNIS	175 MARLENE ST	UKIAH, CA 95482-5951



Exhibit A to Affidavit of Mailing

7/8/2009 9:30:08 PM Sender: CR Title Services  
505 City Parkway West  
Orange CA 92868

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 0080536-01 000 07082009 Town\_N\_C000094

Postal Number Sequence Recipient Name

71041994141033795936  
0 KEVIN A DENNIS

Address Line 1/3

3529 ONYX AVENUE

Address Line 2/4

KLAMATH FALLS, OR 97603

71041994141033795981  
1 DEBRA I DENNIS

3529 ONYX AVENUE

KLAMATH FALLS, OR 97603

71041994141033796025  
2 KEVIN A DENNIS

175 MARLENE ST

UKIAH, CA 95482-5951

71041994141033796063  
3 DEBRA I DENNIS

175 MARLENE ST

UKIAH, CA 95482-5951

UNOFFICIAL COPY

594573

T09-51450-02

**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 **3529 Onyx Ave. Klamath Falls, OR 97603**

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

**SUBSTITUE 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.

1 <sup>st</sup> Attempt:	July 15, 2009	3:49 PM	Posted
2 <sup>nd</sup> Attempt:	July 17, 2009	4:00 PM	Posted
3 <sup>rd</sup> Attempt:	July 20, 2009	10:56 AM	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 July 22, 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 Week

**3529 Onyx Ave. Klamath Falls, OR 97603  
ADDRESS OF SERVICE**

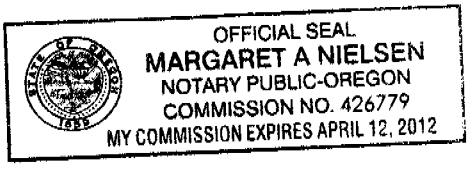
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

July 15, 2009                      3:49 PM  
**DATE OF SERVICE                      TIME OF SERVICE**

or non occupancy

By: RB  
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 22 day of July, 2009.



Margaret A. Nielsen  
Notary Public for Oregon

11109

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.: T09-51450-OR

Reference is made to that certain deed made by, KEVIN A. DENNIS AND DEBRA J DENNIS, HUSBAND AND WIFE as Grantor to AMERITITLE, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 04-27-2006, recorded 04-28-2006, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. M06-08388 (indicated which), covering the following described real property situated in said County and State, to-wit:

**APN: R540971**

THE WESTERLY 83.65 FEET OF EAST 167.3 FEET OF SOUTH 62.7 FEET OF LOT 11 IN BLOCK 5 IN ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:  
3529 ONYX 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 10/01/2008 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECAME PAYABLE.

Monthly Payment \$1,025.88

Monthly Late Charge \$34.97

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 \$137,944.02 together with interest thereon at the rate of 6.25% per annum from 09-01-2008 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 **11-09-2009** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statues, 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: June 26, 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

*[Signature]*  
\_\_\_\_\_  
Maria De La Torre, Asst. Sec.

State of CA )  
County of Orange )

On June 26, 2009 before me, Laura A. Kennedy 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 *[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.

T09-51450-OR

# 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 # 11431

Notice of Sale/Kevin A & Debra I Dennis

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

Four

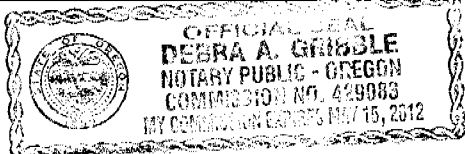
Insertion(s) in the following issues:

July 17, 24, 31, August 7, 2009

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day  
before me on: August 7, 2009

*Debra A Grizzle*  
Notary Public of Oregon

My commission expires May 15, 2012



**Trustee's Notice of Sale**  
T.S. No.: T09-51450-OR

Reference is made to that certain deed made by, KEVIN A. DENNIS AND DEBRA I DENNIS, HUSBAND AND WIFE as Grantor to AMERITITLE, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 4/27/2006, recorded 04/28/2006, in official records of Klamath County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. M06-08388 (Indicated which), covering the following described real property situated in said County and State, to-wit: APN: R540971 THE WESTERLY 83.65 FEET OF EAST 167.3 FEET OF SOUTH 62.7 FEET OF LOT 1 I IN BLOCK 5 IN ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 3529 ONYX 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 advances which became due on 10/01/2008 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 \$1,025.88 Monthly Late Charge \$34.97.

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 \$137,944.02 together with interest thereon at the rate of 6.25% per annum from 09-01-2008 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 11/9/2009 at the hour of 10:00 AM, Standard of Time, as established by statute, 11:10 AM, Oregon Revised Statutes, 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 of trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other person's 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: 6/26/2009. 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 Maria De La Torre, Asst. Sec 594573 7/17, 7/24, 7/31, 08/07/2009 #11431 July 17, 24, 31, August 7, 2009.

594573 11/09