

2009-012605

Klamath County, Oregon



09/23/2009 03:16:40 PM

Fee: \$71.00

AFFIDAVIT OF MAILING

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

1st 1433333

Reference No: T09-51450-OR
Mailing Number: 0080536-01

STATE OF CALIFORNIA }
COUNTY OF SAN DIEGO }SS }

I, Clifton McBride 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 7/8/2009, 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

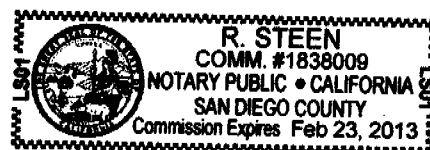
Clifton McBride
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On JUL 13 2009 before me, the undersigned, a Notary Public in and for said State, personally appeared CLIFTON McBRIDE 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 [Signature]



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.

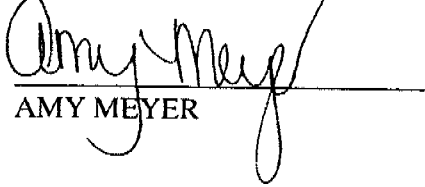
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish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

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.

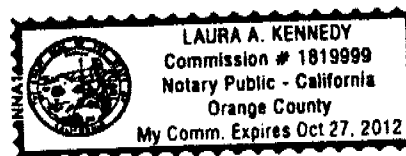
State of CA) ss
County of Orange)

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  (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

11041994141025652351
0 KEVIN A DENNIS

Address Line 1/3

3529 ONYX AVENUE

Address Line 2/4

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	Address Line 1/3	Address Line 2/4
71041994141033795936	0	KEVIN A DENNIS	3529 ONYX AVENUE	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

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.

☐ **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.

1 st Attempt:	July 15, 2009	3:49 PM	Posted
2 nd Attempt:	July 17, 2009	4:00 PM	Posted
3 rd 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 Meek

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

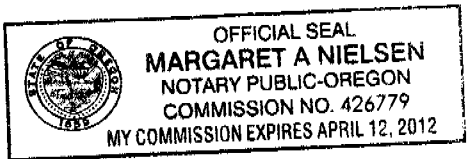
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served 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: Robert W. Bolenbaugh
ROBERT W. BOLENBAUGH

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



Margaret A. Nielsen
Notary Public for Oregon

11/09

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

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Commonly known as:
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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.

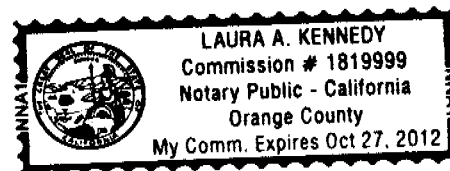
State of CA) ss
County of Orange)

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  (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

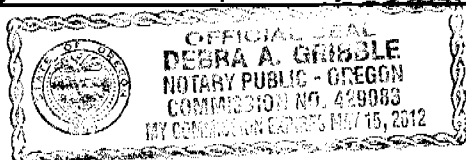
Insertion(s) in the following issues:

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 WEST-ERLY 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 11/9/2009 at the hour of 10:00 AM, Standard of Time, as established by section 107.10, 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