

2009-012630

Klamath County, Oregon



00073072200900126300170179

09/24/2009 11:25:14 AM

Fee: \$111.00

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

When Recorded Return To:

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)

ATE 66782

COVER SHEET

DOCUMENT:

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

Affidavit of Service

Affidavit of Publication

ORIGINAL GRANTOR ON TRUST DEED:

Michael Patti

ORIGINAL BENEFICIARY ON TRUST DEED:

Amerquest Mortgage Company, a Delaware Corporation

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

ATE
\$111

When recorded mail to:
DEFAULT RESOLUTION NETWORK
17911 Von Karman Ave, Suite 275
Irvine, CA 92614
Phone: 949-622-5730
Fax: 949-622-5740

Loan # 4001658881
TS # OR 09-03449-6 -OR
Title Order # 090349823-OR-GNO
Grantor: MICHAEL PATTI

AFFIDAVIT OF MAILING



Walz Affidavit #: 710987

AFFIDAVIT OF MAILING**Default Resolution Network**

Date: 05/27/2009

Ref. No.: 09-03449-6

MailbatchID: 246052

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on May 27, 2009, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.


X 
Affiant Marisol Sanchez

ORGRNTR
7113 8257 1473 3513 1017
REF #: 09-03449-6
MICHAEL PATTI
PO BOX 276
BEATTY, OR 97621

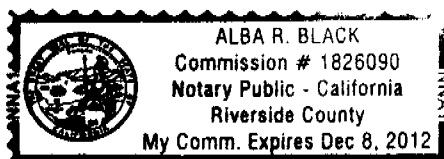
ORGRNTR
7113 8257 1473 3513 1024
REF #: 09-03449-6
MICHAEL PATTI
29214 PIAUTE DR
BEATTY, OR 97621

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 26th day of Aug (month), 2009 (year), by Marisol Sanchez, proved to me on the basis of satisfactory evidence to be the person who appeared before me.


Alba R. Black (Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 711246

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 05/27/2009

Ref. No.: 09-03449-6

MailbatchID: 246062

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on May 27, 2009, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.


X 
Affiant Marisol Sanchez

ORGRNTR
2219841434
REF #: 09-03449-6
MICHAEL PATTI
PO BOX 276
BEATTY, OR 97621

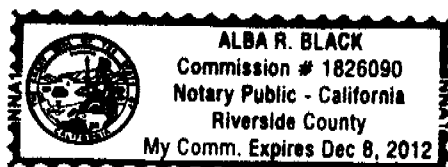
ORGRNTR
2219841435
REF #: 09-03449-6
MICHAEL PATTI
29214 PIAUTE DR
BEATTY, OR 97621

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 26th day of Aug (month), 2009 (year), by Marisol Sanchez, proved to me on the basis of satisfactory evidence to be the person who appeared before me.


Alba R. Black (Signature of Notary)

(Seal of Notary)



NOTICE:
YOU ARE IN DANGER OF LOSING
YOUR PROPERTY IF YOU DO NOT
TAKE ACTION IMMEDIATELY

Re: TS#: 09-03449-6
Loan #: 4001658881

This notice is about your mortgage loan on your property at 29214 PIAUTE DR, BEATTY, OR 97621

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 16, 2009 to bring your mortgage loan current was \$ 3,610.54 .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 800-505-3706 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:AMERICAN HOME MORTGAGE SERVICING,INC. AS SUCCESSOR IN INTEREST TO OPTION ONE MORTGAGE CORPORATION at 4875 Belfort Road, Suite 130 Jacksonville, FL 32256

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

Date and time: October 7, 2009 at 10:00 AM

Place: on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.

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 AMERICAN HOME MORTGAGE SERVICING, INC. AS SUCCESSOR IN INTEREST TO OPTION ONE MORTGAGE CORPORATION at 800-505-3706 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://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.

May 16, 2009

Trustee name: FIDELITY NATIONAL TITLE INSURANCE COMPANY

Trustee signature:



Lorena Enriquez

Authorized Signature

Trustee telephone number: 949-622-5730

FIDELITY NATIONAL TITLE INSURANCE COMPANY

17911 Von Karman Ave, Suite 275 , Irvine, CA 92614



Walz Affidavit #: 839543

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 07/10/2009

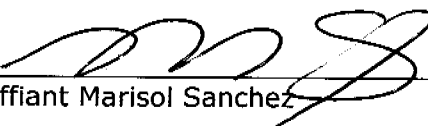
Ref. No.: 09-03449-6

MailbatchID: 251047

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on July 10, 2009, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

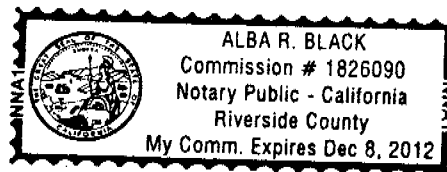
X 
Affiant Marisol Sanchez

ORNOS
7113 8257 1473 4542 9883
REF #: 09-03449-6
CURRENT OCCUPANT
29214 PIAUTE DRIVE
BEATTY, OR 97621

ORNOS
7113 8257 1473 4542 9890
REF #: 09-03449-6
MICHAEL PATTI
29214 PIAUTE DRIVE
BEATTY, OR 97621

ORNOS
7113 8257 1473 4542 9906
REF #: 09-03449-6
MICHAEL PATTI
PO BOX 276
BEATTY, OR 97621

ORNOS
7113 8257 1473 4542 9913
REF #: 09-03449-6
MICHAEL PATTI
29214 PIAUTE DR
BEATTY, OR 97621



STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 13th day of July (month), 2009 (year), by Marisol Sanchez, proved to me on the basis of satisfactory evidence to be the person who appeared before me.


(Signature of Notary)

(Seal of Notary)



Walz Affidavit #: 839330

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 07/10/2009

Ref. No.: 09-03449-6

MailbatchID: 251031

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on July 10, 2009, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

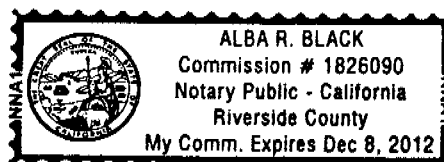
X 
Affiant Marisol Sanchez

ORNOS
2221804484
REF #: 09-03449-6
CURRENT OCCUPANT
29214 PIAUTE DRIVE
BEATTY, OR 97621

ORNOS
2221804485
REF #: 09-03449-6
MICHAEL PATTI
29214 PIAUTE DRIVE
BEATTY, OR 97621

ORNOS
2221804486
REF #: 09-03449-6
MICHAEL PATTI
PO BOX 276
BEATTY, OR 97621

ORNOS
2221804487
REF #: 09-03449-6
MICHAEL PATTI
29214 PIAUTE DR
BEATTY, OR 97621



STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 13th day of July (month), 2009 (year), by Marisol Sanchez, proved to me on the basis of satisfactory evidence to be the person who appeared before me.


(Signature of Notary)

(Seal of Notary)

TRUSTEE'S NOTICE OF SALE

Loan No: 4001658881
T.S. No.: 09-03449-6 -OR

Reference is made to that certain deed made by, MICHAEL PATTI as Grantor to LAWYERS TITLE INSURANCE CORPORATION, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A DELAWARE CORPORATION, as Beneficiary, recorded on July 11, 2005, Book M05 Page 52586 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: R-3512-035CO-02800-000

LOT 9 BLOCK 7 SPRAGUE RIVER VALLEY ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:
29214 PIAUTE DRIVE, BEATTY, OR 97621

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: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary;

Monthly Payment \$768.36
Monthly Late Charge \$38.42

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 \$ 83,216.47 together with interest thereon at the rate of 10.37500 % per annum from December 1, 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will on **October 7, 2009** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon 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 or 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.

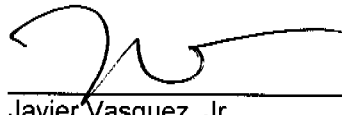
**FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL
TITLE INSURANCE COMPANY, 17911 Von Karman Ave, Suite 275, Irvine, CA
92614 949-622-5730 TRUSTEE SALE LINE 714-247-7500 www.fidelityasap.com**

TRUSTEE'S NOTICE OF 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.

Dated: July 7, 2009

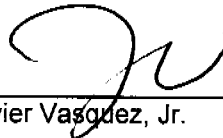
FIDELITY NATIONAL TITLE INSURANCE
COMPANY



Javier Vasquez, Jr.

State of California
County of Orange

I, the undersigned, certify that I am the Trustee Sale Officer and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



Javier Vasquez, Jr.

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: MICHAEL PATTI, Grantor

To: Fidelity National Title Insurance Company,
Successor Trustee

After recording return to(name, address, zip):

Fidelity National Title Insurance Company
17911 Von Karman Ave, Suite 275
Irvine , CA 92614

TS No: 09-03449-6 -OR - Loan No: 4001658881

This Document was Recorded on

As instrument number

Book Page

in Klamath County Oregon

Reference is made to that certain trust deed made by MICHAEL PATTI, as grantor, to LAWYERS TITLE INSURANCE CORPORATION, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A DELAWARE CORPORATION, as beneficiary, dated as of July 2, 2005, and recorded July 11, 2005, in the Records of Klamath County, Oregon, in Volume M05 at Page 52586, covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R-3512-035CO-02800-000 - LOT 9 BLOCK 7 SPRAGUE RIVER VALLEY ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:
Principal balance \$83,216.47

Delinquent Payments

<u>FROM</u>	<u>THRU</u>	<u>NO. PMTS</u>	<u>INT. RATE</u>	<u>AMOUNT</u>	<u>GRAND TOTAL</u>
01/01/2009	05/16/2009	5	10.37500%	\$768.36	\$3,841.80

Late Charges

Grand Total Late Charges	\$383.91
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Beneficiary's Advances, Costs and Expenses

MISC	\$104.72
SUSPENSE	-\$719.89
Trustee's Fees and Costs	\$ 794.50
GRAND TOTAL REQUIRED TO REINSTATE	\$4,405.04

TS No: 09-03449-6-OR

Loan No: 4001658881

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary;

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **October 7, 2009**, at the following place: **on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.**

FOR SALE INFORMATION CALL: **714-247-7500**

Website for Trustee's Sale Information: **www.fidelityasap.com**

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property except:

MICHAEL PATTI
PO BOX 276
BEATTY, OR 97621

Borrower

MICHAEL PATTI
29214 PIAUTE DR
BEATTY, OR 97621

Borrower


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), together with costs, trustee's and attorney's fees, 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, at any time prior to five days before the date last set for sale.

FOR FURTHER INFORMATION CONTACT:
DEFAULT RESOLUTION NETWORK
17911 Von Karman Ave, Suite 275
Irvine, CA 92614
949-622-5730

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

Dated May 16, 2009

Fidelity National Title Insurance Company, Successor Trustee



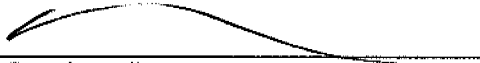
Lorena Enriquez, Authorized Signor

State of California }ss.
County of Orange }ss

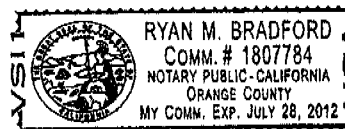
On May 16, 2009, before me, Ryan M. Bradford, a Notary Public, personally appeared Lorena Enriquez, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.



Ryan M. Bradford # 1807784
My Commission Expires 7/28/2012



(Seal)

When recorded mail to:
DEFAULT RESOLUTION NETWORK
17911 Von Karman Ave, Suite 275
Irvine, CA 92614
Phone: 949-622-5730
Fax: 949-622-5740

Loan # 4001658881
TS # OR 09-03449-6 -OR
Title Order # 090349823-OR-GNO
Grantor: MICHAEL PATTI

AFFIDAVIT OF SERVICE

09034496 / PATTI
ASAP# 3179399

FDRSA**AFFIDAVIT OF SERVICE**

STATE OF OREGON
County of Klamath

ss.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale and Section 2924.8 Civil Code Notice upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "Property Address":

**29214 Plaute Drive
Beatty, OR 97621**

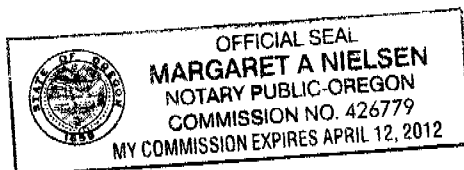
By delivering such copy, personally and in person to Laura Patham, at the above Property Address on July 13, 2009 at 3:30 PM.

I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME
this 16th day of July, 2009
by Robert Bolenbaugh.

Margaret A. Nielsen
Notary Public for Oregon

X *[Signature]*
Robert Bolenbaugh
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



200754

When recorded mail to:
DEFAULT RESOLUTION NETWORK
17911 Von Karman Ave, Suite 275
Irvine, CA 92614
Phone: 949-622-5730
Fax: 949-622-5740

Loan # 4001658881
TS # OR 09-03449-6 -OR
Title Order # 090349823-OR-GNO
Grantor: MICHAEL PATTI

AFFIDAVIT OF PUBLICATION

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 # 11426

Notice of Sale/Michael Patti

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:

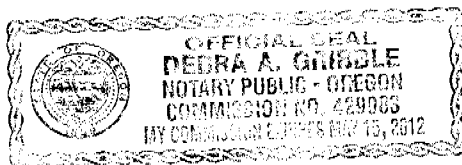
July 17, 24, 31, August 7, 2009

Total Cost: \$883.28

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

Debra A Grubbe
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: 4001658881 T.S. No.: 09-03449-6 -OR

Reference is made to that certain deed made by, MICHAEL PATTI as Grantor to LAWYERS TITLE INSURANCE CORPORATION, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A DELAWARE CORPORATION, as Beneficiary, recorded on July 11, 2005, Book M05 Page 52586 of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: R-3512-035CO-02800-000 LOT 9 BLOCK 7 SPRAGUE RIVER VALLEY ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 29214 PAIUTE DRIVE, BEATTY, OR 97621.

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: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary; Monthly Payment \$768.36 Monthly Late Charge \$38.42.

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 \$ 83,216.47 together with interest thereon at the rate of 10.37500 % per annum from December 1, 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will on October 7, 2009 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon 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 or 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. FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL TITLE INSURANCE COMPANY, 17911 Von Karman Ave, Suite 275, Irvine, CA 92614 949-622-5730 TRUSTEE SALE LINE 714-247-7500 www.fidelityasap.com

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. Dated: July 7, 2009. FIDELITY NATIONAL TITLE INSURANCE COMPANY Javier Vasquez, Jr. ASAP# 3179399 07/17/2009, 07/24/2009, 07/31/2009, 08/07/2009 #11426 July 17, 24, 31, August 7, 2009.