

2009-012991

Klamath County, Oregon

Recording requested by:



00073510200900129910180182

When recorded return to:

10/02/2009 11:52:48 AM

Fee: \$137.00

LandAmerica OneStop, Inc.  
Post Office Box 5899  
6 Executive Circle  
Suite 100  
Irvine, CA 92616

ATE 66233

Space above this line for recorders use only

TS # 039-005219

Order # 30163727

Loan # 22115031

**AFFIDAVITS OF MAILING, PUBLICATION, AND SERVICE  
OF NOTICE OF DEFAULT AND ELECTION TO SELL  
AND TRUSTEE'S NOTICE OF SALE**

ATE  
# 117

## TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq.

Trustee No.: 039-005219

Reference is made to that certain Trust Deed made by **LAURA S LEACH, AN UNMARRIED WOMAN** as Grantor/Trustor, in which **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, is named as Beneficiary and **FIRST AMERICAN TITLE INSURANCE CO** as Trustee and recorded 9/13/2004 as Instrument No. in book **M04**, page **60819** of Official Records in the office of the Recorder of Klamath County, Oregon covering the following described real property situated in said county and state, to-wit:

**LOT 445 IN BLOCK 126 OF MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

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

**2525 & 2525 1/2 VINE AVENUE  
KLAMATH FALLS, OR 97601**

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

***Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums:***

Total payments from 7/1/2008 through 6/26/2009	\$4,302.96
Total late charges	
Total advances	\$0.00
Interest on Advances (if any)	\$0.00]
<b>TOTAL DUE THE BENEFICIARY</b>	<b><u>\$4,302.96</u></b>

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

***By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:***

The unpaid principal balance of **\$53,483.66** together with interest thereon at the current rate of **6.62500** per cent (%) per annum from **6/1/2008** until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

**WHEREFORE**, notice hereby is given that the undersigned trustee will, on 11/9/2009, at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110 at the following place:

**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 has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee.

Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees.

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 owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Date: 6/26/2009

LAWYERS TITLE INSURANCE CORPORATION

By: 

State of CALIFORNIA }  
County of ORANGE } ss.

I certify that I, PAT SABATINO am an authorized representative of LAWYERS TITLE INSURANCE CORPORATION, Trustee, and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

  
Authorized Representative of Trustee

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**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 2525 &  
2525 1/2 VINE AVENUE  
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 had to pay as of 6/26/2009, to bring your mortgage loan current was \$4,302.96. The amount you must now pay to bring your loan current may have increased since that date.

By law your lender has to provide you with details about the amount you owe, if you ask. You may call 1-866-459-2021 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: Lawyers Title Insurance Corporation c/o LandAmerica Default Services, 6 Executive Circle, Suite 100, Irvine CA 92614.

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

**11/9/2009, at the hour of 10:00 AM  
at At the main entrance to the County Courthouse, 316 Main St.,  
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 Lawyers Title Insurance Corporation c/o LandAmerica Default Services at 866/459-2021 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 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 Services at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at [www.osbar.org](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.com>.

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.

Date: 6/26/2009  
Lawyers Title Insurance Corporation  
866-459-2021

589815  
039-005219  
#1

**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 2525 Vine Ave. Klamath Falls, OR 97601

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

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to \_\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1<sup>st</sup> Attempt: July 02, 2009 1:08 PM Posted

2<sup>nd</sup> Attempt: July 06, 2009 9:47 AM Posted

3<sup>rd</sup> Attempt: July 08, 2009 10:15 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 9, 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

*Chulsen Mech*

2525 Vine Ave. Klamath Falls, OR 97601

**ADDRESS OF SERVICE**

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

July 2, 2009

1:08 PM

**DATE OF SERVICE**

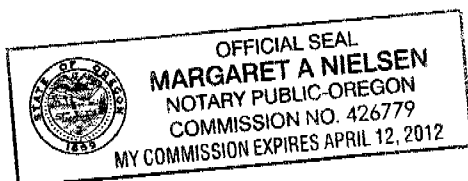
**TIME OF SERVICE**

☐ or non occupancy

By:

*Robert W. Bolenbaugh*  
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 9<sup>th</sup> day of July, 2009.



*Margaret A. Nielsen*  
Notary Public for Oregon

11/09

589815  
039-005219  
(#2)

**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 2525 1/2 Vine Ave. Klamath Falls, OR 97601

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

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to \_\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1<sup>st</sup> Attempt: July 02, 2009 1:10 PM Posted

2<sup>nd</sup> Attempt: July 06, 2009 9:48 AM Posted

3<sup>rd</sup> Attempt: July 08, 2009 10:16 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 9, 2009, I mailed a copy of the Trustee's Notice of Sale addressed to **All Known Occupants** at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

*Chelsen Meek*

**2525 1/2 Vine Ave. Klamath Falls, OR 97601**

**ADDRESS OF SERVICE**

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

July 2, 2009

1:10 PM

**DATE OF SERVICE**

**TIME OF SERVICE**

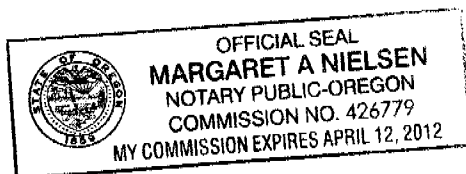
☐ or non occupancy

By

*Robert W. Bolenbaugh*

ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 9<sup>th</sup> day of July, 2009.



*Margaret A. Nielsen*  
Notary Public for Oregon

039-005219

# 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 # 11401

Notice of Sale/Laura S. Leach

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 7, 14, 21, 28, 2009

*Jeanine P. Day*  
Subscribed and sworn by Jeanine P Day  
before me on: July 28, 2009

*Debra A. Gribble*  
Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq. Trustee No.: 039-005219

Reference is made to that certain Trust Deed made by LAURA S LEACH, AN UNMARRIED WOMAN as Grantor/Trustor, in which Mortgage Electronic Registration Systems, Inc., is named as Beneficiary and First American Title Insurance Co as Trustee and recorded 09/13/2004 as Instrument No. in book M04, page 60819 of Official Records in the office of the Recorder of Klamath County, Oregon covering the following described real property situated in said county and state, to wit: Lot 445 in Block 126 of Mills Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. The street address or other common designation, if any, of the real property described above is purported to be: 2525 & 2525 1/2 VINE AVENUE, KLAMATH FALLS, OR 97601. The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: Total payments from 7/1/2008 through 6/29/2009 Total late charges Total advances \$0.00 Interest on Advances (if any) \$0.00 Total due the Beneficiary \$4,302.96 Also, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following: The unpaid principal balance of \$53,483.66 together with interest thereon at the current rate of 6.62500 per cent (%) per annum from 6/1/2008 until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

Wherefore, notice hereby is given that the undersigned trustee will on 11/9/2009, at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110 at the following place: 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 has or had power to convey at the time of 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 reasonable charge by the trustee. Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, 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 the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the perform-

(Continued in next column)



*(Continued from previous column)*

ance required under the obligation or to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees.

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 owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse Date: 6/26/2009. Lawyers Title Insurance Corporation By: Patricia Sabatino State of County of I certify that I, am an authorized representative of Lawyers Title Insurance Corporation, Trustee, and that the foregoing is a complete and exact copy of the original trustee's notice of sale. Patricia Sabatino Authorized Representative of Trustee This office is attempting to collect a debt and any information obtained will be used for that purpose. P589815 7/7, 7/14, 7/21, 07/28/2009 #11401 July 7, 14, 21, 28, 2009.

## AFFIDAVIT OF MAILING

• REF: • 0064123-01  
Matter: 039-005219-267791

STATE OF CALIFORNIA                    }  
                                                  }SS  
COUNTY OF SAN DIEGO                }

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 LandAmerica on 7/7/2009, 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.

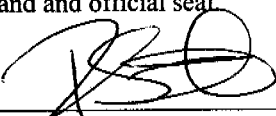
☒ First Class                    ☐ Certified  
☒ Certified Return           ☐ Registered                   ☐ Registered International

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 



## TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79.5010, et seq.  
Trustee No.: 039-005219

Reference is made to that certain Trust Deed made by LAURA S LEACH, AN UNMARRIED WOMAN as Grantor/Trustor, in which MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., is named as Beneficiary and FIRST AMERICAN TITLE INSURANCE CO as Trustee and recorded 9/13/2004 as Instrument No. in book M04, page 60819 of Official Records in the office of the Recorder of Klamath County, Oregon covering the following described real property situated in said county and state, to-wit:

**LOT 445 IN BLOCK 126 OF MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

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

**2525 & 2525 1/2 VINE AVENUE  
KLAMATH FALLS, OR 97601**

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

*Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums:*

Total payments from 7/1/2008 through 6/26/2009	\$4,302.96
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Total advances	\$0.00
Interest on Advances (if any)	\$0.00]
<b>TOTAL DUE THE BENEFICIARY</b>	<b><u>\$4,302.96</u></b>

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

*By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:*

The unpaid principal balance of **\$53,483.66** together with interest thereon at the current rate of **6.62500** per cent (%) per annum from **6/1/2008** until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

**WHEREFORE, notice hereby is given that the undersigned trustee will, on 11/9/2009, at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110 at the following place:**

**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 has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee.

Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees.

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 owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Date: 6/26/2009

LAWYERS TITLE INSURANCE CORPORATION

By: 

State of \_\_\_\_\_ }  
County of \_\_\_\_\_ } ss.

I certify that I, \_\_\_\_\_ am an authorized representative of LAWYERS TITLE INSURANCE CORPORATION, Trustee, and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

  
Authorized Representative of Trustee

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**NOTICE:**  
**YOU ARE IN DANGER OF LOSING YOUR PROPERTY IF YOU DO  
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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 had to pay as of 6/26/2009, to bring your mortgage loan current was \$4,302.96. The amount you must now pay to bring your loan current may have increased since that date.

By law your lender has to provide you with details about the amount you owe, if you ask. You may call 1-866-459-2021 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: Lawyers Title Insurance Corporation c/o LandAmerica Default Services, 6 Executive Circle, Suite 100, Irvine CA 92614.

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

**11/9/2009, at the hour of 10:00 AM  
at At the main entrance to the County Courthouse, 316 Main St.,  
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**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
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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 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 Services at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at [www.osbar.org](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.com>.

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.

Date: 6/26/2009  
Lawyers Title Insurance Corporation  
866-459-2021

When recorded return to:

LandAmerica OneStop, Inc.  
Post Office Box 5899  
Irvine, CA 92616

RECORDED ON: 7/6/2009  
INST. NO: 2009-9197  
OFFICIAL RECORDS OF: KLAMATH, OR

Space above this line for recorders use only

TS # 039-005219

Order # 30163727

Loan # 22115031

## Notice of Default and Election To Sell

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.

Reference is made to that certain Trust Deed made by **LAURA S LEACH, AN UNMARRIED WOMAN** as Grantor/Trustor, in which **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**, is named as Beneficiary and **FIRST AMERICAN TITLE INSURANCE CO** as Trustee and recorded 9/13/2004 as Instrument No. in book **M04**, page **60819** of Official Records in the office of the Recorder of Klamath County, Oregon covering the following described real property situated in said county and state, to-wit:

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

**2525 & 2525 1/2 VINE AVENUE, KLAMATH FALLS, OR 97601**

The undersigned trustee, **LAWYERS TITLE INSURANCE CORPORATION**, 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 mortgage records of the county or counties in which the above described real property is situate; further, that no action has been instituted to recover debt, or any part thereof, now remaining secured by the said Trust Deed, or, if such action has been instituted, such action has been dismissed except as permitted by O.R.S. 86.735 (4).

There is a default by the Grantor or other person owing an obligation, the performance of which is secured by said Trust Deed, or by their successor in interest, with respect to provisions therein which authorize sale in the event of default of such provision; the default for which foreclosure is made is Grantor's failure to pay when due the following sums:

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Total payments from 7/1/2008 through 6/26/2009	\$4,302.96
Total late charges	\$0.00
Total advances	\$0.00
Interest on Advances (if any)	\$0.00
<b>TOTAL DUE THE BENEFICIARY</b>	<b><u>\$4,302.96</u></b>

**TOGETHER WITH ANY DEFAULT IN THE PAYMENT OF RECURRING OBLIGATIONS AS THEY BECOME DUE.**

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:

The unpaid principal balance of \$53,483.66 together with interest thereon at the current rate of 6.62500 per cent (%) per annum from 6/1/2008 until paid, plus all accrued late charges, escrow advances, attorney fees and costs, and any other sums incurred or advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

Notice hereby is given that the beneficiary and current trustee, LAWYERS TITLE INSURANCE CORPORATION, by reason of said default, have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to O.R.S. 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the Grantor had, or had the power to convey, at the time of execution by him of the Trust Deed, together with any interest the Grantor or his successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said 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.

Said sale will be held at the hour of 10:00 AM in accord with the standard of time established by O.R.S. 187.110 on 11/9/2009 at the following place:

**At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR**

Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation of Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said O.R.S. 86.753.



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 owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Date: 6/26/2009

LAWYERS TITLE INSURANCE CORPORATION

By: Patrick Sabatino

State of California  
County of Orange ss.

On 6/26/09, I certify that I know or have satisfactory evidence that Patrick Sabatino is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

V. Tracy Ross  
V. Tracy Ross, Notary Public  
My Commission Expires 11/20/2010



For further information please contact:

LAWYERS TITLE INSURANCE CORPORATION

c/o LandAmerica OneStop, Inc.

Post Office Box 5899

6 Executive Circle

Suite 100

Irvine, CA 92616

(949) 885-4500

Sale Line: (714) 573-1965

Reinstatement (949) 606-9274

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE.

Exhibit A to Affidavit of Mailing

7/8/2009 10:58:20 AM	Sender:	LandAmerica 6 Executive Circle Irvine CA 92614
Postal Class:	First Class	
Type of Mailing:	Window	
Affidavit Attachment: 0064123-01 000 07072009 LandAmer000126		
Postal Number	Sequence	Recipient Name
11041994141025589565	0	OCCUPANT
11041994141025589589	1	OCCUPANT
11041994141025589602	2	LAURA S LEACH
11041994141025589626	3	LAURA S LEACH
11041994141025589640	4	Laura S. Leach
11041994141025589671	5	LAURA S. LEACH, TRUSTEE OF THE
11041994141025589688	6	Laura S. Leach, Trustee of The
11041994141025589701	7	LAURA S. LEACH TRUSTEE OF THE
11041994141025589725	8	LAURA S LEACH

Address Line 1/3	Address Line 2/4
2525 Vine Avenue	Klamath Falls, OR 97601
2525 1/2 Vine Avenue	Klamath Falls, OR 97601
2525 & 2525 1/2 VINE AVENUE	KLAMATH FALLS, OR 97601
118 S 2ND ST	DUNSMUIR, CA 96025
2525 Vine Ave	Klamath Falls, OR 97601
2525 1/2 VINE AVENUE	KLAMATH FALLS, OR 97601
2525 Vine Ave	Klamath Falls, OR 97601
2525 & 2525 1/2 VINE AVENUE	KLAMATH FALLS, OR 97601
2525 1/2 VINE AVENUE	KLAMATH FALLS, OR 97601