2009-012992 Klamath County, Oregon



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

10/02/2009 11:53:23 AM

Fee: \$117.00

When Recorded Return To:

Aspen Title & Escrow, Inc. 525 Main Street Klamath Falls, OR 97601

Until requested otherwise, send all tax statements:

ATE 66785

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

#### **COVER SHEET**

#### **DOCUMENT:**

Affidavit of Mailing /Copy of Trustees Notice of Sale

Affidavit of Service

Affidavit of Publication

#### **ORIGINAL GRANTOR ON TRUST DEED:**

**Shirley N Goldberg** 

#### ORIGINAL BENEFICIARY ON TRUST DEED:

Bank Of America, N.A

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



WHEN RECORDED MAIL TO:

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

\*1216315-09\*

\*ANOSXR\*

Adam Spera

T.S. NO.: 1216315-09 LOAN NO.: 3303770360

#### AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA

}SS

COUNTY OF SAN DIEGO

being first duly swom, depose, say and certify that:

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

I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

#### SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on Jun 04, 2009. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale. The additional notice required under HB3630 was mailed to grantors on or before the date the notice of sale was served or mailed via first class and certified mail with return receipt requested.

STATE OF CALIFORNIA COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this

JUN n 5 2009

Notary Public

# 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:
419 HIGH STREET
KLAMATH FALLS OR 97601

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of May 29, 2009 to bring your mortgage loan current was \$12,817.69. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with the details about the amount you owe, if you ask. You may call (800)846-2222 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:

HOMEOWNERSHIP RETENTION FULFILMENT CNTR 476 CROSSPOINT PARKWAY GETZVILLE NY 14068

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

Date and time: October 05, 2009 at 1:00pm

Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY

**COURTHOUSE 316 MAIN STREET** 

KLAMATH FALLS, Oregon

Trustee Sale No.: 1216315-09

## THIS IS WHAT YOU CAN DO TO STOP THE SALE:

- 1. You can pay the amount past due or correct any other default, up to five days before the sale.
- 2. You can refinance or otherwise pay off the loan in full anytime before the sale.
- 3. You can call HOMEOWNERSHIP RETENTION FULFILMENT CNTR at (800)846-2222 to find out if your lender is willing to give you more time or change the terms of your loan.
- 4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: http://www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines.

For more information and a directory of legal aid programs, go to http://www.oregonlawhelp.org.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: May 29, 2009

Trustee Sale No.: 1216315-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: T/M/M/ HULL

Trustee telephone number: (800) 546-1531

### 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 HOMEOWNERSHIP RETENTION FULFILMENT CNTR at (800)846-2222 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.

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WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: May 29, 2009

Trustee Sale No.: 1216315-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature:

Trustee telephone number: (800) 546-1531

Sender: 6/4/2009 6:58:57 PM

CatWestern Reconveyance 525 E Main El Cajon CA 92020

First Class Postal Class:

Type of Mailing: Window

Affidavit Attachment: 1325842-01 000 06041058 CWR

Postal Number Sequence Recipient Name

11041994141024407396

SHIRLEY N GOLDBERG

11041994141024407402 2

SHIRLEY N GOLDBERG

11041994141024407419 3

BANK OF AMERICA, NA

11041994141024407433

SHIRLEY N GOLDBERG

11041994141024407440 5

OCCUPANT

Address Line 1/3

419 HIGH STREET

25004 HIGHWAY 33

100 NORTH TRYON STREET

419 HIGH STREET

419 HIGH STREET

Address Line 2/4

KLAMATH FALLS OR 97601

FELLOWS CA 93224-9773

CHARLOTTE NC 28255

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

Sender: 6/4/2009 6:58:58 PM

CalWestern Reconveyance 525 E Main Ei Cajon CA 92020

Certified - Ret Postal Class:

Type of Mailing: Window

Affidavit Attachment: 1325842-01 000 06041058 CWR

Postal Number Sequence Recipient Name

SHIRLEY N GOLDBERG 71041994141032166126 1

SHIRLEY N GOLDBERG 71041994141032166140 2

71041994141032166157 3

BANK OF AMERICA, NA

71041994141032166171

SHIRLEY N GOLDBERG

OCCUPANT 71041994141032166195 5

Address Line 1/3

419 HIGH STREET

KLAMATH FALLS OR 97601

Address Line 2/4

25004 HIGHWAY 33

100 NORTH TRYON STREET

419 HIGH STREET

419 HIGH STREET

CHARLOTTE NC 28255

FELLOWS CA 93224-9773

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

Loan No: XXXXXXX0360 T.S. No: 1216315-09

Reference is made to that certain deed made by SHIRLEY N GOLDBERG, AN UNMARRIED PERSON

as Grantor to

FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, in favor of

BANK OF AMERICA, N.A. as Beneficiary,

dated February 01, 2006, recorded February 01, 2006, in official records of KLAMATH County, OREGON in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfilm/reception No. M06-02040 covering the following described real property situated in the said County and State, to-wit:

LOT 8, BLOCK 50 AND THAT PORTION OF LOT 11 BEING THE SOUTHERLY HALF THEREOF, LYING AND BEING BETWEEN LOTS 3 AND 8, THE SAME BEING A PIECE OR PARCEL OF THE WIDTH OF 10 FEET BY 53.2 FEET IN LENGTH LYING AND ADJOINING SAID LOT 8 ON THE NORTHERLY SIDE, ALL BEING IN BLOCK 50 OF, FIRST ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

419 HIGH STREET KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due September 1, 2008 of principal and interest and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,379.21 Monthly Late Charge \$68.96

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being following, to-wit; The sum of \$217,177.90 together with interest thereon at the rate of 6.250 % per annum, from August 01, 2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

I CERTIFY THIS TO BE A TRUE AND

CORRECT COPY OF THE QRIGINAL.

Loan No: XXXXXX0360 T.S. No: 1216315-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on October 05, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

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

Dated: May 29, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:

Tamm\ Laird

Loan No: XXXXXXX0360 T.S. No: 1216315-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on October 05, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE

316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

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Dated: May 29, 2009

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

CAL-WESTERN RECONVEY ANCE CORPORATION

Loan No: XXXXXX0360 T.S. No: 1216315-09

Reference is made to that certain deed made by SHIRLEY N GOLDBERG, AN UNMARRIED PERSON

as Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, in favor of

BANK OF AMERICA, N.A. as Beneficiary,

dated February 01, 2006, recorded February 01, 2006, in official records of KLAMATH County, OREGON in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfilm/reception No. M06-02040 covering the following described real property situated in the said County and State, to-wit:

LOT 8, BLOCK 50 AND THAT PORTION OF LOT 11 BEING THE SOUTHERLY HALF THEREOF, LYING AND BEING BETWEEN LOTS 3 AND 8, THE SAME BEING A PIECE OR PARCEL OF THE WIDTH OF 10 FEET BY 53.2 FEET IN LENGTH LYING AND ADJOINING SAID LOT 8 ON THE NORTHERLY SIDE, ALL BEING IN BLOCK 50 OF, FIRST ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

#### 419 HIGH STREET KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due September 1, 2008 of principal and interest and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,379.21 Monthly Late Charge \$68.96

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being following, to-wit; The sum of \$217,177.90 together with interest thereon at the rate of 6.250 % per annum, from August 01, 2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

I CERTIFY THIS TO BE A TRUE AND

CORRECT COPY OF THE QRIGINAL.

Loan No: XXXXXXX0360 T.S. No: 1216315-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on October 05, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

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

Dated: May 29, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

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1216315-09

Klamath County, Oregon
BANK OF AMERICA, beneficiary
SHIRLEY N GOLDBERG, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1216315-09
REF # 239014

#### AFFIDAVIT OF SERVICE

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that service was made of the foregoing TRUSTEE'S NOTICE OF SALE upon an OCCUPANT of 419 HIGH ST, Klamath Falls, OR 97601, with copy(ies), as follows:

1st attempt: (date) Tune 4, 2009 (time) 10:51 am Fosted () Served
2nd attempt: (date) June 7, 2009 (time) 10:02 am (Posted () Served
3rd attempt: (date) June 11, 2009 (time) 10:30 and Posted () Served () Attempted
Posted on the property in a secure manner, in a conspicuous place, to wit: posted to the front door.
Served upon an adult occupant (name)  by delivering a copy  ( ) Personally to him/her  ( ) Substituted to him/her to (name)  a person 14 years of age or older residing in the dwelling house or usual place of abode.
symmes Doubin
print name)
JEFFERSON STATE ADJUSTERS

STATE OF OREGON, County of

Signed and affirmed before me on

NOTARY PUBLIC - OREGON

CLIENT: RELIABLE POSTING & PUBLISHING REF # 239014 IPS# 53129 OFFICIAL SEAL

MARGARET A NIELSEN

NOTARY PUBLIC-OREGON
COMMISSION NO. 426779
MY COMMISSION EXPIRES APRIL 12, 2012

INTERSTATE PROCESS SERVING, INC.\*PO Box 80815, Portland OR 97280\* 503/452-7179

(SEAL)

member of
Oregon Association of Process Servers
National Association of Professional Process Servers
Washington State Process Servers Association

Klamath County, Oregon
BANK OF AMERICA, beneficiary
SHIRLEY N GOLDBERG, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1216315-09
REF # 239014

AFFIDAVIT OF MAILING

I certify that:

I mailed a copy of the TRUSTEE'S NOTICE OF SALE in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **July 19, 2009**, addressed as follows:

OCCUPANT 419 HIGH ST Klamath Falls OR 97601.

STATE OF OREGON, County of Multnomah.

Glorier Carter

Signed and attested before me on July 19, 2009 by Gloria Carter.

NOTARY PUBLIC - OREGON

OFFICIAL SEAL
RENE G NELSON
NOTARY PUBLIC - OREGON
COMMISSION NO. 411891
MY COMMISSION EXPIRES NOVEMBER 14, 2010

CLIENT: RELIABLE POSTING & PUBLISHING REF = 239014 IPS= 53129

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

#### **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 # 11351	
Notice of Sale/Shi	rley N. Goldberg
a printed copy of v	which is hereto annexed,
•	he entire issue of said
newspaper for:	( 4 )
	Four
	. fallandar iaanaa
insertion(s) in the	e following issues:
June 16, 23, 30,	July 7 2009
<u> </u>	July 7, 2000
	· · · · · · · · · · · · · · ·
Total Cost:	\$933.1 <u>6</u>
000000	PDay
Subscribed and sw	vorn by Jeanine P Day
(before me on:	July 7, 2009
(before the on:	<u> </u>
`	
	η
1 MANGA	a Gribble
1 18 1 11 1/1	



My commission expires May 15, 2012

#### 

Reference is made to that certain deed made by Shirley N Goldberg, An Unmarried Person, as First American Title Insurance Company, as Trustee, in favor of Bank of America, N.a., as Beneficiary, dated February 01, 2006, recorded February 01, 2006, in official records of Klamath, Oregon in book/reel/volume No. xx at page No. xx, fee/file/Instrument/microfilm/reception No. m06-02040 covering the following described real property situated in said County and State, to-wit: Lot 8, block 50 and that portion of lot 11 being the southerly half thereof, lying and being between lots 3 and 8, the same being a piece or parcel of the width of 10 feet by 53.2 feet in length lying and adjoining said lot 8 on the northerly side, all being in block 50 of, First Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the clerk of Klamath County, Oregon. Commonly known as: 419 High Street, Klamath Falls, OR 97601.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due September 1, 2008 of principal and interest and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$1,379.21 Monthly Late Charge \$68.96.

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 \$217,177.90 together with interest thereon at 6.250% per annum from August 01, 2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on October 05, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the Main Street entrance to Klamath County Court-house, 316 Main Street, City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a rea sonable 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 pri-or to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any. Dated: May 29, 2009. Cal-Western Reconveyance Corporation 525 East Main Street P.O. Box 22004 El Cajon Ca 92022-9004 Cal-Western Reconveyance Corporation Signature/By:. R-239014 06/16/09, 06/23, 06/30, 07/07 #11351 June 16, 23, 30, July 7, 2009.