WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation P.O. Box 22004 525 East Main Street El Cajon, CA 92022-9004 2009-013406 Klamath County, Oregon

00074011200900134060140145

10/14/2009 02:38:07 PM

Fee: \$102.00

	1 *ANOCYD*
1219004-09 T.S. NO.: 121900	*ANOSXR*
T.S. NO.: 121900 LOAN NO.: 650500	06947
st 1424487	AFFIDAVIT OF MAILING NOTICE OF SALE
STATE OF CALIFO COUNTY OF SAN	
I,A	dam Spera being first duly sworn, depose, say and certify that:
At all times hereinal years and not the be deed described in sa	fter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen eneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trustaid notice.
I gave notice of the certified mail and re	sale of the real property described in the attached Notice of Sale by mailing a copy thereof by registered or egular mail to each of the following named persons at their last known address, to-wit:
	SEE ATTACHED
whose interest the t	nde the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of rustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and ers as provided in ORS 86.740.
postage thereon ful Each of said notice	so mailed was certified to be a true copy of the original notice of sale by TAMMY LAIRD, for CAL-WESTERN E CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with ly prepaid, and was deposited by me in the United States mail in San Diego County, California, on Jun 24, 2009. It is was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded and at the return the day fixed in said notice by the trustee for the trustee's sale. The additional notice required under HB3630 was not before the date the notice of sale was served or mailed via first class and certified mail with return receipt
	Affiant
STATE OF CALIF	
SUBSCRIBED AN	ND SWORN to me this day of

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: 5133 CHESTNUT LANE 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 June 17, 2009 to bring your mortgage loan current was \$14,503.88. 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 23, 2009 at 1:00pm

Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY

COURTHOUSE 316 MAIN STREET

KLAMATH FALLS, Oregon

Trustee Sale No.: 1219004-09

HB3630.DOC Rev. 06/06/08 Page 1

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: June 17, 2009

Trustee Sale No.: 1219004-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature:

Trustee telephone number: (800) 546-1531

HB3630.DOC

Rev. 06/06/08

Page 2

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Dated: June 17, 2009

Trustee Sale No.: 1219004-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee telephone number: (800) 546-1531

Loan No: XXXXXX6947 T.S. No: 1219004-09

Reference is made to that certain deed made by CINDY REDD

as Grantor to

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

BANK OF AMERICA, N.A. as Beneficiary,

dated October 23, 2006, recorded October 27, 2006, in official records of KLAMATH County, OREGON in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfilm/reception No. 2006-021673 covering the following

LOT 47, TRACT 1416, THE WOODLANDS - PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

Commonly known as:

5133 CHESTNUT LANE KLAMATH FALLS OR 97601

described real property situated in the said County and State, to-wit:

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 October 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 \$1,572.16 Monthly Late Charge \$78.61

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 \$246,539.84 together with interest thereon at the rate of 6.375 % per annum, from September 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 ORIGINAL.

Loan No: XXXXXX6947 T.S. No: 1219004-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION 'the undersigned trustee will on October 23, 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.

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: June 17, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:

Loan No: XXXXXX6947 T.S. No: 1219004-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on October 23, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

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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: June 17, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

Sender: 6/24/2009 4:37:18 PM

CalWestem Reconveyance 525 E Main El Cajon CA 92020

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 1337211-01 000 06231416 CWR

Postal Number Sequence Recipient Name

11041994141025171364

CINDY REDD

CINDY REDD 11041994141025171371

11041994141025171388

BANK OF AMERICA NA

11041994141025171395

BANK OF AMERICA NA

11041994141025171401 5

THE SOUTHVIEW HOMEOWNERS ASSOCIATION

P.O. BOX 1508

11041994141025171418

SOUTH VIEW SUBDIVISION HOMEOWNERS ASSOCI P.O. BOX 154

OCCUPANT 11041994141025171425 7

5133 CHESTNUT LANE

Address Line 2/4

KLAMATH FALLS OR 97601

KLAMATH FALLS OR 97601

CHARLOTTE NC 28255

P.O. BOX 2590

C/O FISERV LENDING SOLUTIONS CHICAGO IL 60690

100 NORTH TRYON STREET

5133 CHESTNUT LANE

5133 CHESTNUT LANE

Address Line 1/3

FLORENCE OR 97439

SISTERS OR 97759

KLAMATH FALLS OR 97601

Sender: 6/24/2009 4:37:19 PM

CalWestern Reconveyance 525 E Main El Cajon CA 92020

Certified - Ret Postal Class:

Type of Mailing: Window

Affidavit Attachment: 1337211-01 000 06231416 CWR

Postal Number Sequence Recipient Name

CINDY REDD 71041994141033144109

CINDY REDD 71041994141033144116

BANK OF AMERICA NA 71041994141033144123

71041994141033144147

BANK OF AMERICA NA

71041994141033144161 5

THE SOUTHVIEW HOMEOWNERS ASSOCIATION

P.O. BOX 1508

71041994141033144178

SOUTH VIEW SUBDIVISION HOMEOWNERS ASSOCI P.O. BOX 154

OCCUPANT 71041994141033144185 7

5133 CHESTNUT LANE

Address Line 2/4

KLAMATH FALLS OR 97601

5133 CHESTNUT LANE

Address Line 1/3

5133 CHESTNUT LANE

KLAMATH FALLS OR 97601

CHARLOTTE NC 28255

P.O. BOX 2590

C/O FISERV LENDING SOLUTIONS CHICAGO IL 60690

100 NORTH TRYON STREET

FLORENCE OR 97439

SISTERS OR 97759

KLAMATH FALLS OR 97601

Klamath County, Oregon
BANK OF AMERICA, beneficiary
CINDY REDD, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1219004-09
REF # 240716

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 5133 CHESTNUT LN, Klamath Falls, OR 97601, with copy(ies), as follows:

1st attempt: (date) 6/23 09 (time) 11 11 am Posted () Served
2nd attempt: (date) 625 09 (time) 12:20 pm (Posted ()Served
3rd attempt: (date) 6/29/69 (time) 12:23 pm (Fosted () 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 by delivering a copy
() Personally to (name)
() Substituted to (name)
ROBERT W. BOLENBAUGE
(Print Dame) JEFFERSON STATE ADJUSTERS
STATE OF OREGON, County of KlamaTZ
Signed and affirmed before me on Tone 30, 2009
Wargare (C. Yfielson (SEAL) OFFICIAL SEAL
NOTARY PUBLIC - OREGON MARGARET A NIELSEN NOTARY PUBLIC-OREGON
COMMISSION NO. 426779 MY COMMISSION EXPIRES ADDITED TO A POPUL TO

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

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

Klamath County, Oregon
BANK OF AMERICA, beneficiary
CINDY REDD, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1219004-09
REF # 240716

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 28, 2009**, addressed as follows:

OCCUPANT 5133 CHESTNUT LN Klamath Falls OR 97601.

STATE OF OREGON, County of Multnomah.

Signed and attested before me on July 28, 2009 by Gloria Carter.

NOTARY PUBLIC - OREGON

Illania Cartar

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

CLIENT: RELIABLE POSTING & PUBLISHING REF # 240716 IPS# 53565

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

Loan No: XXXXXXX6947 T.S. No: 1219004-09

Reference is made to that certain deed made by CINDY REDD

as Grantor to

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

BANK OF AMERICA, N.A. as Beneficiary,

dated October 23, 2006, recorded October 27, 2006, in official records of KLAMATH County, OREGON in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfilm/reception No. 2006-021673 covering the following described real property situated in the said County and State, to-wit:

LOT 47, TRACT 1416, THE WOODLANDS - PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

Commonly known as:

5133 CHESTNUT LANE 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 October 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 \$1,572.16 Monthly Late Charge \$78.61

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 \$246,539.84 together with interest thereon at the rate of 6.375 % per annum, from September 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

COPY OF THE ORIGINAL.

Loan No: XXXXXXX6947 T.S. No: 1219004-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on October 23, 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.

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: June 17, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

Logal # 11209

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

Notice of Sale/Cindy Redd	
a printed copy of which is hereto was published in the entire issue newspaper for: (4)	of said
<u>Four</u>	
Insertion(s) in the following issu	ues:
July 7, 14, 21, 28, 2009	
	
Total Cost: \$883.28	<u>.</u>
Jeanine P. Day	
Subscribed and sworn by Jeanine	
before me on: / July	28, 2009
Notary Public of Oregon	bble_



My commission expires May 15, 2012

TRUSTEE'S NOTICE OF SALE Loan No: xxxxx6947 T.S. No.: 1219004-09.

Reference is made to that certain deed made by Cindy Redd as grantor to First American Title Insurance Company, as Trustee, in favor of Bank of America. N.a., as Beneficiary, dated October 23, 2006, recorded October 27, 2006, in official records of Klamath, Oregon in book/reel/volume No. xx at page No. xx, fee/file/instrument/microfilm/reception No. 2006-021673 covering the following described real property situated in said County and State, to-wit: Lot 47, tract 1416, The Woodlands - phase 1, according to the official plat thereof on file in the office of the county clerk, Klamath County, Oregon. Commonly known as: 5133 Chestnut Lane, 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 which the foreclosure is made is the grantor's: Failure to pay the monthly payment due October 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 \$1,572.16 Monthly Late Charge \$78.61.

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 \$246,539.84 together with interest thereon at 6.375% per annum from September 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 23, 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 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 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 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 the days before the date tast 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: June 18, 2009. Cal-Western Reconveyance Corporation 525 East Main Street P.O. Box 22004 El Cajon Ca 92022-9004 Cal-Western Reconveyance Corporation Signature/By: Tammy Laird. R-240716 07/07, 07/14, 07/21, 07/28/09 #11398 July 7, 14, 21, 28, 2009.