

WHEN RECORDED MAIL TO:

2009-013407

Klamath County, Oregon

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



00074012200900134070140142

10/14/2009 02:38:19 PM

Fee: \$102.00

1218654-09

ANOSXR

T.S. NO.: 1218654-09

LOAN NO.: 771162194

AFFIDAVIT OF MAILING NOTICE OF SALE

1st 1423046

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Oscar Fernandez being first duly sworn, 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.

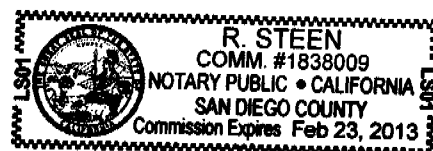
Each of the notices so mailed was certified to be a true copy of the original notice of sale by TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on Jun 17, 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.

Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this JUN 19 2009 day of 20

Notary Public



Rev. 02/05/09

**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:
18506 FREIGHT ROAD LN
KLAMATH FALLS OR 97603

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

The amount you would have had to pay as of June 12, 2009 to bring your mortgage loan current was \$5,614.60. 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)926-9783 FNMA & PRIVATE INVESTOR LOANS 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:

CMI WORKOUT DEPARTMENT
1000 TECHNOLOGY DRIVE, MS 314
O FALLON MO 63368

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

Date and time: October 19, 2009 at 1:00pm

Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY
COURTHOUSE 316 MAIN STREET
KLAMATH FALLS, Oregon

Trustee Sale No.: 1218654-09

**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 CMI WORKOUT DEPARTMENT at (800)926-9783 FNMA & PRIVATE INVESTOR LOANS 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 12, 2009

Trustee Sale No.: 1218654-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: _____

Tommy Paul

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 CMI WORKOUT DEPARTMENT at (800)926-9783 FNMA & PRIVATE INVESTOR LOANS 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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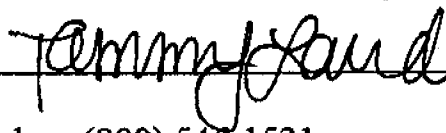
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Dated: June 12, 2009

Trustee Sale No.: 1218654-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: _____



Trustee telephone number: (800) 546-1531

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX2194

T.S. No: 1218654-09

Reference is made to that certain deed made by
KARY R HANCE AND NATALIE L HANCE.

as Grantor to

FIRST AMERICAN TITLE OF OREGON., as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

as Beneficiary,

I CERTIFY THIS TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL.

BY Tammy Land

dated March 31, 2006, recorded April 03, 2006, in official records of KLAMATH County, OREGON in
book/reel/volume No. XX at
page No. XX, fee/file/instrument/microfilm/reception No. M06-06388 covering the following described
real property situated in the said County and State, to-wit:

LOT 3 IN BLOCK 26 OF TRACT NO. 1005 FOURTH ADDITION TO KLAMATH RIVER ACRES,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY
CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

18506 FREIGHT ROAD LN KLAMATH FALLS OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes: the default for which the foreclosure is made is the grantor's:
Failure to pay the monthly payment due February 1, 2009 of principal and interest and subsequent
installments due thereafter; together with all subsequent sums advanced by beneficiary pursuant to the
terms and conditions of said deed of trust.

Monthly payment \$1,122.92 Monthly Late Charge \$56.15

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 \$143,553.20 together with
interest thereon at the rate of 6.375 % per annum, from January 01, 2009 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.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX2194

T.S. No: 1218654-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on October 19, 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.

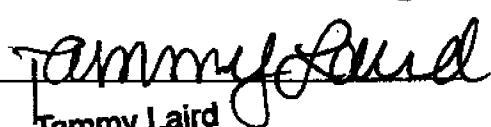
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words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

Dated: June 12, 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

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX2194

T.S. No: 1218654-09

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Dated: June 12, 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
Tammy Laird

6/17/2009 5:56:41 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 1334605-01 000 06170957 CWR

Postal Number Sequence Recipient Name

11041994141024968675
1

KARY R HANCE

Address Line 1/3

18506 FREIGHT ROAD LN

Address Line 2/4

KLAMATH FALLS OR 97603

11041994141024968699
2

NATALIE L HANCE

18506 FREIGHT ROAD LN

KLAMATH FALLS OR 97603

11041994141024968712
3

KARY R HANCE

PO BOX 377

KENO OR 97627

11041994141024968736
4

NATALIE L HANCE

PO BOX 377

KENO OR 97627

11041994141024968767
5

KARY R HANCE

18506 FREIGHT ROAD LANE

KLAMATH FALLS OR 97601

11041994141024968774
6

NATALIE L HANCE

18506 FREIGHT ROAD LANE

KLAMATH FALLS OR 97601

11041994141024968798
7

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS P.O. BOX 2026

FLINT MI 48501

11041994141024968811
8

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS 3300 SW 34TH AVENUE, SUITE 101

OCALA FL 34474

11041994141024968828
9

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS C/O GMAC MORTGAGE LLC
COSTA MESA CA 92626

3200 PARK CENTER DR, SUITE 150

11041994141024968859
10

KARY R HANCE

PO BOX 377

KENO OR 97627

11041994141024968866
11

NATALIE L HANCE

PO BOX 377

KENO OR 97627

11041994141024968897
12

OCCUPANT

18506 FREIGHT ROAD LN

KLAMATH FALLS OR 97603

6/17/2009 5:56:41 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 1334605-01 000 06170957 CWR

Postal Number Sequence Recipient Name

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
71041994141032881425	1	KARY R HANCE	18506 FREIGHT ROAD LN	KLAMATH FALLS OR 97603
71041994141032881432	2	NATALIE L HANCE	18506 FREIGHT ROAD LN	KLAMATH FALLS OR 97603
71041994141032881470	3	KARY R HANCE	PO BOX 377	KENO OR 97627
71041994141032881494	4	NATALIE L HANCE	PO BOX 377	KENO OR 97627
71041994141032881517	5	KARY R HANCE	18506 FREIGHT ROAD LANE	KLAMATH FALLS OR 97601
71041994141032881548	6	NATALIE L HANCE	18506 FREIGHT ROAD LANE	KLAMATH FALLS OR 97601
71041994141032881562	7	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	P.O. BOX 2026	FLINT MI 48501
71041994141032881586	8	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	3300 SW 34TH AVENUE, SUITE 101	OCALA FL 34474
71041994141032881616	9	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	C/O GMAC MORTGAGE LLC COSTA MESA CA 92626	3200 PARK CENTER DR, SUITE 150
71041994141032881630	10	KARY R HANCE	PO BOX 377	KENO OR 97627
71041994141032881661	11	NATALIE L HANCE	PO BOX 377	KENO OR 97627
71041994141032881685	12	OCCUPANT	18506 FREIGHT ROAD LN	KLAMATH FALLS OR 97603

Klamath County, Oregon
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary
KARY R HANCE & NATALIE L HANCE, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1218654-09
REF # 240399

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 according to the records maintained in this office, service was made of the foregoing TRUSTEE'S NOTICE OF SALE upon an OCCUPANT of 18506 FREIGHT RD LN , Klamath Falls, OR 97603, with copy(ies), as follows:

SERVICE EFFECTED

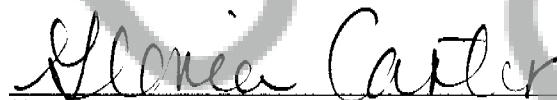
upon an Occupant at 18506 FREIGHT RD LN , Klamath Falls, OR 97603,
on June 20, 2009, at 1:00 PM.

Date and Time

06/20/2009 at 4:15 PM
06/26/2009 at 10:23 AM
06/29/2009 at 12:46 PM

Attempts

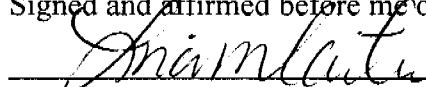
1st Attempt - POSTED on front door
2nd Attempt: POSTED on front door
3rd Attempt: POSTED on front door



(signature)

Gloria Carter

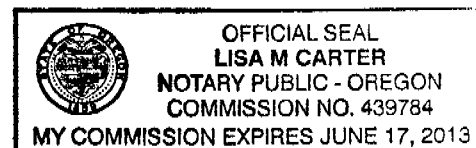
STATE OF OREGON, County of Multnomah.
Signed and affirmed before me on August 19, 2009.



(SEAL)

NOTARY PUBLIC - OREGON

CLIENT: RELIABLE POSTING & PUBLISHING REF # 240399
IPS# 53440



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

240399

Klamath County, Oregon

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary

KARY R HANCE & NATALIE L HANCE, grantor

CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee

TS # 1218654-09

REF # 240399

AFFIDAVIT OF MAILING

I certify that:

I mailed a true copy of the TRUSTEE'S NOTICE OF SALE, placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **July 28, 2009**, addressed to:

OCCUPANT

18506 FREIGHT RD LN

Klamath Falls OR 97603

Gloria Carter

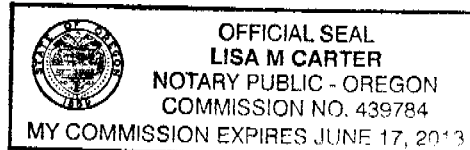
STATE OF OREGON, County of Multnomah.

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

Lisa M Carter

(SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 240399
IPS# 53440

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

240399

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX2194

T.S. No: 1218654-09

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KARY R HANCE AND NATALIE L HANCE.

as Grantor to

FIRST AMERICAN TITLE OF OREGON., as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

as Beneficiary,

I CERTIFY THIS TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL.

BY Tammy Land

dated March 31, 2006, recorded April 03, 2006, in official records of KLAMATH County, OREGON in
book/reel/volume No. XX at
page No. XX, fee/file/instrument/microfilm/reception No. M06-06388 covering the following described
real property situated in the said County and State, to-wit:

LOT 3 IN BLOCK 26 OF TRACT NO. 1005 FOURTH ADDITION TO KLAMATH RIVER ACRES,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY
CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

18506 FREIGHT ROAD LN KLAMATH FALLS OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes: the default for which the foreclosure is made is the grantor's:

Failure to pay the monthly payment due February 1, 2009 of principal and interest and subsequent
installments due thereafter; together with all subsequent sums advanced by beneficiary pursuant to the
terms and conditions of said deed of trust.

Monthly payment \$1,122.92 Monthly Late Charge \$56.15

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 \$143,553.20 together with
interest thereon at the rate of 6.375 % per annum, from January 01, 2009 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.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX2194

T.S. No: 1218654-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on October 19, 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 12, 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

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 # 11377

Notice of Sale/Kary R & Natalie L Hance

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:

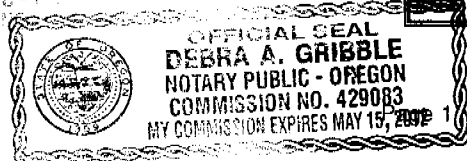
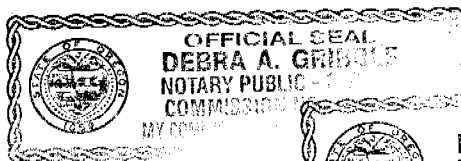
July 2, 9, 16, 23, 2009

Total Cost: \$883.28

Subscribed and sworn by Jeanine P Day
before me on: July 23, 2009

Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: xxxxx2194 T.S. No.: 1218654-09.

Reference is made to that certain deed made by Kary R Hance and Natalie L Hance, as First American Title Of Oregon, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated March 31, 2006, recorded April 03, 2006, in official records of Klamath, Oregon in book/reel/volume No. xx at page No. xx, fee/file/Instrument/microfilm/reception No. m06-06388 covering the following described real property situated in said County and State, to-wit: Lot 3 in block 26 of tract no. 1005 fourth addition to Klamath River Acres, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon. Commonly known as: 18506 Freight Road Ln., Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes; the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due February 1, 2009 of principal and interest and subsequent installments due thereafter; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$1,122.92 Monthly Late Charge \$56.15.

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 \$143,553.20 together with interest thereon at 6.375% per annum from January 01, 2009 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 19, 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 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 12, 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-240399 07/02/09, 07/09, 07/16, 07/23
July 2, 9, 16, 23, 2009.