

2009-013624

Klamath County, Oregon



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10/20/2009 09:06:30 AM

Fee: \$37.00

## 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 # 11603

Notice of Sale/Kimberly D. Stephens

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:

September 17, 24, October 1, 8, 2009

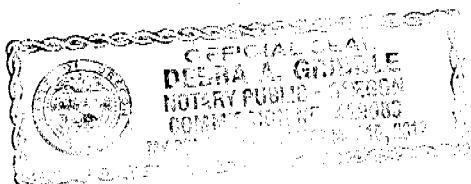
Total Cost: \$833.41

Subscribed and sworn by Jeanine P Day

before me on: October 8, 2009

Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Kimberly D. Stephens, as grantor, to Aspen Title & Escrow, Inc., as trustee, in favor of Kay C. Renfro, as beneficiary, dated August 18, 2003, recorded August 27, 2003, in the mortgage records of Klamath County, Oregon, in Book No. M03 at page 63250, or as No. covering the following described real property situated in said county and state, to-wit: Lot 13, Block 54, SECOND HOT SPRINGS 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.

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 the failure to pay when due the following sums: Monthly payments of \$368.00 from January 1, 2008 until present, real property taxes for 2006, 2007 and 2008 of \$1,938.98, insurance.

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, to-wit: \$32,456.73.

WHEREFORE, notice hereby is given that the undersigned trustee will on October 22, 2009, at the hour of 9:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at 439 Pine St. in the 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 grantor of the said trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, 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 ORS 86.753.

In construing this notice, the singular included the 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 words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: June 17, 2009.

Michael L. Spencer, Successor Trustee  
State of Oregon, County of Klamath) ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Michael L. Spencer, Attorney for said Trustee  
#11603 September 17, 24, October 1, 8, 2009.