2009-014319 Klamath County, Oregon



11/06/2009 02:48:01 PM

Fee: \$97.00

# RECORDING COVER SHEET FOR NOTICE OF SALE PROOF OF COMPLIANCE, PER ORS 205.234

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

ATC 66866

## AFTER RECORDING RETURN TO:

Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101

AFFIDAVIT OF MAILING NOTICE OF SALE

AFFIDAVIT OF PUBLICATION

PROOF OF SERVICE

ORIGINAL GRANTOR:

STEPHEN D. COOK SR.

BENEFICIARY:

U.S. Bank National Association, as trustee, on behalf of the holders of the Home Equity Asset Trust 2006-2 Home Equity Pass-Through

Certificates, Series 2006-2

T.S. #:

OR-09-292385-SH

Loan #:

0008999690

ATT 92

WHEN RECORDED MAIL TO: Quality Loan Service Corp. 2141 5th Avenue San Diego, CA 92101

T.S. NO.:

OR-09-292385-SH

(Above Space is for Recorder's Use)

## AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California } SS COUNTY OF San Diego }

I, David Fry , 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 original or copy of notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached Notice of Sale and provided the notice required under Section 20, Chapter 19, Oregon Law 2008, mailing a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

## NAME AND ADDRESS

### CERTIFIED NO.

#### SEE ATTACHED

Said person(s) include the grantor of 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.

"Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any"

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Lisa Appelgate. for LSI TITLE COMPANY OF OREGON, LLC, 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, San Diego, California, on 7/13/2009. 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.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF California SS COUNTY OF San Diego }

On **Michelle Nguyen**, the undersigned, A Notary Public personally appeared **David Fry** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Willi Nguyen

Michelle Nguyen

MICHELLE NGUYEN

COMM. #1665032

NOTARY PUBLIC • CALIFORNIA O

SAN DIEGO COUNTY

Comm. Exp. MAY 8, 2010

## AFFIDAVIT OF MAILING

Date:

7/13/2009

T.S. No.:

OR-09-292385-SH

Loan No.:

0008999690

Mailing:

Notice of Sale

STATE OF California } COUNTY OF San Diego }

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; and that on 7/13/2009, (s)he personally mailed the Notice of Sale, of which the annexed is a true copy, by causing to be deposited in the United States Mail a copy of such Notice of Sale in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

Affiant David Fry

Occupant

**5429 PRIMROSE LANE** 

KLAMATH FALLS, OR 97601

First Class and Cert. No. 71039628594139302992

SUSAN ARLENE COOK 5429 PRIMROSE LANE KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303043

SUZANNE B. COOK C/O ROBERT S. HAMILTON DESCHWEINITZ & DESCHWEINITZ

CARTER-JONES COLLECTIONS, L.L.C. 1143 PINE STREET KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303142

STEPHEN COOK II 2729 VIOLET FAIRFIELD, CA 94533 First Class and Cert. No. 71039628594139303203

STEPHEN D. COOK, SR. 5429 PRIMROSE LANE KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303272

STEPHEN COOK 5429 PRIMROSE LN KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303319

STEPHEN D. COOK SR. 5429 PRIMROSE LANE KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303357

STEPHEN D. COOK 5429 PRIMROSE LANE KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303395

MARION COOK 5429 PRIMROSE LN KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303418

CREDIT BUREAU OF KLAMATH CO 839 MAIN STREET KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303449

STEPHEN D COOK SR.
2939 ORINDALE RAOD
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594139303517

STEPHEN D COOK, SR. 5429 PRIMROSE LANE KLAMATH FALLS, OR 97601 First Class and Cert. No. 71039628594139303562

LIME FINANCIAL SERVICES, LTD C/O MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026 First Class and Cert. No. 71039628594139303623

LIME FINANCIAL 5885 SW MEADOWS ROAD, STE 600 LAKE OSWEGO, OR 97035 First Class and Cert. No. 71039628594139303692

LIME FINANCIAL C/O ALEXANDER E HAMILTON 5885 SW MEADOWS RD STE 600 LAKE OSWEGO, OR 97035 First Class and Cert. No. 71039628594139303746 JAMEIE MARTINEZ 17667 VIA TOLEDO SAN LEANDRO, CA 94580 First Class and Cert. No. 71039628594139303784

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 FLINT, MI 48501-2026 Electronic notice pursuit to agreement

TAMBRA ORTEGA 815 SUNSET DRIVE ANTIOCH, CA 94509 First Class and Cert. No. 71039628594139303821

SAMUEL PERGANDE 1365 ROYCROFT AVE LONG BEACH, CA 90804 First Class and Cert. No. 71039628594139303876

STATE OF OREGON C/O DEPARTMENT OF JUSTICE CHILD SUPPORT SERVICES P.O. BOX 14506 SALEM, OR 97309 First Class and Cert. No. 71039628594139303920

STATE OF OREGON C/O ATTORNEY GENERAL 1162 COURT STREET NE SALEM, OR 97301 First Class and Cert. No. 71039628594139303975

## TRUSTEE'S NOTICE OF SALE

Loan No: **0008999690** T.S. No.: **OR-09-292385-SH** 

Reference is made to that certain deed made by, STEPHEN D. COOK, SR., A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY as Grantor to AMERITITLE, as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LIME FINANCIAL SERVICES, LTD., A CORPORATION, as Beneficiary, dated 11/28/2005, recorded 12/1/2005, in official records of KLAMATH County, Oregon in book/recl/volume No. xxx at page No. xxx fee/file/instrument/microfile/reception No M05-70235, covering the following described real property situated in said County and State, to-wit:

APN: R-3908-012A0-03700-000 LOT 1, BLOCK 1, TRACT NO. 1016, GREEN ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 5429 PRIMROSE 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:

The installments of principal and interest which became due on 2/1/2009, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

Monthly Payment \$1,644.07

Monthly Late Charge \$82.20

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 \$198,590.31 together with interest thereon at the rate of 9.0000 per annum from 1/1/2009 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that LSI TITLE COMPANY OF OREGON, LLC, the undersigned trustee will on 11/13/2009 at the hour of 10:00:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statues, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, 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 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 expenses 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.

For Sale Information Call: 714-730-2727 or Login to: www.fidelityasap.com

Loan No: **0008999690** T.S. No.: **OR-09-292385-SH** 

## TRUSTEE'S NOTICE OF 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" include their respective successors in interest, if any.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by Quality Loan Service. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary.

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.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney.

Dated: 7/13/2009

LSI TITLE COMPANY OF OREGON, LLC, as trustee By: Quality Loan Service Corp. of Washington, as agent Quality Loan Service Corp. of Washington

2141 5th Avenue

San Diego, CA 92101 619-645-7711

OR-09-292385-SH

Signature By

Lisa Appelgate, Assistant Secretary

For Non-Sale Information:

Quality Loan Service Corp. of Washington 2141 5th Avenue San Diego, CA 92101 619-645-7711

Fax: 619-645-7716

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only.

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

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

OR09292385SH / COOK, SR. ASAP# 3187881

# **QLOAN**

# AFFIDAVIT OF POSTING

STATE OF OREGON County of Klamath

SS.

I, Jake Doolin, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale and Section 2924.8 Civil Code Notice upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

## 5429 Primrose Lane Klamath Falls, OR 97601

As follows:

On 07/16/2009 at 1:00 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(A).

On 07/20/2009 at 9:30 AM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

On 07/22/2009 at 9:50 AM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME

this \_\_\_\_\_\_\_ day of

by Jake Doolin.

otary Public for Orego

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue Portland, OR 97205

 $(503)\ 241 - 0636$ 

OFFICIAL SEAL MARGARET A NIELSEN NOTARY PUBLIC-OREGON COMMISSION NO. 426779 MY COMMISSION EXPIRES APRIL 12, 2012

# **AFFIDAVIT OF MAILING**

STATE OF OREGON County of Multnomah

SS.

I, Sarah Ruth Tasko, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On July 24, 2009, I mailed a copy of the Trustee's Notice of Sale and Section 2924.8 Civil Code Notice, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

## OCCUPANT 5429 Primrose Lane Klamath Falls, OR 97601

This mailing completes service upon an occupant at the above address with an effective date of 07/16/2009 as calculated pursuant to ORS 86.750 (1)(c).

I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME

OFFICIAL SEAL

LISA ANN PAOLO
NOTARY PUBLIC - OREGON
COMMISSION NO. 435482
MY COMMISSION EXPIRES JANUARY 6, 2013

this 24 day of by Sarah Ruth Tasko.

Notary Public for Oregon

Sarah Ruth Tasko

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue Portland, OR 97205

(503) 241 - 0636

201001

## 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 # 11458
Notice of Sale/Stephen D. Cook, Sera
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 29, August 5, 12, 19, 2009
Total Cost: \$1,332.14
500
Sanine PRaz
∕Şubscribed and sworn∕by Jeanine P Day
before me on: August 19, 2009

Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE Loan No: 0008999690 T.S. No.: OR-09-292385-SH

Reference is made to that certain deed made by, STE-PHEN D. COOK, SERA., A MARRIED MAN, AS HIS SOLE AND SEPARATE PROPERTY as Grantor to AMERITITLE, as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LIME FINANCIAL SERVICES, LTD., A CORPORATION, as Beneficiary, dated 11/28/2005, recorded 12/1/2005, in official records of KLAMATH County, Oregon in book/reel/volume No. - at page No. - fee/file/instrument/microfile/reception No M05-70235, covering the following described real property situated in said County and State, to-wit: APN: R-3908-012A0-03700-000 LOT 1, BLOCK 1, TRACT NO. 1016, GREEN ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 5429 PRIMROSE 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: The installments of principal and interest which became due on 2/1/2009, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents. Monthly Payment \$1,644.07 Monthly Late Charge \$82.20 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 \$198,590.31 together with interest thereon at the rate of 9.0000 per annum from 1/1/2009 until paid; plus all accrued late charges thereon; and all trust beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that LSI TITLE COMPANY OF OREGON, LLC, the undersigned trustee will on 11/13/2009 at the hour of 10:00:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statues, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, IN THE CITY OF KLAMATH, FALLS, COUNTY OF KLAMATH, State of Oregon, sell at public auction to the highest hidder for 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 ac quired 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 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 prin cipal 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. For Sale Information Call: 714-736-2727 or Login to: www.fidelityasap.com

## **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 # 11458
Notice of Sale/Stephen D. Cook, Sera
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 29, August 5, 12, 19, 2009
Total Cost: \$1,332.14
Subscribed and sworn by Jeanine P Day
before me on: August 19, 2009

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 obliga-tion, the performance of which is secured by said trust deed, the words "trustee" and 'beneficiary" include their respective successors in interest, if any. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by Quality Loan Service. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary. 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. If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's Attorney. Dated: 7/13/2009 LSI TITLE COMPANY OF OREGON, LLC, as trustee By: Quality Loan Service Corp. of Washington, as agent Quality Loan Service Corp. of Washington, as agent Quality Loan Service Corp. of Washington 2141 5th Avenue San Diego, CA 92101 619-645-7711 OR-09-292385-SH Signature By: Lisa Appelgate, Assistant Secretary, Eor. Non-Salo Honoration (2011). 292385-SH Signature By: Lisa Appelgate, Assistant Secretary For Non-Sale Information: Quality Loan Service Corp. of Washington 2141-5th Avenue San Diego, CA 92101 619-645-7711 Fax: 619-645-7716 If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this leased of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only. THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. ASAP# 3187881 fulfill the terms of your credit obligations. ASAP# 3187881 07/29/2009, 08/05/2009, 08/12/2009, 08/19/2009 #11458 July 29, August 5, 12, 19, 2009.

Jehra a Gubbre

Notary Public of Oregon

My commission expires May 15, 2012

