

2009-014377

Klamath County, Oregon



00075162200900143770190195

11/09/2009 02:39:12 PM

Fee: \$137.00

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

When Recorded Return To:

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

Until requested otherwise, send all tax statements:

ATE 66916

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

COVER SHEET

DOCUMENT:

Affidavit of Mailing /Copy of Trustees Notice of Sale

Affidavit of Service/Posting

Affidavit of Publication

ORIGINAL GRANTOR ON TRUST DEED:

Michael L. Schulte

ORIGINAL BENEFICIARY ON TRUST DEED:

Bank Of America

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

ATE
112

WHEN RECORDED MAIL TO:

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

1224118-09 *ANOSXR*

T.S. NO.: 1224118-09
LOAN NO.: 6170054073

AFFIDAVIT OF MAILING NOTICE OF SALE

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.

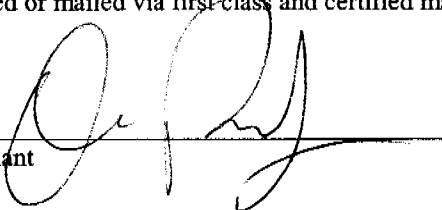
I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

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 July 14, 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.

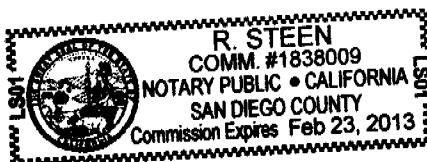
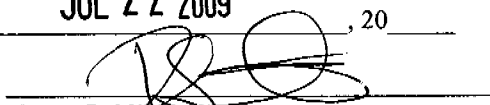
Affiant



STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this _____ day of JUL 22 2009, 20____

Notary Public



TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX4073

T.S. No: 1224118-09

Reference is made to that certain deed made by

MICHAEL L. SCHULTE

as Grantor to

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

BANK OF AMERICA, N.A.

as Beneficiary,

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

BY Tammy Land

dated October 12, 2005, recorded October 21, 2005, in official records of KLAMATH County,
OREGON in book/reel/volume No. XX at
page No. XX, fee/file/instrument/microfilm/reception No. M05-67140 covering the following described
real property situated in the said County and State, to-wit:

LOT 1 AND THE N 1/2 OF LOT 2, BLOCK 7, FAIRVIEW ADDITION NO. 2 TO THE CITY OF
KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE
OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

626 DELTA 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 November 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 \$745.59 Monthly Late Charge \$37.28

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 \$97,373.83 together with
interest thereon at the rate of 6.000 % per annum, from October 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.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX4073

T.S. No: 1224118-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on November 12, 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: July 02, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: _____

Tammie Land

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525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: _____

Tommy Hand

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BY

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Dated: July 02, 2009

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

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: Tommy Gaud

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX4073

T.S. No: 1224118-09

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Dated: July 02, 2009

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525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: Tommy Gaid

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:
626 DELTA 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 July 02, 2009 to bring your mortgage loan current was \$6,950.52. 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: November 12, 2009 at 1:00pm
Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY
COURTHOUSE 316 MAIN STREET
KLAMATH FALLS, Oregon

Trustee Sale No.: 1224118-09

**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: July 02, 2009

Trustee Sale No.: 1224118-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: *Tammy J. Lind*

Trustee telephone number: (800) 546-1531

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TO STOP THE SALE:**

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2. You can refinance or otherwise pay off the loan in full anytime before the sale.
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Dated: July 02, 2009

Trustee Sale No.: 1224118-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: Tommy J. Lind

Trustee telephone number: (800) 546-1531

7/15/2009 7:49:40 AM

Sender:

CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 1347805-01 000 07101433 CWR

Postal Number Sequence Recipient Name

Address Line 1/3

Address Line 2/4

71041994141033943566

MICHAEL L SCHULTE

626 DELTA ST

KLAMATH FALLS OR 97601

71041994141033943580

MICHAEL L SCHULTE

377 W FALLBROOK SUITE 201

FRESNO CA 93711

71041994141033943597

OCCUPANT

626 DELTA STREET

KLAMATH FALLS OR 97601

71041994141033943610

MICHAEL L SCHULTE

626 DELTA ST

KLAMATH FALLS OR 97601

71041994141033943627

MICHAEL L SCHULTE

377 W FALLBROOK #201

FRESNO CA 93711

71041994141033943641

MICHAEL L SCHULTE

626 DELTA STREET

KLAMATH FALLS OR 97601

71041994141033943658

CURRENT OCCUPANT

626 DELTA STREET

KLAMATH FALLS OR 97601

71041994141033943672

BANK OF AMERICA NA

100 NORTH TRYON STREET

CHARLOTTE NC 28255

71041994141033943689

MICHAEL L SCHULTE

377 FALLBROOK #201

FRESNO CA 93711

71041994141033943696

CURRENT OCCUPANT

626 DELTA STREET

KLAMATH FALLS OR 97601

71041994141033943719

MICHAEL L SCHULTE

626 DELTA STREET

KLAMATH FALLS OR 97601

71041994141033943726

BANK OF AMERICA, N.A.

100 NORTH TRYON STREET

CHARLOTTE NC 28255

71041994141033943740

MICHAEL L SCHULTE

377 W. FALLBROOK #201

FRESNO CA 93711

71041994141033943757
14

MICHAEL L. SCHULTE

377 FALLBROOK #201

FRESNO CA 93711

1041994141025776903
14

MICHAEL L. SCHULTE

377 FALLBROOK #201

FRESNO CA 93711

7/15/2009 7:49:40 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class
Type of Mailing: Window

Affidavit Attachment: 1347805-01 000 07101433 CWR

Postal Number Sequence Recipient Name

11041994141025776774	1	MICHAEL L SCHULTE	626 DELTA ST	Address Line 1/3	Address Line 2/4
11041994141025776781	2	MICHAEL L SCHULTE	377 W FALLBROOK SUITE 201		KLAMATH FALLS OR 97601
11041994141025776798	3	OCCUPANT	626 DELTA STREET		FRESNO CA 93711
11041994141025776804	4	MICHAEL L SCHULTE	626 DELTA ST		KLAMATH FALLS OR 97601
11041994141025776811	5	MICHAEL L SCHULTE	377 W FALLBROOK #201		KLAMATH FALLS OR 97601
11041994141025776828	6	MICHAEL L SCHULTE	626 DELTA STREET		FRESNO CA 93711
11041994141025776835	7	CURRENT OCCUPANT	626 DELTA STREET		KLAMATH FALLS OR 97601
11041994141025776842	8	BANK OF AMERICA NA	100 NORTH TRYON STREET		KLAMATH FALLS OR 97601
11041994141025776859	9	MICHAEL L SCHULTE	377 FALLBROOK #201		CHARLOTTE NC 28255
11041994141025776866	10	CURRENT OCCUPANT	626 DELTA STREET		FRESNO CA 93711
11041994141025776873	11	MICHAEL L. SCHULTE	626 DELTA STREET		KLAMATH FALLS OR 97601
11041994141025776880	12	BANK OF AMERICA, N.A.	100 NORTH TRYON STREET		KLAMATH FALLS OR 97601
11041994141025776897	13	MICHAEL L. SCHULTE	377 W. FALLBROOK #201		CHARLOTTE NC 28255
					FRESNO CA 93711

11041994141025776903
14

MICHAEL L. SCHULTE

377 FALLBROOK #201

FRESNO CA 93711

1041994141025776903
14

MICHAEL L. SCHULTE

377 FALLBROOK #201

FRESNO CA 93711

Klamath County, Oregon
BANK OF AMERICA, beneficiary
MICHAEL L SCHULTE, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1224118-09
REF # 243457

AFFIDAVIT OF SERVICE

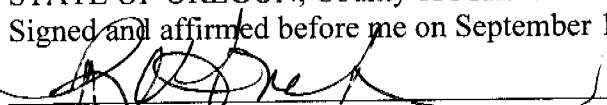
I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary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

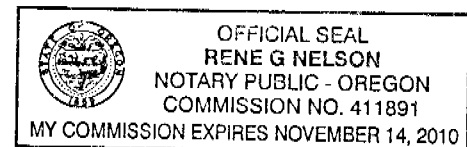
I further certify that according to the records maintained in this office, service was made of the foregoing
TRUSTEE'S NOTICE OF SALE upon an **OCCUPANT of 626 DELTA ST, Klamath Falls, OR 97601**, with copy(ies), as follows:

Date and Time	Attempts
07/12/2009 at 10:41 AM	1st Attempt: SERVED

PERSONAL SERVICE upon **JOHN DOE**.


(signature)
Gloria Carter

STATE OF OREGON, County of Multnomah.
Signed and affirmed before me on September 10, 2009.
(SEAL)

NOTARY PUBLIC - OREGON
CLIENT: RELIABLE POSTING & PUBLISHING REF # 243457
IPS# 54351W



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

243457

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 # 11455

Notice of Sale/Michael L. Schulte

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:

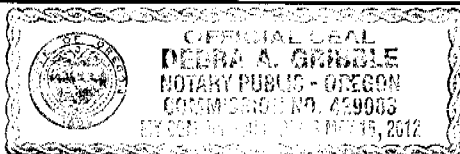
July 28, August 4, 11, 18, 2009

Total Cost: \$858.35

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: August 18, 2009

Debra A Grubbe
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: xxxxxx4073 T.S. No.: 1224118-09.

Reference is made to that certain deed made by Michael L. Schulte, as First American Title Insurance Company, as Trustee, in favor of Bank of America, N.A., as Beneficiary, dated October 12, 2005, recorded October 21, 2005, in official records of Klamath, Oregon in book/reel/volume No. xx at page No. xx, fee/file/instrument/microfilm/reception No. m05-67140 covering the following described real property situated in said County and State, to-wit: Lot 1 and the n 1/2 of lot 2, block 7, Fairview Addition no. 2 to the City of Klamath Falls, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon. Commonly known as: 626 Delta 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 November 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 \$745.59 Monthly Late Charge \$37.28. 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 \$97,373.83 together with interest thereon at 6.000% per annum from October 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 November 12, 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: July 02, 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-243457 07/28, 08/04, 08/11, 08/18/09 #11455 July 28, August 4, 11, 18, 2009.