

2009-014481

Klamath County, Oregon

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



00075279200900144810240248

11/10/2009 03:06:25 PM

Fee: \$167.00

When Recorded Return To:

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

Until requested otherwise, send all tax statements:

ATE 66660

(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

Affidavit of Non Military Service

ORIGINAL GRANTOR ON TRUST DEED:

Laura S. Trotts

ORIGINAL BENEFICIARY ON TRUST DEED:

Ameriquest Mortgage Company

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
167

When recorded mail to:
DEFAULT RESOLUTION NETWORK
17592 E. 17th Street, Suite 300
Tustin, CA 92780
Phone: 714-508-5100
Fax: 714-508-5102

Loan # 4000296873
TS # OR 09-02213-6 -OR
Title Order # 090246495-OR-GNO
Grantor: LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE

AFFIDAVIT OF MAILING

Non Military Affvit

DECLARATION OF NON-MILITARY SERVICE

Loan No: 4000296873
T.S. No: 09-02213-6
Owner(s): LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE

The undersigned, declares as follows:

I am informed and believe and on that ground allege that the matters stated in this declaration are true.
That LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE is not now, or within the period of three months prior to the making of this declaration, (a) in the Federal Service on active duty as a member of the Army of the United States, or the United States Navy, or the United States Air Force, or the Women's Army Corps, or as an officer of the Public Health Service; or (b) in training or being educated under the supervision of the United States preliminary to induction into the military service; or (c) under orders to report for induction under the Selective Training Service Act of 1940; or (d) a member of the Enlisted Reserve Corps under orders to report to military service; or (e) an American Citizen, serving with the forces of any nation allied with the United States in the prosecution of the war, within the purview of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended; or (f) serving in the armed forces of the United States pursuant to the Selective Service Act of 1948.

That this declaration is made for the above referenced trustee's sale number for the purpose of inducing Fidelity National Title Company, as trustee, without leave of court first obtained, to cause said property to be sold under the terms of said deed of trust pursuant to the power of sale contained therein.

I declare under penalty of perjury under the laws of the State of FLORIDA that the foregoing is true and correct

Executed on SEP 25th 2009
(Date)

Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Asset-Backed Pass-Through Certificates, Series 2003-10

By: Kathy Smith
Kathy Smith

STATE OF: FLORIDA

COUNTY OF: Duval

On SEP 25th 2009 before me, Gerhard V Heckermann, Notary Public, personally appeared 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 FLORIDA a that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Notary Signature





Walz Affidavit #: 849713

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 07/15/2009

Ref. No.: 09-02213-6

MailbatchID: 251451

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on July 15, 2009, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, 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.

X 
Affiant Manuel Rodriguez

ORGRNTR
7113 8257 1473 4597 1337
REF #: 09-02213-6
JOE SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORGRNTR
7113 8257 1473 4597 1344
REF #: 09-02213-6
JOSEPH SPENDOLINI
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORGRNTR
7113 8257 1473 4597 1351
REF #: 09-02213-6
LAURA S SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORGRNTR
7113 8257 1473 4597 1368
REF #: 09-02213-6
LAURA S SPENDOLINI
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORGRNTR
7113 8257 1473 4597 1375
REF #: 09-02213-6
LAURA S TROTTS
PO BOX 7897
KLAMATH FALLS, OR 97602

ORGRNTR
7113 8257 1473 4597 1382
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORGRNTR
7113 8257 1473 4597 1399
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER
KLAMATH FALLS, OR 97603

ORGRNTR
7113 8257 1473 4597 1405
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORGRNTR
7113 8257 1473 4597 1412
REF #: 09-02213-6
CURRENT OCCUPANT
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORGRNTR
7113 8257 1473 4597 1429
REF #: 09-02213-6
CURRENT OCCUPANT
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 07/15/2009

Ref. No.: 09-02213-6

MailbatchID: 251451

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

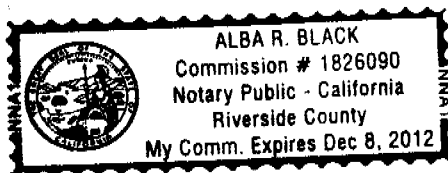
Subscribed and sworn to (or affirmed) before me on this 26th day of Aug (month),
2009 (year), by Manuel Rodriguez, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.

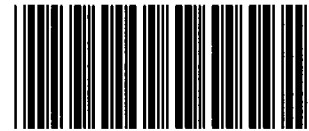


(Signature of Notary)

(Seal of Notary)

Alba R. Black





Walz Affidavit #: 849044

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 07/15/2009

Ref. No.: 09-02213-6

MailbatchID: 251424

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on July 15, 2009, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent 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.

X 
Affiant Manuel Rodriguez

ORGRNTR
2221918756
REF #: 09-02213-6
JOE SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORGRNTR
2221918757
REF #: 09-02213-6
JOSEPH SPENDOLINI
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORGRNTR
2221918758
REF #: 09-02213-6
LAURA S SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORGRNTR
2221918759
REF #: 09-02213-6
LAURA S SPENDOLINI
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORGRNTR
2221918760
REF #: 09-02213-6
LAURA S TROTTS
PO BOX 7897
KLAMATH FALLS, OR 97602

ORGRNTR
2221918761
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORGRNTR
2221918762
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER
KLAMATH FALLS, OR 97603

ORGRNTR
2221918763
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORGRNTR
2221918764
REF #: 09-02213-6
CURRENT OCCUPANT
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORGRNTR
2221918765
REF #: 09-02213-6
CURRENT OCCUPANT
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 07/15/2009

Ref. No.: 09-02213-6

MailbatchID: 251424

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

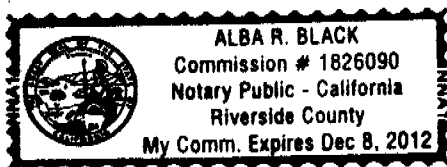
Subscribed and sworn to (or affirmed) before me on this 26th day of Aug (month),
2009 (year), by Manuel Rodriguez, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.



(Signature of Notary)

(Seal of Notary)

Alba R. Black



NOTICE:
YOU ARE IN DANGER OF LOSING
YOUR PROPERTY IF YOU DO NOT
TAKE ACTION IMMEDIATELY

Re: TS#: 09-02213-6

Loan #: 4000296873

This notice is about your mortgage loan on your property at 4423 WINTER AVENUE, 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 July 8, 2009 to bring your mortgage loan current was \$ 10,643.74 .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 details about the amount you owe, if you ask. You may call 877-304-3100 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:AMERICAN HOME MORTGAGE SERVICING,INC. AS SUCCESSOR IN INTEREST TO OPTION ONE MORTGAGE CORPORATION at 4875 Belfort Road, Suite 130 Jacksonville, FL 32256

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

Date and time: November 23, 2009 at 10:00 AM

Place: on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.

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 AMERICAN HOME MORTGAGE SERVICING, INC. AS SUCCESSOR IN INTEREST TO OPTION ONE MORTGAGE CORPORATION at 877-304-3100 to find out if your lender is willing to give you more time or change the terms of your loan.

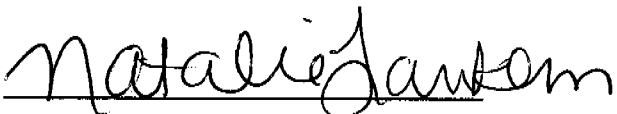
4. You can sell your home, provided the sale price is enough to pay what you owe.

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://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.

July 8, 2009

Trustee name: FIDELITY NATIONAL TITLE INSURANCE COMPANY

Trustee signature: 

Natalie Franklin

Authorized Signature

Trustee telephone number: 949-622-5730

FIDELITY NATIONAL TITLE INSURANCE COMPANY

17911 Von Karman Ave, Suite 275 , Irvine, CA 92614



Walz Affidavit #: 948153

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 08/14/2009

Ref. No.: 09-02213-6

MailbatchID: 255376

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on August 14, 2009, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent 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.

X


Affiant Audia Burleson

ORNOS
2223317928
REF #: 09-02213-6
CARTER-JONES COLLECTION
SERVICE, INC.
1143 PINE ST
KLAMATH FALLS, OR 97601

ORNOS
2223317929
REF #: 09-02213-6
CARTER-JONES COLLECTION
SERVICE, INC.
C/O MICHAEL RATLIFF
905 MAIN STREET, SUITE 200
KLAMATH FALLS, OR 97601

ORNOS
2223317931
REF #: 09-02213-6
LVNV FUNDING, LLC.
C/O DERRICK E. MC GAVIC, P.C.
PO BOX 10163
EUGENE, OR 97440

ORNOS
2223317932
REF #: 09-02213-6
MIDLAND FUNDING, LLC
MATTHEW R. AYLWORTH
4023 W 1ST AVE
EUGENE, OR 97402

ORNOS
2223317934
REF #: 09-02213-6
MIDLAND FUNDING, LLC
4023 W 1ST AVE
EUGENE, OR 97402

ORNOS
2223317935
REF #: 09-02213-6
MIDLAND FUNDING, LLC
P.O. BOX 22338
EUGENE, OR 97402

AFFIDAVIT OF MAILING**Default Resolution Network**

Date: 08/14/2009

Ref. No.: 09-02213-6

MailbatchID: 255376

ORNOS
2223317937
REF #: 09-02213-6
JOE SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORNOS
2223317938
REF #: 09-02213-6
JOSEPH SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORNOS
2223317940
REF #: 09-02213-6
LAURA S SPENDOLINI
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORNOS
2223317941
REF #: 09-02213-6
LAURA S SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORNOS
2223317943
REF #: 09-02213-6
LAURA S TROTTS
PO BOX 7897
KLAMATH FALLS, OR 97602

ORNOS
2223317944
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORNOS
2223317946
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

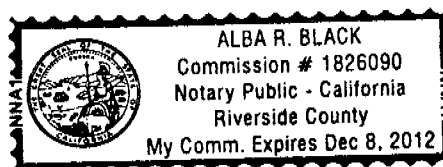
Subscribed and sworn to (or affirmed) before me on this 17th day of Aug (month),
2009 (year), by Nudia Burleson, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.



(Signature of Notary)

(Seal of Notary)

Alba R. Black





Walz Affidavit #: 949421

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 08/14/2009

Ref. No.: 09-02213-6

MailbatchID: 255428

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on August 14, 2009, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, 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.

X 
Affiant Nudia Burleson

ORNOS
7113 8257 1473 5348 8124
REF #: 09-02213-6
CARTER-JONES COLLECTION
SERVICE, INC.
1143 PINE ST
KLAMATH FALLS, OR 97601

ORNOS
7113 8257 1473 5348 8131
REF #: 09-02213-6
CARTER-JONES COLLECTION
SERVICE, INC.
C/O MICHAEL RATLIFF
905 MAIN STREET, SUITE 200
KLAMATH FALLS, OR 97601

ORNOS
7113 8257 1473 5348 8155
REF #: 09-02213-6
LVNV FUNDING, LLC
C/O DERRICK E. MC GAVIC, P.C.
PO BOX 10163
EUGENE, OR 97440

ORNOS
7113 8257 1473 5348 8162
REF #: 09-02213-6
MIDLAND FUNDING, LLC
MATTHEW R. AYLWORTH
4023 W 1ST AVE
EUGENE, OR 97402

ORNOS
7113 8257 1473 5348 8186
REF #: 09-02213-6
MIDLAND FUNDING, LLC
4023 W 1ST AVE
EUGENE, OR 97402

ORNOS
7113 8257 1473 5348 8193
REF #: 09-02213-6
MIDLAND FUNDING, LLC
P.O. BOX 22338
EUGENE, OR 97402

AFFIDAVIT OF MAILING***Default Resolution Network***

Date: 08/14/2009

Ref. No.: 09-02213-6

MailbatchID: 255428

ORNOS
7113 8257 1473 5348 8216
REF #: 09-02213-6
JOE SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORNOS
7113 8257 1473 5348 8223
REF #: 09-02213-6
JOSEPH SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORNOS
7113 8257 1473 5348 8247
REF #: 09-02213-6
LAURA S SPENDOLINI
4423 WINTER AVE
KLAMATH FALLS, OR 97603

ORNOS
7113 8257 1473 5348 8254
REF #: 09-02213-6
LAURA S SPENDOLINI
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORNOS
7113 8257 1473 5348 8278
REF #: 09-02213-6
LAURA S TROTTS
PO BOX 7897
KLAMATH FALLS, OR 97602

ORNOS
7113 8257 1473 5348 8285
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

ORNOS
7113 8257 1473 5348 8308
REF #: 09-02213-6
LAURA S TROTTS
4423 WINTER
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

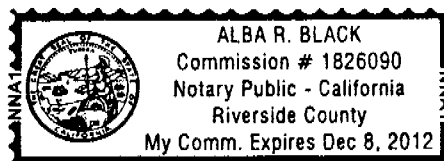
Subscribed and sworn to (or affirmed) before me on this 17th day of Aug (month),
2009 (year), by Nudia Burleson, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.



(Signature of Notary)

(Seal of Notary)

Alba R. Black



TRUSTEE'S NOTICE OF SALE

Loan No: 4000296873
T.S. No.: 09-02213-6 -OR

Reference is made to that certain deed made by, LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE as Grantor to LAWYERS TITLE, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, as Beneficiary, recorded on September 24, 2003, Book M03 Page 71118 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: R551584

SEE ATTACHED LEGAL DESCRIPTION

Commonly known as:
4423 WINTER AVENUE, 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: failed to pay payments which became due; together with late charges due; failed to pay advances made by the Beneficiary;

Monthly Payment \$1,158.26
Monthly Late Charge \$49.75

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 \$ 115,017.19 together with interest thereon at the rate of 9.37500 % per annum from October 1, 2008 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will on **November 23, 2009** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon. 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 or 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 FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL TITLE INSURANCE COMPANY, 17911 Von Karman Ave, Suite 275, Irvine, CA 92614 949-622-5730 TRUSTEE SALE LINE 714-247-7500**
www.fidelityasap.com

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.

Dated: August 13, 2009

FIDELITY NATIONAL TITLE INSURANCE
COMPANY



Lisa Bradford

State of California
County of Orange

I, the undersigned, certify that I am the Trustee Sale Officer and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



Lisa Bradford

Exhibit A

The S 1/2 SW 1/4 NW 1/4 of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point which lies North 1° 12' West a distance of 331.4 feet along the section line and North 88° 57' East a distance of 814.5 feet from the iron axel which marks the quarter section corner common to Sections 10 and 11, Township 39 South, Range 9 East of the Willamette Meridian and running thence: continuing North 88° 57' East a distance of 67.5 feet to a point; thence North 1° 12' West parallel to the section line a distance of 331.4 feet, more or less, to an iron pin on the North line of the S 1/2 SW 1/4 NW 1/4 of Section 11; thence South 88° 58' West along the North line of the S 1/2 SW 1/4 NW 1/4 of Section 11, a distance of 67.5 feet to an iron pin; thence South 1° 12' East a distance of 331.4 feet, more or less, to the point of beginning.

EXCEPTING THEREFROM that portion lying within Winter Avenue.

CODE: 041 MAP: 3909-011BC TL: 03800 KEY: 551584

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: LAURA S. TROTTS, AN
ESTATE IN FEE SIMPLE, Grantor

To: Fidelity National Title Insurance Company,
Successor Trustee

After recording return to(name, address, zip):

Fidelity National Title Insurance Company
17911 Von Karman Ave, Suite 275
Irvine , CA 92614

This Document was Recorded on 7/9/2009
As instrument number 2009-9382
Book _____ Page _____
in Klamath County, Oregon

TS No: 09-02213-6 -OR - Loan No: 4000296873

Reference is made to that certain trust deed made by LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE, as grantor, to LAWYERS TITLE, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A DELAWARE CORPORATION, as beneficiary, dated as of September 10, 2003, and recorded September 24, 2003, in the Records of Klamath County, Oregon, in Book M03 at Page 71118, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R551584 - SEE ATTACHED LEGAL DESCRIPTION

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:
Principal balance \$115,017.19

Delinquent Payments

<u>FROM</u>	<u>THRU</u>	<u>NO. PMTS</u>	<u>INT. RATE</u>	<u>AMOUNT</u>	<u>GRAND TOTAL</u>
11/01/2008	07/08/2009	9	9.37500%	\$1,158.26	\$10,424.34

Late Charges

Grand Total Late Charges \$398.00

Beneficiary's Advances, Costs and Expenses

MISC	\$87.40
Grand Total	\$87.40

Trustee's Fees and Costs \$ 819.50

GRAND TOTAL REQUIRED TO REINSTATE \$11,463.24

TS No :09-02213-6-OR

Loan No: 4000296873

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: failed to pay payments which became due; together with late charges due; failed to pay advances made by the Beneficiary;

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **November 23, 2009**, at the following place: **on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.**

FOR SALE INFORMATION CALL: **714-247-7500**

Website for Trustee's Sale Information: **www.fidelityasap.com**

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property except:

LAURA S. TROTTS
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

1 Month

LAURA S TROTTS
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

Borrower

LAURA S TROTTS
PO BOX 7897
KLAMATH FALLS, OR 97602

Initial Mailing

LAURA S TROTTS
4423 WINTER AVE
KLAMATH FALLS, OR 97603

Initial Mailing

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), together with costs, trustee's and attorney's fees, 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, at any time prior to five days before the date last set for sale.

FOR FURTHER INFORMATION CONTACT:
DEFAULT RESOLUTION NETWORK
17911 Von Karman Ave, Suite 275
Irvine, CA 92614
949-622-5730

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

Dated 7/8/2009

Fidelity National Title Insurance Company, Successor Trustee

Natalie Franklin

Natalie Franklin, Authorized Signor

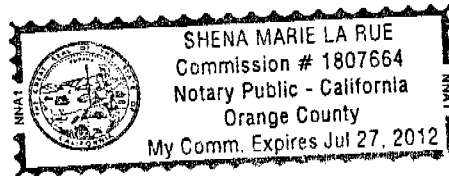
State of California }ss.
County of Orange }ss

On 7/8/2009, before me, Shena Marie La Rue, a Notary Public, personally appeared Natalie Franklin, 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.

Shena Marie La Rue
Shena Marie La Rue # 1807664
My Commission Expires July 27, 2012



71133

Exhibit A

The S 1/2 SW 1/4 NW 1/4 of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point which lies North 1° 12' West a distance of 331.4 feet along the section line and North 88° 57' East a distance of 814.5 feet from the iron axel which marks the quarter section corner common to Sections 10 and 11, Township 39 South, Range 9 East of the Willamette Meridian and running thence: continuing North 88° 57' East a distance of 67.5 feet to a point; thence North 1° 12' West parallel to the section line a distance of 331.4 feet, more or less, to an iron pin on the North line of the S 1/2 SW 1/4 NW 1/4 of Section 11; thence South 88° 58' West along the North line of the S 1/2 SW 1/4 NW 1/4 of Section 11, a distance of 67.5 feet to an iron pin; thence South 1° 12' East a distance of 331.4 feet, more or less, to the point of beginning.

EXCEPTING THEREFROM that portion lying within Winter Avenue.

When recorded mail to:
DEFAULT RESOLUTION NETWORK
17592 E. 17th Street, Suite 300
Tustin, CA 92780
Phone: 714-508-5100
Fax: 714-508-5102

Loan # 4000296873
TS # OR 09-02213-6 -OR
Title Order # 090246495-OR-GNO
Grantor: LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE

AFFIDAVIT OF SERVICE

09022136OR / TROTTS
ASAP# 3227802

FDRSA**AFFIDAVIT OF SERVICE**

STATE OF OREGON
County of Klamath

ss.

I, Robert Bolenbaugh, 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; Exhibit A upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "Property Address":

4423 Winter Avenue
Klamath Falls, OR 97603

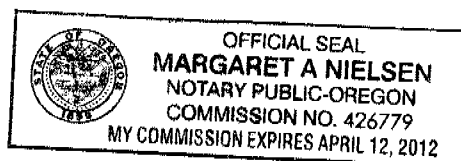
By delivering such copy, personally and in person to Joe Spendolini, at the above Property Address on August 18, 2009 at 8:53 AM.

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

SUBSCRIBED AND SWORN BEFORE ME
this 19th day of August, 2009
by Robert Bolenbaugh.

Margaret A. Nielsen
Notary Public for Oregon

Robert Bolenbaugh
Robert Bolenbaugh
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



204278

When recorded mail to:
DEFAULT RESOLUTION NETWORK
17592 E. 17th Street, Suite 300
Tustin, CA 92780
Phone: 714-508-5100
Fax: 714-508-5102

Loan # 4000296873
TS # OR 09-02213-6 -OR
Title Order # 090246495-OR-GNO
Grantor: LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE

AFFIDAVIT OF PUBLICATION

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 # 11541

Notice of Sale/Laura S. Trotts

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:

August 22, 29, September 5, 12, 2009

Total Cost: \$983.03


Subscribed and sworn by Jeanine P Day
before me on: September 12, 2009


Notary Public of Oregon

My commission expires May 15, 2012



CELEBRATION
DEBORA A. GUBBE
NOTARY PUBLIC - OREGON
COMMISSION EXPIRES
MAY 15, 2012

TRUSTEE'S NOTICE OF SALE

Loan No: 4000296873 T.S. No: 09-02213-6 -OR

Reference is made to that certain deed made by, LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE as Grantor to LAWYERS TITLE, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, as Beneficiary, recorded on September 24, 2003, Book M03 Page 71118 of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: R551584 The S 1/2 SW 1/4 NW 1/4 of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows: Beginning at a point which lies North 1° 12' West a distance of 331.4 feet along the section line and North 88° 57' East a distance of 814.5 feet from the iron axel which marks the quarter section corner common to Sections 10 and 11, Township 39 South, Range 9 East of the Willamette Meridian and running thence: continuing North 88° 57' East a distance of 67.5 feet to a point; thence North 1° 12' West parallel to the section line a distance of 331.4 feet, more or less, to an iron pin on the North line of the S 1/2 SW 1/4 NW 1/4 of Section 11; thence South 88° 58' West along the North line of the S 1/2 SW 1/4 NW 1/4 of Section 11, a distance of 67.5 feet to an iron pin; thence South 1° 12' East a distance of 331.4 feet, more or less, to the point of beginning. EXCEPTING THEREFROM that portion lying within Winter Avenue. Commonly known as: 4423 WINTER AVENUE, 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: failed to pay payments which became due; together with late charges due; failed to pay advances made by the Beneficiary; Monthly Payment \$1,158.26 Monthly Late Charge \$49.75.

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 \$ 115,017.19 together with interest thereon at the rate of 9.37500 % per annum from October 1, 2008 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will on November 23, 2009 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, Oregon. 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 or 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 FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL TITLE INSURANCE COMPANY, 17911 Von Karman Ave, Suite 275, Irvine, CA 92614 949-622-5730 TRUSTEE SALE LINE 714-247-7500 www.fidelityasap.com

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. Dated: August 13, 2009 FIDELITY NATIONAL TITLE INSURANCE COMPANY Lisa Bradford
ASAP# 3227802 08/22/2009, 08/29/2009, 09/05/2009, 09/12/2009

#11541 August 22, 29, September 5, 12, 2009.