**2009-015056** Klamath County, Oregon



11/24/2009 11:43:56 AM

Fee: \$117.00

ATE 67025

RECONTRUST COMPANY, N.A.

FIDELITY NATIONAL DEFAULT SOLUTION 3220 EL CAMINO REAL IRVINE, CA 92602

RECORDING COVER SHEET FOR NOTICE OF SALE PROOF OF COMPLIANCE Per ORS 205.234

AFTER RECORDING RETURN TO: SANDRA RIVERS RECONTRUST COMPANY, N.A. 400 COUNTRYWIDE WAY SV-35 SIMI VALLEY, CA 93065

1. AFFIDAVIT OF MAILING NOTICE OF SALE

2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE

3. AFFIDAVIT OF SERVICE

TS No.: 09 -0112628

4. COPY OF NOTICE OF SALE

Original Grantor on Trust Deed:

ROBERT N WILKERSON

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,

INC.

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

### AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original 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 by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

#### See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by RECONTRUST COMPANY, N.A., 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 post office at VENTURA, CALIFORNIA, 08/13/2009. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. 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 County of	Signature
Subscribed and sworn to (or affirmed) before me on this	Sday of Diversity 2004, by
be the person(s) who appeared before me.  (seal)	
AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE	
RE: Trust Deed from Grantor and ROBERT N WILKERSON	Notary Public for California Residing at My commission expires:

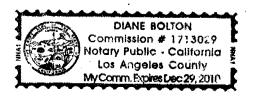
Diane Bolton

RECONTRUST COMPANY, N.A.

Trustee 7

TS No. 09-0112628

After Recording return to: 400 COUNTRYWIDE WAY SV-35 RECONTRUST COMPANY, N.A. SIMI VALLEY, CA 93065





# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE "EXHIBIT A"

#### TS No. 09-0112628

ROBERT N WILKERSON

08/13/2009

5658 INDEPENDENCE AVENUE

KLAMATH FALLS, OR 97603-7014

7187 7930 3131 5059 3307

Residents/Occupants

08/13/2009

08/13/2009

5658 INDEPENDENCE AVENUE

KLAMATH FALLS, OR 97603-7014

7187 7930 3131 5059 3345

ROBERT N WILKERSON

7467 Golden Trl

Klamathe Falls, OR 97603

7187 7930 3131 5059 3321

08/13/2009 ROBERT N WILKERSON

7467 Golden Trl

Klamath Falls, OR 97603-6996

7187 7930 3131 5059 3291

ROBERT N WILKERSON

7467 Golden Trl

Klamath Falls, OR 97603-6996

7187 7930 3131 5059 3338

08/13/2009

## AFFIDAVIT OF MAILING NOTICE TO GRANTOR

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original notice given pursuant to the requirements of sections 20 & 21 of Chapter 19, Oregon Laws 2008 (Amending and/or supplementing ORS 86.705 to ORS 86.795).

I gave notice to grantor(s) and occupant(s) of the real property described in the attached notice by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-witi

#### See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor(s) in the trust deed and (b) occupant(s) of the subject property Each of the notices so mailed was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, on 08/07/2009. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded and on or before the date of the Notice of Trustee's Sale was mailed, served and/or

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation

and any other legal or commercial entity.

Signature Heiderose Schoenman

Public for California

My commission expires:

Residing at

State of California County of  $\downarrow \downarrow \downarrow 0 \land$ 

Subscribed and sworn to (or affirmed) before me on this Ø day of ₩ Heiderose Schoenmanpersonally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me. (seal)

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

and ROBERT N WILKERSON

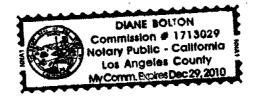
RECONTRUST COMPANY, N.A.

Trustee

TS No. 09-0112628

After Recording return to: 400 COUNTRYWIDE WAY SV-35 RECONTRUST COMPANY, N.A. SIMI VALLEY, CA 93065

Siane Bolto.





02 090112628

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR "EXHIBIT A"

#### TS No. 09-0112628

ROBERT N WILKERSON 5658 INDEPENDENCE AVENUE KLAMATH FALLS, OR 97603-7014 7187 7930 3131 5024 8276

Residents/Occupants 5658 INDEPENDENCE AVENUE KLAMATH FALLS, OR 97603-7014 7187 7930 3131 5024 8306

ROBERT N WILKERSON 7467 Golden Trl Klamathe Falls, OR 97603 7187 7930 3131 5024 8283

ROBERT N WILKERSON 7467 Golden Trl Klamath Falls, OR 97603-6996 7187 7930 3131 5024 8269

ROBERT N WILKERSON 7467 Golden Trl Klamath Falls, OR 97603-6996 7187 7930 3131 5024 8290 08/07/2009

08/07/2009

08/07/2009

08/07/2009

08/07/2009

# 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:

Street address: 5658 INDEPENDENCE AVENUE

City: KLAMATH FALLS State: OR ZIP: 97603-7014

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 a 'foreclosure.'

The amount you would have had to pay as of August 7, 2009 to bring your mortgage current was \$17,349.03.

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 888-219-7773 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:

BAC Home Loans Servicing, LP

400 COUNTRYWIDE WAY SV-35

SIMI VALLEY, CA 93065

# THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION: December 14, 2009 at 10:00 AM inside the 1st

floor lobby of the Klamath County Courthouse, 316 Main Street, in the city of Klamath Falls, County of Klamath, State of 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 Jill Balentine at 888-219-7773, 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 phone number of an organization near you, please call the statewide phone 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 Web site at: <a href="https://www.osbar.org">www.osbar.org</a>. 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 <a href="https://www.oregonlawhelp.org">http://www.oregonlawhelp.org</a>.

**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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

TS No.: 09 -112628

Trustee name: RECONTRUST COMPANY, N.A.

Trustee phone number: (800) 281-8219

Trustee signature:	
Date: August 7, 2009	

# FEI, LLC Affidavit of Posting and Service

State of Oregon County of Klamath

Dave Davis, being sworn, says: That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale: That my business address is 422 N 6th St, Klamath Falls, OR.

That I posted a copy of the attached Notice of Trustee's Sale on the parcel of land described in the attached Notice of Trustee's Sale, commonly referred to as 5658 INDEPENDENCE AVENUE, KLAMATH FALLS, OR in a conspicuous place.

1st Attempt: Posted Real Property on 8/12/2009 at 18:30 2nd Attempt: Posted Real Property on 8/15/2009 at 09:45 3rd Attempt: Posted Real Property on 08/18/2009 at 10:10

Signed in Klamath County, Oregon by:

Signature Date 1006.61563

State of Oregon County of Klamath

On this 18 day of August in the year of 2009, before me a Notary Public, Personally appeared 1000, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

OFFICIAL SEAL
KIMBERLY A DAVIS
NOTARY PUBLIC-OREGON
COMMISSION NO. 434769
MY COMMISSION EXPIRES FEBRUARY 1, 2013

Notary Public for Oregon
Residing at
Commission expires: 01 Feb 2013

it of Property Condition	)   <sub> </sub>
Occupied	Vacant
Condominium	Apartment Bldg
Mobil Home	∇acant Land
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√ Fire	Vandalism
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	$-(-\Delta)$
4	
A*. (	-1
Good	Poor
Code Enforcement Notices	4
For Sale, Sign By:	
	_
	$\sim$
	Condominium Mobil Home Fire  Good Code Enforcement Notices

Statement of Property Condition

Disclaimer:

Disclaimer:
Foreclosure Expeditors/Initiators, LLC provides the information herein as a courtesy. That information is obtained from field service representatives possessing varying degrees of knowledge and sophistication in the observance and reporting of real property conditions and should not be relied upon in lieu of the lender's or servicer's regular property inspections for the property. No guaranty, warranty or representation of any kind, expressed or implied, is made concerning the accuracy, completeness or correctness of the matters reported upon by FEI's representatives herein. Foreclosure Expeditors/Initiators, LLC, its affiliates, officers, directors, employees, or agents are neither responsible nor liable for any direct, indirect, incidental, consequential special, punitive, exemplary or other damages arising out of or relating in any way to the content or information contained in this Statement of Property Condition.

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT (In Lieu of Personal Service)

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

On August 19, 2009 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 5658 INDEPENDENCE AVENUE, KLAMATH FALLS, OR, 97603-7014 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

_		Medelle	_
STATE OF WASHINGTON			
COUNTY OF KING	) ss. )	- 4	

I certify that I know or have satisfactory evidence that Theresa Redulla is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 8 19 09

NOTARY PUBLIC in and for the Washington, residing at

My commission expires 3/20/20

09-0112628 / WILKERSON, ROBERT N

Sales Group-OR

#### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Robert N Wilkerson, as grantor(s), to First American Title, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 02/07/2007, recorded 02/15/2007, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2007-002713, covering the following described real property situated in said county and state, to wit:

SEE ATTACHED LEGAL DESCRIPTION

PROPERTY ADDRESS: 5658 INDEPENDENCE AVENUE KLAMATH FALLS, OR 97603-7014

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the 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 grantor's failure to pay when due the following sums: monthly payments of \$710.14 beginning 04/01/2008; plus late charges of \$35.51 each month beginning with the 04/01/2008 payment plus prior accrued late charges of \$-71.02; plus advances of \$1,517.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, said sums being the following to wit: \$109,250.00 with interest thereon at the rate of 7.80000019073486 percent per annum beginning 03/01/2008 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Monday, December 14, 2009 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, 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 described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 the Trustee's and attorney's fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes 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 the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated (119 / 0 , 2009\_

Laura Martin, Team Member

RECONTRUST COMPANY.

Page 1 of 2

ORNOS (07/07)

For further information, please contact:

RECONTRUST COMPANY, N.A. RECONTRUST COMPANY, N.A. 1800 Tapo Canyon Rd., CA6-914-01-94 SIMI VALLEY, CA 93063 (800)-281-8219 TS No. 09 -0112628

Diane Bolton

	California			
STATI	E OF	)		
COUN	TY OF	Ass.		· / /-
On	NOV 1 3 2009	, before me, \\ane	Bolton, note	ary public, personally appeared
eviden	ce) to be the person(s) wh			on the basis of satisfactory t and acknowledged to me that
		his/her/their authorized capaci ntity upon behalf of which the		
WITN	ESS my hand and official	seal.		The second of th
Notar	y Public for		(SEAL)	DIANE BOUTON Commission # 17139: 9 Notary Public - California
•	mmission expires:		(32/11)	Los Angeles County My Comm. Profes Dec 29, 2010

THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.

E. The land referred to in this Guarantee is described as follows:

A tract of land described as follows:

Beginning at a point on the North line of tract 32, INDEPENDENCE TRACTS, WHICH lies South 78° 23' East along the North line of said Tract 32, a distance of 127.095 feet from the iron pin which marks the Northwest corner of said Tract 32 and running; thence South 0° 13' East a distance of 188.01 feet, more or less to a point on the South line of said tract 30 of INDEPENDENCE TRACTS; thence South 71° 23' East along the South line of said Tract 30, a distance of 42.25 feet; thence North 0° 13' West a distance of 193.2 feet, more or less, to the North line of said Tract 32; thence North 78° 23' West along the North line of said Tract 32, a distance of 40.865 feet, more or less, to the place of beginning, and being a portion of Tracts 30, 31 and 32 of INDEPENDENCE TRACTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, in the County of Klamath, State of Oregon.

CODE: 041 MAP:3909-011AA TL: 04600 KEY: 548045



### **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 # 11622
Notice of Sale/Robert N. Wilkerson
<u></u>
a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)
Four
77
Insertion(s) in the following issues:
September 22, 29, October 6, 13, 2009
Total Cook 01 157 59
Total Cost: \$1,157.58
$\langle \ \rangle$ $2i\Omega$
Jeanine & Day
Subscribed and sworn by Jeanine P Day
before me on: October 13, 2009
April 1.10 510

My commission expires May 15, 2012

Notary Public of Oregon



#### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by ROBERT N WILKERSON, as grantor(s), to FIRST AMERICAN TITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 02/07/07, recorded 02/15/07, in the mortgage records of Klamath County, OR, as Recorder's fee/file/instrument/microfilm/reception Number 2007-002713, covering the following described real property situated in said county and state, to wit: "\*\*LEGAL DESCRIPTION: A TRACT OF LAND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF TRACT 32, INDEPENDENCE TRACTS, WHICH LIES SOUTH 78 DEGREES 23' EAST, ALONG THE NORTH LINE OF SAID TRACT 32, A DISTANCE OF 127.095 FEET FROM THE IRON PIN WHICH MARKS THE NORTHWEST CORNER OF SAID TRACT 32, A DISTANCE OF 188.01 FEET, MORE OR LESS, TO A POINT ON THE SOUTH LINE OF SAID TRACT 30 OF INDEPENDENCE TRACTS; THENCE SOUTH 71 DEGREES 23' EAST ALONG THE SOUTH LINE OF SAID TRACT 30, A DISTANCE OF 42.25 FEET; THENCE NORTH 0 DEGREES 13' WEST A DISTANCE OF 42.25 FEET; THENCE NORTH 0 DEGREES 13' WEST A DISTANCE OF 193.2 FEET, MORE OR LESS, TO THE NORTH LINE OF SAID TRACT 30, A DISTANCE OF 42.25 FEET; THENCE NORTH 0 DEGREES 13' WEST A DISTANCE OF 193.2 FEET, MORE OR LESS, TO THE NORTH LINE OF SAID TRACT 32, A DISTANCE OF 40.865 FEET, MORE OR LESS, TO THE PLACE OF BEGINNING, AND BEING A PORTION OF TRACTS 30, 31 AND 32 OF INDEPENDENCE TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CHERK OF KLAMATH, STATE OF OREGON. CODE: 041 MAP: 3909-011AA TL: 04600 KEY: 548045" PROPERTY ADDRESS: 5658 INDEPENDENCE AVENUE, KLAMATH FALLS, OR 97603-7014.

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the 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 grantor's failure to pay when due the following sums: monthly payments of \$710.14 beginning 04/01/2008; plus late charges of \$35.51 each month beginning with the 04/01/2008 payment plus prior accrued late charges of \$-71.02; plus advances of \$1,517.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed Immediately due and payable, said sums being the following to wit: \$109,250.00 with interest thereon at the rate of 7.80000019073486 percent per annum beginning 03/01/2008 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Monday, December 14, 2009 at the hour of 10:00AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, 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 described real property which the grantor had or had power to convey at the

Time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 foredosure 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 the Trustee's and attorney's fees not exceeding the amounts provided by OSRS 86.753.

In construing this notice, the singular includes 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 the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. Dated: August 10, 2009 RECONTRUST COMPANY, N.A. For further information, please contact: RECONTRUST COMPANY, N.A., 1800 Tape Canyon Rd., CA6914-01-94 SIMI VALLEY, CA 93063 (800) 281-8219 TS No. 09-0112628 (TS# 09-0112628) 1006.61563-FEI #11622 September 22, 29, October 6, 13, 2009.