2009-015335 Klamath County, Oregon



12/03/2009 03:07:09 PM

Fee: \$112.00

ATE 66955

RECONTRUST COMPANY, N.A.

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

AFTER RECORDING RETURN TO: ALAN SIMON 98-7305 RECONTRUST COMPANY, N.A. 400 COUNTRYWIDE WAY SV-35 SIMI VALLEY, CA 93065

TS No.: 09-0114203 / 020012483 / 00064955

1. AFFIDAVIT OF MAILING NOTICE OF SALE

2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE

3. AFFIDAVIT OF SERVICE

4. COPY OF NOTICE OF SALE

Original Grantor on Trust Deed:

SCOTT M. NIEMAN and OLENA NIEMAN

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, 08/26/2009. 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.

| and any other legal of commercial entity. | |
|--|---|
| State of California County of | Signature |
| Subscribed and sworn to (or affirmed) before me on this da, personally known to me or provide the person(**) who appeared before me. | y of <u>December</u> , 2009, by ed to me on the basis of satisfactory evidence to |
| (seal) | |
| AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE | Make |
| RE: Trust Deed from | Notary Public for California |
| Grantor | Residing at VENTURA |
| SCOTT M. NIEMAN and OLENA NIEMAN | My commission expires: June 4, 2013 |
| | 1 |
| RECONTRUST COMPANY, N.A. | THELMA MACIAS |
| Trustee TS No. 09-0114203 | Commission # 1852181 |

Trustee TS No. 09-0114203
After Recording return to:
400 COUNTRYWIDE WAY SV-35
RECONTRUST COMPANY, N.A.
SIMI VALLEY, CA 93065

Notary Public - California

Ventura County My Comm. Expires Jun 4, 2013



02 090114203

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

| TS | No. | 09-0 | 111 | 4203 |
|----|-----|------|-----|------|
| | | | | |

SCOTT M. NIEMAN

08/26/2009

1406 W Ridge Dr

Klamath Falls, OR 97601

7187 7930 3131 5185 9488

OLENA NIEMAN

08/26/2009

1406 W Ridge Dr

Klamath Falls, OR 97601

7187 7930 3131 5185 9532

SCOTT MICHAEL NIEMAN

08/26/2009

1406 W Ridge Dr

Klamath Falls, OR 97601

7187 7930 3131 5185 9556

SCOTT M. NIEMAN

08/26/2009

1406 WEST RIDGE DRIVE

KLAMATH FALLS, OR 97601

7187 7930 3131 5185 9495

OLENA NIEMAN

08/26/2009

1406 WEST RIDGE DRIVE

KLAMATH FALLS, OR 97601

7187 7930 3131 5185 9549

SCOTT MICHAEL NIEMAN

08/26/2009

1406 WEST RIDGE DRIVE

KLAMATH FALLS, OR 97601

7187 7930 3131 5185 9563

Residents/Occupants

08/26/2009

1406 WEST RIDGE DRIVE

KLAMATH FALLS, OR 97601

7187 7930 3131 5185 9525

SCOTT M. NIEMAN

08/26/2009

111 NORTH SEVENTH ST

C/O BONNE A. LAM ATTORNEY

KLAMATH FALLS, OR 97601

7187 7930 3131 5185 9501

SCOTT MICHAEL NIEMAN

08/26/2009

111 NORTH SEVENTH ST



02 090114203

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

TS No. 09-0114203

SCOTT MICHAEL NIEMAN

08/26/2009

C/O BONNE A. LAM ATTORNEY

KLAMATH FALLS, OR 97601

7187 7930 3131 5185 9570

OLENA NIEMA

08/26/2009

742 W. OREGON AVE

KLAMATH FALLS, OR 97601

7187 7930 3131 5185 9587

USAA FEDERAL SAVINGS BANK

08/26/2009

10750 MCDERMOTT FWY

SAN ANTONIO, TX 78288-0558

7187 7930 3131 5185 9594

LAINIE K. NIEMAN

08/26/2009

439 PINE

C/O DOUGLAS V. OSBORNE, ATTORNEY

KLAMATH FALLS, OR 97601

7187 7930 3131 5185 9600

LAINIE K. NIEMAN

08/26/2009

4888 TINGLEY LANE

KLAMATH FALLS, OR 97603

7187 7930 3131 5185 9624

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-wit:

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

RECONTRUST COMPANY, N.A.

SIMI VALLEY, CA 93065

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 08/20/2009. 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 posted.

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

Signature

State of California Ventura County of Subscribed and sworn to (or affirmed) before me on this day of December Bertha Quezada , personally known to me or proved to me on the basis of satisfactory evidence to be the person(v) who appeared before me. (seal) AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE Notary Public for California RE: Trust Deed from Residing at VENTUR Grantor My commission expires: SCOTT M. NIEMAN and OLENA NIEMAN RECONTRUST COMPANY, N.A. Trustee TS No. 09-0114203 After Recording return to: THELMA MACIAS 400 COUNTRYWIDE WAY SV-35



02 090114203

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

TS No. 09-0114203

SCOTT M. NIEMAN 1406 W Ridge Dr Klamath Falls, OR 97601 7187 7930 3131 5126 5449

7187 7930 3131 5126 5470

OLENA NIEMAN 1406 W Ridge Dr Klamath Falls, OR 97601

SCOTT M. NIEMAN 1406 WEST RIDGE DRIVE KLAMATH FALLS, OR 97601 7187 7930 3131 5126 5456

OLENA NIEMAN 1406 WEST RIDGE DRIVE KLAMATH FALLS, OR 97601 7187 7930 3131 5126 5487

Residents/Occupants 1406 WEST RIDGE DRIVE KLAMATH FALLS, OR 97601 7187 7930 3131 5126 5463 08/20/2009

08/20/2009

08/20/2009

08/20/2009

08/20/2009

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 1406 WEST RIDGE DRIVE, KLAMATH FALLS, OR in a conspicuous place.

1st Attempt: Posted Real Property on 08/25/2009 at 12:40

AND: / OR:

That I personally served a copy of the attached Notice of Trustee's Sale upon an adult occupant of the real property in the manner in which a summons is served by delivering to or leaving with Scott M. Nieman D.O.B. 09/11/1972, a person over the age of fourteen (14) years, then residing therein on Tuesday, August 25, 2009, at 12:40.

Signed in Klamath County, Oregon by:

Signature 1006.63303

State of Oregon

County of Klamakh

On this day of in the year of he fore me a Notary Public, Personally appeared he 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.

Notary Public for Oragon

Residing at Klaure

Commission expires: (5

OFFICIAL SEAL
KIMBERLY A DAVIS
NOTARY PUBLIC-OREGON
COMMISSION NO. 434769

MY COMMISSION EXPIRES FEBRUARY 1, 2013

| Statement of Property Condition | | | |
|---------------------------------|--------------------------|------------------|--|
| Occupancy: | Occupied | √ Vacant | |
| Type of Dwelling: | | | |
| Single Family | Condominium | ☐ Apartment Bldg | |
| Commercial Bldg | Mobil Home | Vacant Land | |
| Multi-Family: Number of Units | | y dodine zajid | |
| Property Condition: Damage: | Fire | garation V = 1 A | |
| • | ; | Vandalism | |
| Landscape: | AGood | Poor | |
| Other: | (4 | , 1 001 | |
| Property Address Discrepancies | Code Enforcement Notices | | |
| Livestock | For Sale, Sign By: | | |
| Comments: | | · | |
| | | | |
| | | | |

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, 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.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Scott M. Nieman And Olena Nieman. Husband And Wife, as grantor(s), to First American Tile, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 09/14/2005, recorded 09/20/2005, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number M05-64717, covering the following described real property situated in said county and state, to wit:

LOT 5 IN TRACT 1416, THE WOODLANDS-PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 1406 WEST RIDGE DRIVE

KLAMATH FALLS, OR 97601

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 \$1,300,23 beginning 04/01/2009; plus late charges of \$50.92 each month beginning with the 04/01/2009 payment plus prior accrued late charges of \$-152.76; plus advances of \$45.00; 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: \$170,509.94 with interest thereon at the rate of 5.5 percent per annum beginning 03/01/2009 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 21, 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.

Laura Martin Team Member

RECONTRUST COMPANY, N.A

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 -0114203

| STATE OF |) | |
|--------------------------|--------------------------------------|--|
| COUNTY OF |) ss.) | |
| On | , before me, , personally known | n to me (or proved to me on the basis of satisfactory |
| he/she/they executed the | same in his/her/their authorized cap | ed to the within instrument and acknowledged to me that pacity(ies), and that by his/her/their signature(s) on the the person(s) acted, executed the instrument. |
| WITNESS my hand and | official seal. | |
| Notary Public for | s: | (SEAL) |
| · - | | |

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.

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: 1406 WEST RIDGE DRIVE

City: KLAMATH FALLS State: OR ZIP: 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 a 'foreclosure.'

The amount you would have had to pay as of August 20, 2009 to bring your mortgage current was \$6,825.40.

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

TS No.: 09 -114203

Trustee name: RECONTRUST COMPANY, N.A.

Trustee phone number: (800) 281-8219

| Trustee signature: | |
|---------------------|----|
| Date: August 20, 20 | 09 |

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 # 11637 |
|---|
| Sale/Nieman |
| |
| |
| a printed copy of which is hereto annexed, |
| was published in the entire issue of said |
| newspaper for: (4) |
| Four |
| Incoming (a) in the fellowing in- |
| Insertion(s) in the following issues: |
| September 29, October 6, 13, 20, 2009 |
| <u>Gepternoer 25, Getober 6, 15, 26, 2665</u> |
| |
| - Maria |
| |
| Total Cost: \$983.03 |
| |
| Langue (D) an |
| Januar Hay |
| Subscribed and sworn by Jeanine P Day |
| béfore me on: October 20, 2009 |
| • |
| <u> </u> |
| Johnson C A III |
| IXWVÚ A GNADLE |
| Notary Public of Oregon |

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by SCOTT M. NIEMAN AND OLENA NIEMAN, HUSBAND AND WIFE, as grantor(s), to FIRST AMERICAN TILE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 09/14/05, recorded 09/20/05, in the mortgage records of Klamath County, OR, as Recorder's fee/file/instrument/microfilm/reception Number M05-64717, and subsequently assigned to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. by Assignment recorded 08/19/2009 as Recorder's fee/file/instrument/microfilm/reception No. 2009-11185, covering the following described real property situated in said county and state, to wit: LOT 5 IN TRACT 1416, THE WOODLANDS-PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. PROPERTY ADDRESS: 1406 WEST RIDGE DRIVE, KLAMATH FALLS, OR 97601.

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 \$1,300.23 beginning 04/01/2009; plus late charges of \$50.92 each month beginning with the 04/01/2009 payment plus prior accrued late charges of \$-152.76; plus advances of \$-45.00; 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: \$170,509.94 with interest thereon at the rate of 5.5 percent per annum beginning 03/01/2009 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.

and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Monday, December 21, 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 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 OSRS 86.753.



My commission expires May 15, 2012

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 "Beneficlary" include their respective successors in interest, if any. Dated: August 20, 2009 RE-CONTRUST COMPANY, N.A. For turther information, please contact: RECONTRUST COMPANY, N.A. 1800 Tapo Canyon Rd., CA6-914-01-94 SIMI VALLEY, CA. 93063 (800) 281-8219 (TS# 09-0114203) 1006.63303-FEI #11637 September 29, October 6, 13, 20, 2009.