

2009-015411  
Klamath County, Oregon



00076361200900154110140144

12/07/2009 11:40:09 AM

Fee: \$112.00

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 66965

(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:

**Lane Barlow and Jennifer Barlow**

### ORIGINAL BENEFICIARY ON TRUST DEED:

**Bank of America, N.A.**

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

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX2023

T.S. No: 1227965-09

Reference is made to that certain deed made by  
LANE BARLOW AND JENNIFER BARLOW  
as Grantor to

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

BANK OF AMERICA, N.A.  
as Beneficiary,

dated May 29, 2007, recorded May 31, 2007, in official records of KLAMATH County, OREGON in  
book/reel/volume No. XX at  
page No. XX, fee/file/instrument/microfilm/reception No. 2007-009809 covering the following  
described real property situated in the said County and State, to-wit:

LOT 1299, TRACT NO. 1443, A REPLAT OF LOTS 595-602, 604-605, FALCON DRIVE AND RED  
TAIL DRIVE OF TRACT 1340, RUNNING Y RESORT PHASE 7, ACCORDING TO THE OFFICIAL  
PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

4825 FALCON DRIVE 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 May 1, 2008 of interest only 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 \$1,752.67    Monthly Late Charge \$.00

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 \$288,000.00 together with  
interest thereon at the rate of 6.125 % per annum, from April 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.

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

BY Tammy Land

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX2023

T.S. No: 1227965-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on December 07, 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: August 01, 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 Laid*

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX2023

T.S. No: 1227965-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on December 07, 2009 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at  
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Dated: August 01, 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

**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:

4825 FALCON DRIVE  
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 August 01, 2009 to bring your mortgage loan current was \$31,129.57. 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: December 07, 2009 at 1:00pm

Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY  
COURTHOUSE 316 MAIN STREET  
KLAMATH FALLS, Oregon

Trustee Sale No.: 1227965-09

**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: August 01, 2009

Trustee Sale No.: 1227965-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: Tammy Gaud

Trustee telephone number: (800) 546-1531

**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.
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Dated: August 01, 2009

Trustee Sale No.: 1227965-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: Tammy Gaud

Trustee telephone number: (800) 546-1531

8/10/2009 5:46:19 PM Sender: CalWestern Reconveyance  
525 E Main  
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 1368123-01 000 08100550 CWR

Postal Number Sequence Recipient Name

11041994141026976012	1	LANE BARLOW	4825 FALCON DR	Address Line 1/3	Address Line 2/4
11041994141026976036	2	JENNIFER BARLOW	4825 FALCON DR		KLAMATH FALLS OR 97601
11041994141026976067	3	LANE BARLOW	5716 ASPEN GROVE LANE		KLAMATH FALLS OR 97601
11041994141026976081	4	JENNIFER BARLOW	5716 ASPEN GROVE LANE		ELK GROVE OR 95757
11041994141026976104	5	JENNIFER BARLOW	4825 FALCON DRIVE		ELK GROVE CA 95757
11041994141026976135	6	BANK OF AMERICA, NA	100 NORTH TRYON STREET		KLAMATH FALLS OR 97601
11041994141026976142	7	JENNIFER BARLOW	5716 ASPEN GROVE LANE		CHARLOTTE NC 28255
11041994141026976173	8	LANE BARLOW	5716 ASPEN GROVE LANE		ELK GROVE CA 95757
11041994141026976197	9	LANE BARLOW	4825 FALCON DRIVE		ELK GROVE CA 95757
11041994141026976227	10	OCCUPANT	4825 FALCON DRIVE		KLAMATH FALLS OR 97601



8/10/2009 5:46:20 PM Sender: CalWestern Reconveyance  
525 E Main  
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 1368123-01 000 08100550 CWR

Postal Number Sequence Recipient Name

71041994141035477663  
1

LANE BARLOW

Address Line 1/3

4825 FALCON DR

Address Line 2/4

KLAMATH FALLS OR 97601

71041994141035477694  
2

JENNIFER BARLOW

4825 FALCON DR

KLAMATH FALLS OR 97601

71041994141035477731  
3

LANE BARLOW

5716 ASPEN GROVE LANE

ELK GROVE OR 95757

71041994141035477748  
4

JENNIFER BARLOW

5716 ASPEN GROVE LANE

ELK GROVE CA 95757

71041994141035477779  
5

JENNIFER BARLOW

4825 FALCON DRIVE

KLAMATH FALLS OR 97601

71041994141035477793  
6

BANK OF AMERICA, NA

100 NORTH TRYON STREET

CHARLOTTE NC 28255

71041994141035477823  
7

JENNIFER BARLOW

5716 ASPEN GROVE LANE

ELK GROVE CA 95757

71041994141035477847  
8

LANE BARLOW

5716 ASPEN GROVE LANE

ELK GROVE CA 95757

71041994141035477861  
9

LANE BARLOW

4825 FALCON DRIVE

KLAMATH FALLS OR 97601

71041994141035477885  
10

OCCUPANT

4825 FALCON DRIVE

KLAMATH FALLS OR 97601

Klamath County, Oregon  
BANK OF AMERICA, beneficiary  
LANE BARLOW & JENNIFER BARLOW, grantor  
CALWESTERN RECONVEYANCE CORPORATION, trustee/successor trustee  
TS # 1227965-09  
REF # 249914

## 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 service was made of the foregoing TRUSTEE'S NOTICE OF SALE upon an OCCUPANT of 4825 FALCON DR, Klamath Falls, OR 97601, with copy(ies), as follows:

1st attempt: (date) 8/10/09 (time) 1:12 pm ☒ Posted ( ) Served  
2nd attempt: (date) 8/12/09 (time) 2:41 pm ☒ Posted ( ) Served  
3rd attempt: (date) 8/14/09 (time) 3:00 pm ☒ Posted ( ) Served ( ) Attempted

Posted on the property in a secure manner, in a conspicuous place, to wit: posted to front door.

Served upon an adult occupant by delivering a copy

( ) Personally to (name) \_\_\_\_\_

( ) Substituted to (name) \_\_\_\_\_

Jake Doolin  
(signature)  
Jake Doolin  
(print name)  
JEFFERSON STATE ADJUSTERS

STATE OF OREGON, County of Klamath  
Signed and affirmed before me on 8-18-09  
Margaret A. Nielsen  
NOTARY PUBLIC - OREGON

(SEAL)



CLIENT: RELIABLE POSTING & PUBLISHING REF # 249914  
IPS# 55399

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

member of  
Oregon Association of Process Servers  
National Association of Professional Process Servers  
Washington State Process Servers Association

249914

Klamath County, Oregon  
BANK OF AMERICA, beneficiary  
LANE BARLOW & JENNIFER BARLOW, grantor  
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee  
TS # 1227965-09  
REF # 249914

AFFIDAVIT OF MAILING

I certify that:

I mailed a copy of the TRUSTEE'S NOTICE OF SALE in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **October 08, 2009**, addressed as follows:

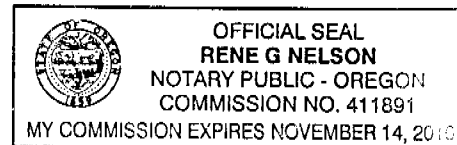
OCCUPANT  
4825 FALCON DR  
Klamath Falls OR 97601.

Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on October 08, 2009 by Gloria Carter.

[Signature] (SEAL)  
NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 249914  
IPS# 55399

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

249914.

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX2023  
T.S. No: 1227965-09

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

BY Tammy Land

Reference is made to that certain deed made by  
LANE BARLOW AND JENNIFER BARLOW  
as Grantor to

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

BANK OF AMERICA, N.A.  
as Beneficiary,

dated May 29, 2007, recorded May 31, 2007, in official records of KLAMATH County, OREGON in  
book/reel/volume No. XX at  
page No. XX, fee/file/instrument/microfilm/reception No. 2007-009809 covering the following  
described real property situated in the said County and State, to-wit:

LOT 1299, TRACT NO. 1443, A REPLAT OF LOTS 595-602, 604-605, FALCON DRIVE AND RED  
TAIL DRIVE OF TRACT 1340, RUNNING Y RESORT PHASE 7, ACCORDING TO THE OFFICIAL  
PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

4825 FALCON DRIVE 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 May 1, 2008 of interest only 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 \$1,752.67    Monthly Late Charge \$.00

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 \$288,000.00 together with  
interest thereon at the rate of 6.125 % per annum, from April 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: XXXXXX2023  
T.S. No: 1227965-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on December 07, 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: August 01, 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 Land*

# 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 # 11523

Notice of Sale/Lane & Jennifer Barlow

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: ( 4 )

Four

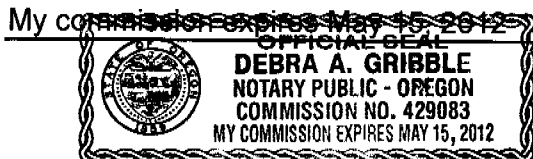
Insertion(s) in the following issues:

August 18, 25, September 1, 8, 2009

Total Cost: \$833.41

Subscribed and sworn by Jeanine P Day  
before me on: September 8, 2009

Notary Public of Oregon



### TRUSTEE'S NOTICE OF SALE

Loan No: xxxxxx2023 T.S. No.: 1227965-09.

Reference is made to that certain deed made by Lane Barlow and Jennifer Barlow, as First American Title Insurance Company, as Trustee, in favor of Bank of America, N.A., as Beneficiary, dated May 29, 2007, recorded May 31, 2007, in official records of Klamath, Oregon in book/reel/volume No. xx at page No. xx, fee/file/instrument/microfilm/reception No. 2007-009809 covering the following described real property situated in said County and State, to-wit: Lot 1299, Tract no. 1443, a replat of lots 595-602, 604-605, Falcon Drive and Red Tail Drive of Tract 1340, Running Y Resort Phase 7, according to the official plat thereof on file in the office of the clerk of Klamath County, Oregon. Commonly known as: 4825 Falcon Drive, 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 may 1, 2008 of interest only 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 \$1,752.67 Monthly Late Charge \$0.00.

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 \$288,000.00 together with interest thereon at 6.125% per annum from April 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 December 07, 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.

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#11523 August 18, 25, September 1, 8, 2009.