

WHEN RECORDED MAIL TO:

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

2010-000248

Klamath County, Oregon



00077714201000002480210212

01/07/2010 02:55:35 PM

Fee: \$137.00

LS 1450878

1230453-09 *ANOSXR*

T.S. NO.: 1230453-09
LOAN NO.: 6018437977

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Adam Spera being first duly sworn, depose, say and certify that:

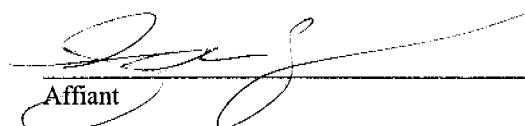
At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trust deed described in said notice.

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

SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on September 15, 2009. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale. The additional notice required under HB3630 was mailed to grantors on or before the date the notice of sale was served or mailed via first class and certified mail with return receipt requested.


Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this SEP 16 2009 day of 20


Notary Public



F137

**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:

4758 HARRIER 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 September 10, 2009 to bring your mortgage loan current was \$25,230.93. 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: January 14, 2010 at 1:00pm

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

Trustee Sale No.: 1230453-09

**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: September 10, 2009

Trustee Sale No.: 1230453-09

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: Tammy Gaid

Trustee telephone number: (800) 546-1531

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COURTHOUSE 316 MAIN STREET
KLAMATH FALLS, Oregon

Trustee Sale No.: 1230453-09

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX7977
T.S. No: 1230453-09

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

BY Tammy Land

Reference is made to that certain deed made by
MICHAEL F. KNILL AND KIMBERLY A. KNILL, HUSBAND AND WIFE AS JOINT TENANTS as
Grantor to
FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, in favor of

BANK OF AMERICA, N.A. as Beneficiary,

dated July 27, 2006, recorded August 04, 2006, in official records of KLAMATH County, OREGON in
book/reel/volume No. XX at
page No. XX, fee/file/instrument/microfilm/reception No. 2006-015728 covering the following
described real property situated in the said County and State, to-wit:

LOT 1247, TRACT 1446, RUNNING Y RESORT, PHASE 6, 3RD ADDITION, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH
COUNTY, OREGON.

Commonly known as:

4758 HARRIER 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 September 1, 2008 of principal, interest and impounds 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 \$1,932.05 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 \$300,121.80 together with
interest thereon at the rate of 6.750% per annum, from August 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: XXXXXX7977

T.S. No: 1230453-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on January 14, 2010 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: September 10, 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

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BY Tammy Land

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NOTICE TO TENANTS:

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement.

If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale.

If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out.

To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is December 15, 2009, the name of the trustee and the trustee's mailing address are listed on this notice.

Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so.

If you believe you need legal assistance with this matter, you may contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice: If you have a low income and meet federal poverty guide-lines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

OREGON STATE BAR
16037 SW Upper Boones Ferry Road
Tigard, Oregon 97224
(503) 620-0222
(800) 452-8260
<http://www.osbar.org>

Directory of Legal Aid Programs:
<http://www.oregonlawhelp.org>

9/15/2009 6:29:22 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class
Type of Mailing: Window

Affidavit Attachment: 1395127-01 000 09151053 CWR

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141028661411	1	MICHAEL F KNULL	4758 HARRIER DR	KLAMATH FALLS OR 97601
11041994141028661435	2	KIMBERLY A KNULL	4758 HARRIER DR	KLAMATH FALLS OR 97601
11041994141028661459	3	MICHAEL F KNULL	2 SONGBIRD LANE	ALISA VIEJO CA 92656
11041994141028661466	4	KIMBERLY A KNULL	2 SONGBIRD LANE	ALISA VIEJO CA 92656
11041994141028661480	5	MICHAEL F. KNULL	4758 HARRIER DRIVE	KLAMATH FALLS OR 97601
11041994141028661497	6	KIMBERLY A. KNULL	4758 HARRIER DRIVE	KLAMATH FALLS OR 97601
11041994141028661510	7	MICHAEL F. KNULL	2 SONGBIRD LANE	ALISO VIEJO CA 92656
11041994141028661527	8	KIMBERLY A. KNULL	2 SONGBIRD LANE	ALISO VIEJO CA 92656
11041994141028661541	9	BANK OF AMERICA N.A.	275 S. VALENCIA AVE. 1ST FLOOR	BREA CA 92823
11041994141028661565	10	BANK OF AMERICA N.A.	9000 SOUTHSIDE BLVD JACKSONVILLE FL 32256	BLDG 700, FILE RECEIPT DEPT.
11041994141028661572	11	MICHAEL KNULL	PO BOX 1534	LAGUNA BEACH CA 92652
11041994141028661596	12	KIMBERLY KNULL	PO BOX 1534	LAGUNA BEACH CA 92652
11041994141028661602	13	RUNNING Y RANCH RESORT OWNER'S ASSOCIATI	C/O JELD-WED CO	P.O. BOX 1215

	REDMOND OR 97756	KLAMATH FALLS OR 97601
11041994141028661626 14 Occupant(s) / Tenant(s)	4758 HARRIER DRIVE	
11041994141028661640 27 OLD REPUBLIC INSURANCE COMPANY	307 N. MICHIGAN AVE. CHICAGO IL 60601	C/O OLD REPUBLIC EQUITY SERVICES INC
11041994141028661657 28 OLD REPUBLIC INSURANCE COMPANY	307 NORTH MICHIGAN AVENUE CHICAGO IL 60601	C/O INSURED CREDIT SERVICES INC
11041994141028661671 29 OLD REPUBLIC INSURANCE COMPANY	PO BOX 9000 GETZVILLE NY 14068	C/O F BOWKOWSKI BANK OF AMERICA
11041994141028661688 30 OLD REPUBLIC INSURANCE COMPANY	475 CROSSPOINT PARKWAY GETZVILLE NY 14068	C/O F BOWKOWSKI BANK OF AMERICA

1041994141028661626 14	Occupant(s) / Tenant(s)	REDMOND OR 97756 4758 HARRIER DRIVE	KLAMATH FALLS OR 97601
1041994141028661640 27	OLD REPUBLIC INSURANCE COMPANY	307 N. MICHIGAN AVE. CHICAGO IL 60601	C/O OLD REPUBLIC EQUITY SERVICES INC
1041994141028661657 28	OLD REPUBLIC INSURANCE COMPANY	307 NORTH MICHIGAN AVENUE CHICAGO IL 60601	C/O INSURED CREDIT SERVICES INC
1041994141028661671 29	OLD REPUBLIC INSURANCE COMPANY	PO BOX 9000 GETZVILLE NY 14068	C/O F BOWKOWSKI BANK OF AMERICA
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9/15/2009 6:29:22 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 1395127-01 000 09151053 CWR

Postal Number Sequence Recipient Name

71041994141037419197

1 MICHAEL F KNILL

Address Line 1/3

4758 HARRIER DR

Address Line 2/4

KLAMATH FALLS OR 97601

71041994141037419210

2 KIMBERLY A KNILL

4758 HARRIER DR

KLAMATH FALLS OR 97601

71041994141037419227

3 MICHAEL F KNILL

2 SONGBIRD LANE

ALISA VIEJO CA 92656

71041994141037419241

4 KIMBERLY A KNILL

2 SONGBIRD LANE

ALISA VIEJO CA 92656

71041994141037419258

5 MICHAEL F. KNILL

4758 HARRIER DRIVE

KLAMATH FALLS OR 97601

71041994141037419272

6 KIMBERLY A. KNILL

4758 HARRIER DRIVE

KLAMATH FALLS OR 97601

71041994141037419289

7 MICHAEL F. KNILL

2 SONGBIRD LANE

ALISO VIEJO CA 92656

71041994141037419296

8 KIMBERLY A. KNILL

2 SONGBIRD LANE

ALISO VIEJO CA 92656

71041994141037419319

9 BANK OF AMERICA N.A.

275 S. VALENCIA AVE. 1ST FLOOR

BREA CA 92823

71041994141037419326

10 BANK OF AMERICA N.A.

9000 SOUTHSIDE BLVD
JACKSONVILLE FL 32256

BLDG 700, FILE RECEIPT DEPT.

71041994141037419333

11 MICHAEL KNILL

PO BOX 1534

LAGUNA BEACH CA 92652

71041994141037419357

12 KIMBERLY KNILL

PO BOX 1534

LAGUNA BEACH CA 92652

71041994141037419364

13 RUNNING Y RANCH RESORT OWNER'S ASSOCIATI

C/O JELD-WED CO

P.O. BOX 1215

71041994141037419371 14	Occupant(s) / Tenant(s)	REDMOND OR 97756 4758 HARRIER DRIVE	KLAMATH FALLS OR 97601
71041994141037419395 27	OLD REPUBLIC INSURANCE COMPANY	307 N. MICHIGAN AVE. CHICAGO IL 60601	C/O OLD REPUBLIC EQUITY SERVICES INC
71041994141037419401 28	OLD REPUBLIC INSURANCE COMPANY	307 NORTH MICHIGAN AVENUE CHICAGO IL 60601	C/O INSURED CREDIT SERVICES INC
71041994141037419418 29	OLD REPUBLIC INSURANCE COMPANY	PO BOX 9000 GETZVILLE NY 14068	C/O F BOWKOWSKI BANK OF AMERICA
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Klamath County, Oregon
 BANK OF AMERICA, beneficiary
 MICHAEL F KNILL, grantor
 CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
 TS # 1230453-09
 REF # 260063

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; NOTICE TO TENANTS upon an OCCUPANT of **4758 HARRIER DR, Klamath Falls, OR 97601**, with copy(ies), as follows:


1st attempt: (date) 9/15/09 (time) 4:47 pm ☒ Posted () Served
 2nd attempt: (date) 9/17/09 (time) 6:19 pm ☒ Posted () Served
 3rd attempt: (date) 9/21/09 (time) 6:24 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) _____

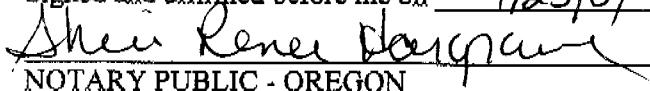


(print name) ROBERT W. BOLENBAUGH

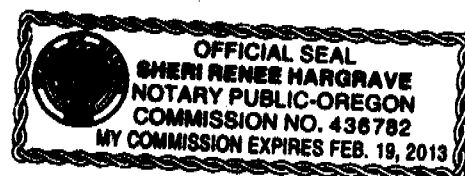
JEFFERSON STATE ADJUSTERS

STATE OF OREGON, County of Klamath

Signed and affirmed before me on 9/23/09


 NOTARY PUBLIC - OREGON

(SEAL)



CLIENT: RELIABLE POSTING & PUBLISHING REF # 260063
 IPS# 56514

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

260063

Klamath County, Oregon
BANK OF AMERICA, beneficiary
MICHAEL F KNILL, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1230453-09
REF # 260063

AFFIDAVIT OF MAILING

I certify that:

I mailed a copy of the TRUSTEE'S NOTICE OF SALE; NOTICE TO TENANTS in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on

October 31, 2009, addressed as follows:

OCCUPANT
4758 HARRIER DR
Klamath Falls OR 97601.

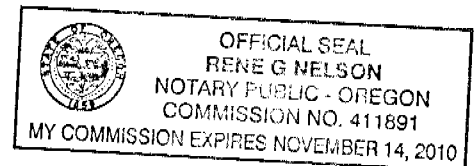
Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on October 31, 2009 by Gloria Carter.

[Signature] (SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 260063
IPS# 56514

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

260063

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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: September 10, 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 Gaud

Loan No: XXXXXX7977
T.S. No: 1230453-09

NOTICE TO TENANTS:

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement.

If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale.

If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out.

To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is December 15, 2009, the name of the trustee and the trustee's mailing address are listed on this notice.

Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about you rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so.

If you believe you need legal assistance with this matter, you may contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice: If you have a low income and meet federal poverty guide-lines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

OREGON STATE BAR
16037 SW Upper Boones Ferry Road
Tigard, Oregon 97224
(503) 620-0222
(800) 452-8260
<http://www.osbar.org>

Directory of Legal Aid Programs:
<http://www.oregonlawhelp.org>

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 # 11620

Notice of Sale/Michael F & Kimberly A Knill

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:

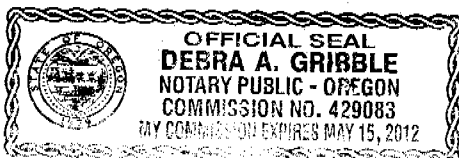
September 22, 29, October 6, 13, 2009

Total Cost: \$1,232.39

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: October 13, 2009

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: xxxxxx7977 T.S. No.: 1230453-09.

Reference is made to that certain deed made by Michael F. Knill and Kimberly A. Knill, Husband And Wife As Joint Tenants, as First American Title Insurance Company, as Trustee, in favor of Bank of America, N.A., as Beneficiary, dated July 27, 2006, recorded August 04, 2006, in official records of Klamath, Oregon in book/reel/volume No. xx at page No. xx, fee/file/instrument/microfilm/reception No. 2006-015728 covering the following described real property situated in said County and State, to-wit: Lot 1247, tract 1446, running y resort, phase 6, 3rd addition, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon. Commonly known as: 4758 Harrier 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 September 1, 2008 of principal, interest and impounds 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 \$1,932.05 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 the following, to-wit: The sum of \$300,121.80 together with interest thereon at 6.750% per annum from August 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 January 14, 2010 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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#11620 September 22, 29, October 6, 13, 2009.