

WHEN RECORDED MAIL TO:

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

2010-001722

Klamath County, Oregon



00079355201000017220200208

02/01/2010 03:12:59 PM

Fee: \$132.00

1st 1473057

1241510-09 *ANOSXR*

T.S. NO.: 1241510-09

LOAN NO.: 0100025642

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Oscar Fernandez 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 October 07, 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.

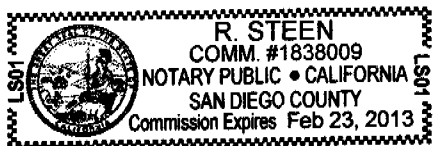
Affiant

OCT 12 2009

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this _____ day of _____, 20____

Notary Public





LOAN NUMBER:	
Borrower Information	
Name:	
Social Security No.:	
Mailing Address:	
City, State, Zip	
No. of Occupants:	No. of Dependents:
Home Telephone No.:	Best Time to Call:
Work Telephone No.:	Best Time to Call:
Employer:	Years: Months:
Occupation:	Years: Months:
Property Address:	
Is this property a rental? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you currently reside in the property? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If no, when did you last occupy the property?	
Is this property currently listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Realtor's Name:	
Realtor's Telephone No.:	

Borrower Financial Information			
Income		Assets	
Monthly Gross	\$	Account No.	Estimated Value
Rental Income	\$	Primary Residence	\$
Child Support/ Alimony	\$	Checking	\$
Disability	\$	Savings	\$
Other Income	\$	401k/ESOP	\$
Less Deductions	-	Stocks/Bonds	\$
Net Pay	\$	CD's/Money Market Acct.	\$

Co-Borrower Financial Information			
Income		Assets	
Monthly Gross	\$	Account No.	Estimated Value
Rental Income	\$	Primary Residence	\$
Child Support/ Alimony	\$	Checking	\$
Disability	\$	Savings	\$
Other Income	\$	401k/ESOP	\$
Less Deductions	-	Stocks/Bonds	\$
Net Pay	\$	CD's/Money Market Acct.	\$

Do you own other real estate? <input type="checkbox"/> Yes <input type="checkbox"/> No	No. of vehicles you and/or co-borrower own? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4+
If yes, please list full address(es) of other real estate below:	
1. _____	Est. Value: \$ Balance: \$ Payment: \$
2. _____	Est. Value: \$ Balance: \$ Payment: \$

Liabilities			Expenses	
Creditor Name & Acct No.	Payment	Balance		Monthly Payment
Mortgage	\$	\$	Food	\$
Liens / Judgments	\$	\$	Utilities (includes gas/electric, water, sanitation)	\$
Auto Loan	\$	\$	Telephone (residence, cell, etc.)	\$
Auto Loan	\$	\$	Transportation	\$
Personal Loan	\$	\$	Child Support/Alimony	\$
Personal Loan	\$	\$	Child Day Care	\$
Student Loans	\$	\$	Tuition	\$
Credit Card	\$	\$	Auto Insurance	\$
Credit Card	\$	\$	Entertainment (cable, internet, dining out, movies, etc.)	\$
Credit Card	\$	\$	Other:	\$
Other Cards	\$	\$	Other:	\$

Have you contacted a credit counseling agency? <input type="checkbox"/> Yes <input type="checkbox"/> No	Agency Name:	Telephone No.:
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Has either borrower declared bankruptcy within the past seven (7) years?:	Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, filing date:	District Court location:	Bankruptcy Case No.:
If yes, what Chapter was filed? <input type="checkbox"/> 7 <input type="checkbox"/> 13 <input type="checkbox"/> Other	If Chapter 7, was a Reaffirmation Agreement filed with the Bankruptcy Court? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Has a Modification or Partial Claim been completed on this mortgage loan within the last three (3) years? <input type="checkbox"/> Yes <input type="checkbox"/> No		
If yes, with whom, on what date, and reason for default? _____		

Please explain briefly your hardship or reason for being delinquent on your mortgage: _____

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement, to verify it is accurate by ordering a credit report, and to contact my real estate agent and/or credit counseling service representative (if applicable).			
Borrower Signature: _____	Date: _____	Co-Borrower Signature: _____	Date: _____

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX5642

T.S. No: 1241510-09

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

BY Tammy La

Reference is made to that certain deed made by
CHARLES DOBRY, III AND ANGELIA DOBRY, AS TENANTS BY THE ENTIRETY. as Grantor to
MARK H. PETERMAN, as Trustee, in favor of

BNC MORTGAGE, INC. as Beneficiary,

dated November 06, 1998, recorded November 16, 1998, in official records of KLAMATH County,
OREGON in book/reel/volume No. M98 at
page No. 41867, fee/file/instrument/microfilm/reception No. XX covering the following described real
property situated in the said County and State, to-wit:

LOT 7, BLOCK 1, SHASTA VIEW TRACTS, IN THE COUNTY OF KLAMATH, STATE OF
OREGON.

Commonly known as:

1533 MADISON STREET KLAMATH FALLS OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes; the default for which the foreclosure is made is the grantor's:
Failure to pay the monthly payment due May 1, 2009 of principal and interest 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 \$956.09 Monthly Late Charge \$47.80

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 \$76,711.11 together with
interest thereon at the rate of 10.700% per annum, from April 01, 2009 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: XXXXXX5642
T.S. No: 1241510-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 05, 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 28, 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 J. Lind

Loan No: XXXXXX5642
T.S. No: 1241510-09

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 January 06, 2010, 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>

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:

1533 MADISON STREET

KLAMATH FALLS OR 97603

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of September 28, 2009 to bring your mortgage loan current was \$7,117.53. 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 (800)550-0509 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:

HOME RETENTION

10350 PARK MEADOWS DR.

LITTLETON CO 80124

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

Date and time: February 05, 2010 1:00pm

**Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY
COURTHOUSE 316 MAIN STREET**

KLAMATH FALLS, 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 request that your lender 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, 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>.

Your lender may be willing to modify your loan to reduce the interest rate, reduce the monthly payments or both. You can get information about possible loan modification programs by contacting your lender at (800)550-0509. If you can't reach your lender, you may contact the trustee at the telephone number at the bottom of this notice. If you have already entered into a loan modification with your lender, it is possible that you will not be able to modify your loan again unless your circumstances have changed. Your lender is not obligated to modify your loan.

You may request to meet with your lender to discuss options for modifying your loan. During discussions with your lender, you may have the assistance of a lawyer, a housing counselor or another person of your choosing. To receive a referral to a housing counselor or other assistance available in your community, call this toll-free consumer mortgage foreclosure information number: **800-SAFENET (800-723-3638)**. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: www.makinghomeaffordable.gov

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY October 29, 2009 WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

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 29, 2009

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Tammy Gaud

Trustee signature: _____

Trustee telephone number: (800) 546-1531 Ext. 8137

Trustee Sale No.: 1241510-09

TS #: 1241510-09

Loan #: 0100025642

Property Address: 1533 MADISON STREET
KLAMATH FALLS OR 97603

MODIFICATION REQUEST FORM

Pursuant to Oregon Senate Bill 628, this Modification Request Form must be completed and returned to:

HOME RETENTION

10350 PARK MEADOWS DR.

LITTLETON CO 80124

for receipt on or before October 29, 2009. As provided by Oregon Senate Bill 628, please complete and return this Modification Request Form and Financial Statement disclosing your current information including address, phone number and electronic e-mail address and other facts that may affect your eligibility for loan modification.

I wish to apply for a loan modification. A loan modification is a written agreement between me and the lender that permanently changes the terms of the loan. I fell behind on my mortgage payments because (hardship situation):

Signature: _____ Signature: _____

Borrower #1

Borrower #2

You must also complete and return the Financial Statement contained on the following page for your application to be processed. Pursuant to SB 628, the lender may request additional information or documentation from you after review of this Modification Request Form in order to make a determination as to your eligibility for modification.

10/7/2009 5:47:23 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS MAILING

Affidavit Attachment: 1408307-01 000 10011323 CWR

Postal Number Sequence Recipient Name

11041994141029714598
1 CHARLES DOBRY II

11041994141029714604
2 ANGELIA DOBRY

11041994141029714611
3 Occupant(s) / Tenant(s)

11041994141029714635
4 ANGELIA DOBRY

11041994141029714642
5 CHARLES DOBRY III

11041994141029714659
6 CARTER-JONES COLLECTIONS, L.L.C.

11041994141029714666
7 CARTER-JONES COLLECTIONS, L.L.C.

11041994141029714673
8 STATE OF OREGON, DEPARTMENT OF JUSTICE

Address Line 1/3

1533 MADISON ST

1533 MADISON ST

1533 MADISON ST

1533 MADISON STREET

1533 MADISON STREET

1143 PINE STREET

435 OAK AVENUE
KLAMATH FALLS OR 97601

1162 COURT ST NE
SALEM OR 97301-4096

Address Line 2/4

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97603

KLAMATH FALLS OR 97601

C/O NEAL G BUCHANAN

ATTN: ATTORNEY GENERAL

10/7/2009 5:47:24 PM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS MAILING

Affidavit Attachment: 1408307-01 000 10011323 CWR

Postal Number Sequence Recipient Name

	Address Line 1/3	Address Line 2/4
71041994141038456771 1 CHARLES DOBRY II	1533 MADISON ST	KLAMATH FALLS OR 97603
71041994141038456801 2 ANGELIA DOBRY	1533 MADISON ST	KLAMATH FALLS OR 97603
71041994141038456825 3 Occupant(s) / Tenant(s)	1533 MADISON ST	KLAMATH FALLS OR 97603
71041994141038456856 4 ANGELIA DOBRY	1533 MADISON STREET	KLAMATH FALLS OR 97603
71041994141038456870 5 CHARLES DOBRY III	1533 MADISON STREET	KLAMATH FALLS OR 97603
71041994141038456900 6 CARTER-JONES COLLECTIONS, L.L.C.	1143 PINE STREET	KLAMATH FALLS OR 97601
71041994141038456948 7 CARTER-JONES COLLECTIONS, L.L.C.	435 OAK AVENUE KLAMATH FALLS OR 97601	C/O NEAL G BUCHANAN
71041994141038456986 8 STATE OF OREGON, DEPARTMENT OF JUSTICE	1162 COURT ST NE SALEM OR 97301-4096	ATTN: ATTORNEY GENERAL

Klamath County, Oregon
BNC MORTGAGE INC., beneficiary
CHARLES DOBRY III & ANGELIA DOBRY, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1241510-09
REF # 264281

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 1533 MADISON ST, Klamath Falls, OR 97603, with copy(ies), as follows:

1st attempt: (date) 10/1/09 (time) 5:18 pm () Posted ☒ Served

2nd attempt: (date) _____ (time) _____ () Posted () Served

3rd attempt: (date) _____ (time) _____ () Posted () Served () Attempted

Posted on the property in a secure manner, in a conspicuous place, to wit: _____

Served upon an adult occupant by delivering a copy

☒ Personally to (name) Stacy Tidd

☒ Substituted to (name) William Tidd, Angelia Dobry & Jake Davis

(signature) _____
ROBERT W. BOLENBAUGH
(print name)

STATE OF OREGON, County of Klamath

Signed and affirmed before me on 10-8-09

Margaret A. Nielsen
NOTARY PUBLIC - OREGON

(SEAL)



CLIENT: RELIABLE POSTING & PUBLISHING REF # 264281
IPS# 36911

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

264281

Klamath County, Oregon
BNC MORTGAGE INC., beneficiary
CHARLES DOBRY III & ANGELIA DOBRY, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1241510-09
REF # 264281

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: WILLIAM TIDD
1533 MADISON ST
Klamath Falls OR 97603

You are hereby notified that you have been served with a TRUSTEE'S NOTICE OF SALE; NOTICE TO TENANTS (hereafter called documents), a true copy is attached and enclosed. SUBSTITUTED SERVICE was made on 10/01/2009, at 5:18 PM by leaving a true copy of said documents with STACY TIDD, who is a person of suitable age and a member of your household, to-wit: 1533 MADISON ST, Klamath Falls, OR 97603.

IPS# 56911

AFFIDAVIT OF MAILING

I certify that:

I mailed a Notice of Service, a complete copy of which appears above, together with a true copy of the documents referred to therein and attached thereto, to the person and to the address first appearing above.

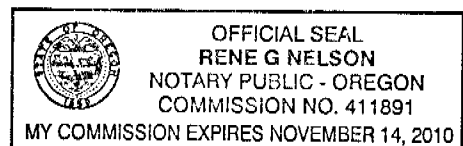
The Notice set forth above, and true copies of the said documents were placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on 10/02/2009, addressed as aforesaid.

Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on October 02, 2009 by Gloria Carter.

[Signature] (SEAL.)
NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 264281
IPS# 56911

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

264281

Klamath County, Oregon
BNC MORTGAGE INC., beneficiary
CHARLES DOBRY III & ANGELIA DOBRY, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1241510-09
REF # 264281

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: ANGELIA DOBRY
1533 MADISON ST
Klamath Falls OR 97603

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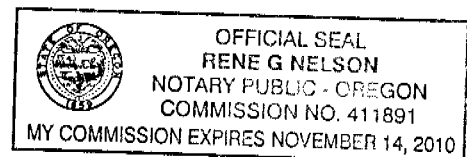
Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on October 02, 2009 by Gloria Carter.

[Signature] (SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 264281
IPS# 56911

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

264281

Klamath County, Oregon
BNC MORTGAGE INC., beneficiary
CHARLES DOBRY III & ANGELIA DOBRY, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1241510-09
REF # 264281

AFFIDAVIT OF MAILING

NOTICE OF SUBSTITUTED SERVICE

to: JAKE DAVIS
1533 MADISON ST
Klamath Falls OR 97603

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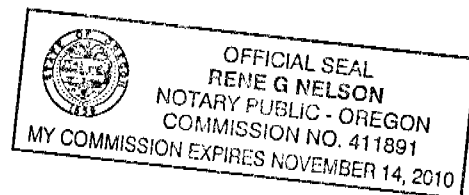
Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on October 02, 2009 by Gloria Carter.

[Signature] (SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 264281
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INTERSTATE PROCESS SERVING INC * P.O. Box 80815, Portland OR 97280 * 503/452-7179

264281

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T.S. No: 1241510-09

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BY Tammy La

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Commonly known as:

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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, 2009 of principal and interest 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 \$956.09 Monthly Late Charge \$47.80

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 \$76,711.11 together with
interest thereon at the rate of 10.700% per annum, from April 01, 2009 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: XXXXXX5642
T.S. No: 1241510-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 05, 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 28, 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 J. Gaud

Loan No: XXXXXX5642
T.S. No: 1241510-09

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 January 06, 2010, 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>

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 # 11678

Trustee's Notice of Sale

Dobry

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:

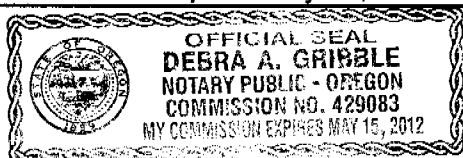
October 20, 27, November 3, 10, 2009

Total Cost: \$1,207.46

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

Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

Loan No: xxxxxx5642 T.S. No.: 1241510-09.

Reference is made to that certain deed made by Charles Dobry, III and Angelia Dobry, As Tenants By The Entirety, as Mark H. Peterman, as Trustee, in favor of Bnc Mortgage, Inc., as Beneficiary, dated November 06, 1998, recorded November 16, 1998, in official records of Klamath, Oregon in book/reel/volume No. m98 at page No. 41867, fee/file/Instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: Lot 7, block 1, Shasta View Tracts, in the County of Klamath, State of Oregon. Commonly known as: 1533 Madison Street, Klamath Falls, OR 97603.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due may 1, 2009 of principal and interest 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 \$956.09 Monthly Late Charge \$47.80.

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 \$76,711.11 together with interest thereon at 10.700% per annum from April 01, 2009 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 February 05, 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.

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 28, 2009.

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 January 06, 2010, 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> Cal-Western Reconveyance Corporation, 525 East Main Street P.O., Box 22004 El Cajon Ca 92022-9004 Cal-Western Reconveyance Corporation Signature/By: Tammy Laird R-264281 10/20, 10/27, 11/03, 11/10 #11678 October 20, 27, November 3, 10, 2009.