

WHEN RECORDED MAIL TO:

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

2010-002704

Klamath County, Oregon



00080548201000027040200201

02/26/2010 03:12:23 PM

Fee: \$132.00

1194820-09

ANOSXR

1st 13/9014

T.S. NO.: 1194820-09

LOAN NO.: 0040214025

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Edwardo Silva 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 28, 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.

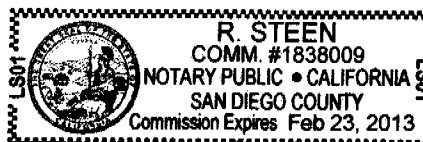

Affiant

OCT 29 2009

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

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


Notary Public



LOAN NUMBER:			
Borrower Information		Co-Borrower Information	
Name:			
Social Security No.:			
Mailing Address:			
City, State, Zip			
No. of Occupants:	No. of Dependents:	No. of Dependents:	
Home Telephone No.:	Best Time to Call:	Best Time to Call:	
Work Telephone No.:	Best Time to Call:	Best Time to Call:	
Employer:	Years: Months:	Years: Months:	
Occupation:			

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.:
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

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

BY Tammy Lane

Loan No: XXXXXX4025

T.S. No: 1194820-09

Reference is made to that certain deed made by
NASHELLI NANNETT GREENFIELD as Grantor to
AMERITITLE, as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary,

dated February 09, 2007, recorded February 21, 2007, in official records of KLAMATH County,
OREGON in book/reel/volume No. 2007 at
page No. 003002, fee/file/instrument/microfilm/reception No. 2007-003002 covering the following
described real property situated in the said County and State, to-wit:

LOT 1228, TRACT 1440, RANCHVIEW ESTATES, FIRST ADDITION, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH
COUNTY, OREGON.

Commonly known as:

4830 GROSBEAK 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 November 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 \$1,992.88 Monthly Late Charge \$77.71

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 \$244,590.00 together with
interest thereon at the rate of 7.625% per annum, from October 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: XXXXXX4025

T.S. No: 1194820-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 25, 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: October 20, 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: XXXXXX4025
T.S. No: 1194820-09

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 26, 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:

4830 GROSBEAK 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 October 20, 2009 to bring your mortgage loan current was \$27,841.66. 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 25, 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 November 19, 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: October 20, 2009

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Tammy Gaud

Trustee signature: _____

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

Trustee Sale No.: 1194820-09

TS #: 1194820-09

Loan #: 0040214025

Property Address: 4830 GROSBEAK DRIVE
KLAMATH FALLS OR 97601

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 November 19, 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.

10/28/2009 7:35:34 PM

Sender:

CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS MAILING

Affidavit Attachment: 1427952-01 000 10281306 CWR

Postal Number Sequence Recipient Name

Address Line 1/3

Address Line 2/4

71041994141039636134

1

NASHELLI NANNETT GREENFIELD

4830 GROSBEEK DR

KLAMATH FALLS OR 97601

71041994141039636158

2

Occupant(s) / Tenant(s)

4830 GROSBEEK DR

KLAMATH FALLS OR 97601

71041994141039636172

3

NASHELLI NANNETT GREENFIELD

65 VILLAGE PKWY

NAPA CA 94558

71041994141039636196

4

NASHELLI NANNETTE GREENFIELD

4830 GROSBEEK DRIVE

KLAMATH FALLS OR 97601

71041994141039636219

5

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS P.O. BOX 2026

FLINT MI 48501-2026

71041994141039636233

6

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS C/O SCME MORTGAGAGE BANKERS INC
SAN DIEGO CA 92122

6265 GREENWICH DRIVE #200

71041994141039636240

7

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS C/O SCME MORTGAGAGE BANKERS C/O NATIONWIDE
PALM HARBOR FL 34683

2100 ALTA 19 NORTH

71041994141039636264

8

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS 3300 SW 34TH AVENUE, SUITE 101

OCALA FL 34474

71041994141039636271

9

NASHELLI NANNETTE GREENFIELD

15 LLOYD COURT

NAPA CA 94558

71041994141039636295

10

RUNNING Y RANCH RESORT OWNERS ASSOCIATION P.O. BOX 1215

REDMOND OR 97756

71041994141039636318

11

JELD-WEN COMMUNITIES

PO BOX 1215

REDMOND OR 97756

71041994141039636325

12

NASHELLI N GREENFIELD

65 VILLAGE PARKWAY

NAPA CA 94558

71041994141039636349

13

NASHELLI N GREENFIELD % PAUL M JAMOND,

LAW OFFICES OF PAUL M JAMOND

200 4TH ST #300

10/28/2009 7:35:34 PM Sender:

CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS MAILING

Affidavit Attachment: 1427952-01 000 10281306 CWR

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141030879064	1	NASHELLI NANNETT GREENFIELD	4830 GROSBEAK DR	KLAMATH FALLS OR 97601
11041994141030879088	2	Occupant(s) / Tenant(s)	4830 GROSBEAK DR	KLAMATH FALLS OR 97601
11041994141030879095	3	NASHELLI NANNETT GREENFIELD	65 VILLAGE PKWY	NAPA CA 94558
11041994141030879118	4	NASHELLI NANNETTE GREENFIELD	4830 GROSBEAK DRIVE	KLAMATH FALLS OR 97601
11041994141030879125	5	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS P.O. BOX 2026		FLINT MI 48501-2026
11041994141030879149	6	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS C/O SCME MORTGAGAGE BANKERS INC SAN DIEGO CA 92122		6265 GREENWICH DRIVE #200
11041994141030879156	7	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS C/O SCME MORTGAGAGE BANKERS C/O NATIONWI PALM HARBOR FL 34683		2100 ALTA 19 NORTH
11041994141030879163	8	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS 3300 SW 34TH AVENUE, SUITE 101		Ocala FL 34474
11041994141030879170	9	NASHELLI NANNETTE GREENFIELD	15 LLOYD COURT	NAPA CA 94558
11041994141030879194	10	RUNNING Y RANCH RESORT OWNERS ASSOCIATIO P.O. BOX 1215		REDMOND OR 97756
11041994141030879200	11	JELD-WEN COMMUNITIES	PO BOX 1215	REDMOND OR 97756
11041994141030879217	12	NASHELLI N GREENFIELD	65 VILLAGE PARKWAY	NAPA CA 94558
11041994141030879224	13	NASHELLI N GREENFIELD % PAUL M JAMOND,	LAW OFFICES OF PAUL M JAMOND	200 4TH ST #300

Affidavit of Compliance with SB 628 of 2009

Loan No: 0040214025

TS#: 1194820-09

Borrower name(s): NASHELLI NANNETT GREENFIELD

Property Address: 4830 GROSBEAK DRIVE
KLAMATH FALLS OR 97601


The undersigned beneficiary or authorized agent for the beneficiary hereby represents and declares under the penalty of perjury that a person with authority to modify Borrower's loan took the following action prior to the foreclosure sale (select all that apply):

- ☒ No request for a meeting or loan modification was received from the Borrower.
- ☐ The Borrower requested a meeting by telephone or in person within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by the methods requested by the Borrower within 45 days of receiving the loan modification request, but the Borrower did not respond within 7 days of contact.
- ☐ The Borrower requested a meeting by telephone or in person within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by phone or in person and met with the Borrower prior to making a decision on loan modification.
- ☐ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt. After considering the most current financial information the Borrower provided, the beneficiary or beneficiary's agent determined that Borrower is ineligible for a loan modification. The Borrower has been notified that Borrower is ineligible for a loan modification.
- ☐ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt, and the loan modification was denied.
- ☐ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt, but Borrower failed to provide information as required.
- ☐ A loan modification was entered, but Borrower failed to comply with its terms.
- ☐ The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by the methods requested by the Borrower, but the Borrower did not respond within 7 days of contact.
- ☐ The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The loan modification request was evaluated. After considering the most current financial

- [] The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The loan modification request was evaluated. After considering the most current financial information the Borrower provided, the beneficiary or beneficiary's agent determined that Borrower is ineligible for a loan modification. The Borrower has been notified that Borrower is ineligible for a loan modification.
- [] The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The loan modification request was evaluated, but Borrower failed to provide information as required.

DATED: February 17, 2010

Aurora Loan Services

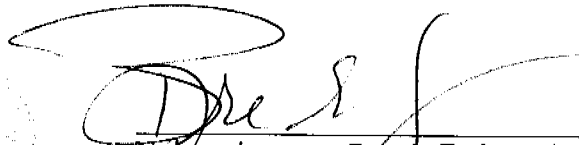
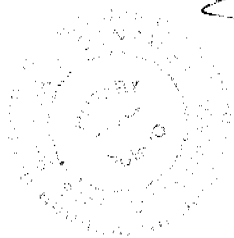


By: Chris L. Gustello

Its: Foreclosure Supervisor.

STATE OF Colorado
COUNTY OF Douglas

SUBSCRIBED AND SWORN to me this 17th day of February, 2010


Notary signature: Brenda E. Gonzales
My commission expires: 09.11.2013

Klamath County, Oregon

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary

NASHELLI NANNETT GREENFIELD, grantor

CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee

TS # 1194820-09

REF # 269773

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 4830 GROSBEAK DR, Klamath Falls, OR 97601, with copy(ies), as follows:

1st attempt: (date) 10/26/09 (time) 10:00 AM ☒ Posted () Served2nd attempt: (date) 10/28/09 (time) 8:30 PM ☒ Posted () Served3rd attempt: (date) 11/1/09 (time) 3:46 PM ☒ Posted () ServedPosted 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) _____

(signature)

(print name)

STATE OF OREGON, County of KlamathSigned and affirmed before me on November 5, 2009

NOTARY PUBLIC - OREGON

CLIENT: RELIABLE POSTING & PUBLISHING REF # 269773
IPS# 57567OFFICIAL SEAL
MARGARET A NIELSEN
NOTARY PUBLIC-OREGON
COMMISSION NO. 426779
MY COMMISSION EXPIRES APRIL 12, 2012

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

269773

Klamath County, Oregon
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary
NASHELLI NANNETT GREENFIELD, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1194820-09
REF # 269773

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

December 05, 2009, addressed as follows:

OCCUPANT
4830 GROSBEAK DR
Klamath Falls OR 97601.

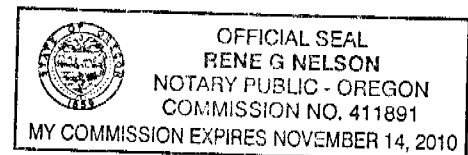
Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on December 05, 2009 by Gloria Carter.

[Signature] (SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 269773
IPS# 57567

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

269773

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX4025
T.S. No: 1194820-09

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

BY Tammy Lane

Reference is made to that certain deed made by
NASHELLI NANNETT GREENFIELD as Grantor to
AMERITITLE, as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary,

dated February 09, 2007, recorded February 21, 2007, in official records of KLAMATH County,
OREGON in book/reel/volume No. 2007 at
page No. 003002, fee/file/instrument/microfilm/reception No. 2007-003002 covering the following
described real property situated in the said County and State, to-wit:

LOT 1228, TRACT 1440, RANCHVIEW ESTATES, FIRST ADDITION, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH
COUNTY, OREGON.

Commonly known as:

4830 GROSBEAK 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 November 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 \$1,992.88 Monthly Late Charge \$77.71

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 \$244,590.00 together with
interest thereon at the rate of 7.625% per annum, from October 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: XXXXXX4025

T.S. No: 1194820-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on February 25, 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: October 20, 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 J. Gaud

Loan No: XXXXXX4025
T.S. No: 1194820-09

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 26, 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 # 11726

Trustee's Notice of Sale

Greenfield

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:

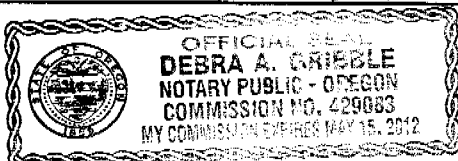
October 29, November 05, 12, 19, 2009

Total Cost: \$1,237.53

Subscribed and sworn by Jeanine P Day
before me on: November 19, 2009

Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: xxxxxx4025 T.S. No.: 1194820-09

Reference is made to that certain deed made by Nashelli Nannett Greenfield, as Amortitee, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated February 09, 2007, recorded February 21, 2007, in official records of Klamath, Oregon in book/reel/volume No. 2007 at page No 003002, fee/file/instrument/microfilm/reception No. 2007-003002 covering the following described real property situated in said County and State, to-wit: Lot 1228 Tract 1440, Ranchview Estates, first addition, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. Commonly known as: 4830 Grosbeak 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 November 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 \$1,992.88 Monthly Late Charge \$77.71.

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 \$244,590.00 together with interest thereon at 7.625% per annum from October 01, 2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced 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 25, 2010 at the hour of 1:00 pm, 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 said holding 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 of 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: October 20, 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 26, 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 guidelines, 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 Boonville 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-269773 10/29, 11/05, 11/12, 11/19 #11726 October 29 November 5, 12, 19, 2009