



00081062201000031420120124

03/10/2010 03:12:33 PM

Fee: \$107.00

COVER SHEET

ORS: 205.234

This cover sheet has been prepared by the persons presenting the attached instrument for recording. Any errors in this cover sheet DO NOT affect the transaction(s) contained in the instrument itself.

After recording, return to:

First American Title C/O CR Title Services Inc.
PO Box 16128
Tucson AZ 85732

First 1505841

The date of the instrument attached is 12/22/09.

1) NAMES(S) OF THE INSTRUMENT(S) required by ORS 205.234(a)

Affidavits of Mailing
Trustee's notice of Sale

Affidavit of Service
Affidavit of Publication

2) PARTY(IES)/GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160:

First American Title

3) PARTY(IES)/GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160

MERS

4) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030

\$ _____

5) FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERK'S LIEN RECORDS, ORS 205.121(1)(c)

6) RE-RECORDED to correct: _____
Previously recorded as: _____

F

AFFIDAVIT OF MAILING

By Interface Inc.
4241 Ponderosa Ave, Suite G
San Diego, CA 92123

1st 1505841

Reference No: T09-57360-OR
Mailing Number: 0095062-01

STATE OF CALIFORNIA }
COUNTY OF SAN DIEGO } SS

I, Michelle Zamorano being duly sworn, depose and say:

I am and at all times herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California:

That at the request of CR Title Services on 12/22/2009, I deposited in the United States mail a copy of the attached document, in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

☒ First Class ☐ Certified
☒ Certified Return ☐ Registered ☐ Registered International

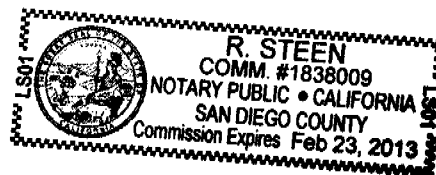
Michelle Zamorano
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On DEC 23 2009 before me, the undersigned, a Notary Public in and for said State, personally appeared MICHELLE ZAMORANO personally known to me (or proved to me on the basis of satisfactory evidence) to the person(s) whose names(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature [Signature]



T09-57360-OR

**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 5521 BARTLETT AVENUE
KLAMATH FALLS, OR 97603, 5521 BARTLETT AVENUE 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 12-04-2009 to bring your mortgage loan current was \$9,200.46. 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 877-576-0472 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: CITIMORTGAGE INC., C/O CR TITLE SERVICES 1000 TECHNOLOGY DRIVE, MS-314, O'FALLON, MO 63368-2240.

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

Date and time: 04-19-2010, at 10:00 AM

Place: ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OREGON

**THIS IS WHAT YOU CAN DO
TO STOP THE SALE:**

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call CITIMORTGAGE INC. at 877-576-0472 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: www.osbar.org/public/ris/ris.html. 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.

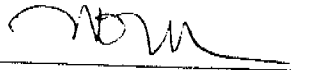
T09-57360-OR

DATED: December 04, 2009

Trustee name: First American Title Insurance Company, as trustee
c/o CR Title Services Inc.

Trustee phone number: 866-702-9658

Trustee signature:

A handwritten signature in dark ink, appearing to read 'MDL', is written over a horizontal line.

MARIA DELATORRE, ASST SEC

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

FIRST AMERICAN TITLE INSURANCE
COMPANY
C/O CR TITLE SERVICES, INC.
P.O. BOX 16128
TUCSON, AZ 85732-6128
866-702-9658

TRUSTEE'S NOTICE OF SALE

T.S. No.: T09-57360-OR

Reference is made to that certain deed made by, GEORGE I. HARPHAM AND JILL J. HARPHAM, HUSBAND AND WIFE as Grantor to AMERITITLE, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 06-27-2006, recorded 06-29-2006, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. M06-13283 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R569263

LOT 6, BLOCK 1, FERNDAL, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

5521 BARTLETT AVENUE
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:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 07/01/2009 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Monthly Payment \$1,311.91

Monthly Late Charge \$45.80

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 \$177,042.44 together with interest thereon at the rate of 6.375% per annum from 06-01-2009 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 of said deed of trust.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on **04-19-2010** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OREGON** 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 expenses 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" include their respective successors in interest, if any.

For sales information, please contact AGENCY SALES AND POSTING at WWW.FIDELITYASAP.COM or 714-730-2727

Dated: December 04, 2009

FIRST AMERICAN TITLE INSURANCE COMPANY
AS TRUSTEE
C/O CR TITLE SERVICES INC.
P.O. Box 16128
Tucson, AZ 85732-6128
PHONE NUMBER 866-702-9658
REINSTATEMENT LINE 877-576-0472

MARIA DELATORRE, ASST SEC

State of CA } ss
County of Orange }

On December 04, 2009 before me, Laura A. Kennedy Notary Public, personally appeared MARIA DE LA TORRE who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Laura A. Kennedy (seal)
Laura A. Kennedy Notary Public



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Exhibit A to Affidavit of Mailing

12/22/2009 8:37:24 PM Sender: CR Title Services
505 City Parkway West
Orange CA 92868

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 0095062-01 000 12222009 Town_N_C000094

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141033542774	0	GEORGE I HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603
11041994141033542835	1	GEORGE I HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603
11041994141033542903	2	JILL J HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603
11041994141033542965	3	GEORGE I HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603-8168
11041994141033543023	4	JILL J HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603-8168
11041994141033543108	5	JILL J HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603
11041994141033543177	6	GEORGE HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603
11041994141033543238	7	GEORGE HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603-8168
11041994141033543306	8	GEORGE HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603
11041994141033543368	9	GEORGE I. HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603
11041994141033543436	10	JILL J. HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603

Exhibit A to Affidavit of Mailing

12/22/2009 8:37:24 PM Sender: CR Title Services
505 City Parkway West
Orange CA 92868

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 0095062-01 000 12222009 Town_N_C000094

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
71041994141042488720	0	GEORGE I HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603
71041994141042488812	1	GEORGE I HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603
71041994141042488904	2	JILL J HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603
71041994141042488973	3	GEORGE I HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603-8168
71041994141042489079	4	JILL J HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603-8168
71041994141042489154	5	JILL J HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603
71041994141042489246	6	GEORGE HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603
71041994141042489352	7	GEORGE HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603-8168
71041994141042489413	8	GEORGE HARPHAM	5521 BARTLETT AVE	KLAMATH FALLS, OR 97603
71041994141042489475	9	GEORGE I. HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603
71041994141042489567	10	JILL J. HARPHAM	5521 BARTLETT AVENUE	KLAMATH FALLS, OR 97603

T0957360OR / HARPHAM
ASAP# 3373526

CRTS

AFFIDAVIT OF SERVICE

STATE OF OREGON
County of Klamath

ss.

I, Jake Doolin, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Notice of Default and Election to Sell; Trustee's Notice of Sale upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "Property Address":

5521 Bartlett Avenue
Klamath Falls, OR 97603

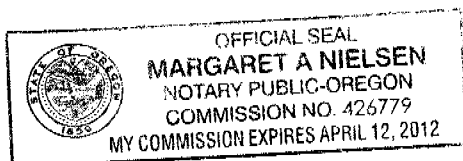
By delivering such copy, personally and in person to Cybil Martinez, at the above Property Address on December 14, 2009 at 2:00 PM.

I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME
this 17th day of December, 2009
by Jake Doolin.

Margaret A. Nielsen
Notary Public for Oregon

X Jake Doolin
Jake Doolin
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636
3373526



215334

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 # 11851

Trustee's Notice of Sale

Harpham

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:

December 23, 30, 2009

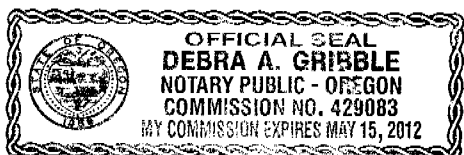
January 06, 13, 2010

Total Cost: \$938.30

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: January 13, 2010

Debra A. Grizzle
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE T.S. No.: T09-57360-OR

Reference is made to that certain deed made by, GEORGE I. HARPHAM AND JILL J. HARPHAM, HUSBAND AND WIFE as Grantor to AMERITITLE, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 06-27-2006, recorded 06-29-2006, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No., fee/file/instrument/microfile/reception No. M06-13283 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R569263 LOT 6, BLOCK 1, FERNDAL, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 5521 BARTLETT AVENUE 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: INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 07/01/2009 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE. Monthly Payment \$ 1,311.91 Monthly Late Charge \$45.80

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 \$177,042.44 together with interest thereon at the rate of 6.375% per annum from 06-01-2009 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 of said deed of trust.

Whereof, notice hereby is given that FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 04-19-2010 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OREGON 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 expenses 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" include their respective successors in interest, if any. For sales information, please contact AGENCY SALES AND POSTING at WWW.FIDELITYASAP.COM or 714-730-2727 Dated: December 04, 2009 FIRST AMERICAN TITLE INSURANCE COMPANY AS TRUSTEE C/O CR TITLE SERVICES INC. P.O. Box 16128 Tucson, AZ 85732-6128 PHONE NUMBER 866-702-9658 REINSTATEMENT LINE 877-576-0472 MARIA DELA TORRE, ASST SEC AGENT 3379526 12/23/2009, 12/30/2009, 01/06/2010, 01/13/2010 #11851 December 23, 30, 2009 January 06, 13, 2010.