

2010-003264

Klamath County, Oregon



00081199201000032640190190

COVER SHEET

ORS: 205.234

03/12/2010 03:27:03 PM

Fee: \$142.00

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:

Mortgage Lender Services
4401 Hazel Ave. Ste. 225
Fair Oaks, Ca 95628

The date of the instrument attached is March 10, 2010

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

Affidavit of mailing
Affidavit of Publication

Affidavit of Service
Affidavit of Compliance

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

Mortgage Lender Services

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

SunTrust mortgage/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

WHEN RECORDED MAIL TO:

Mortgage Lender Services, Inc.
f/k/a ForeclosureLink, Inc.
4401 Hazel Ave. Ste 225
Fair Oaks, CA 95628

1st
1464010

Recorder's Use

T.S. NO.: fc23401-5

Title Order: 4231315

AFFIDAVIT OF MAILING NOTICE OF SALE AND NOTICE PURSUANT TO CH. 19 (2008 OREGON LAWS) UPDATED PURSUANT TO CH. 864 (2009 OREGON LAWS)

STATE OF California)
COUNTY OF Sacramento)

I, Lauren Meyer, 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 interested named in the attached original or copy of notice of sale and the Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any 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 and the Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any 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:

NAME & ADDRESS

CERTIFIED NO.

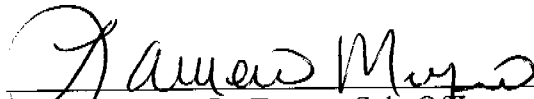
SEE ATTACHED

And a copy of the Notice required pursuant to Ch. 19 2008 Oregon Laws updated pursuant to Ch. 864 (2009 Oregon Laws) to the grantors and/or successors.

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 Mortgage Lender Services Inc. fka ForeclosureLink, Inc., for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail on 09/25/09 & 10/06/09. 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.

F

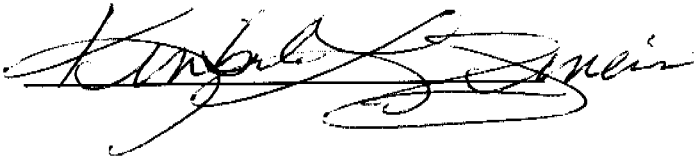

Lauren Meyer, Sr. Trustee Sale Officer

STATE OF California
COUNTY OF Sacramento

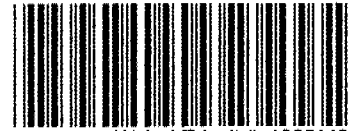
On 3/10/2010 before me, Kimberli L. Sinerius, Notary Public, personally appeared Lauren Meyer, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.







Walz Affidavit #: 1065119

AFFIDAVIT OF MAILING

Mortgage Lender Services, Inc

Date: 09/25/2009

Ref. No.: fc23401-5

MailbatchID: 260248

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Mortgage Lender Services, Inc; is not a party to the within action; and that on September 25, 2009, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x *Grisel Herrera*
Affiant Grisel Herrera

OR RequiredMailingFC_T
7113 8257 1473 6416 2730
REF #: fc23401-5
CORY L PULSIPHER
723 S MODOC AVE
MEDFORD, OR 97504

OR RequiredMailingFC_T
7113 8257 1473 6416 2747
REF #: fc23401-5
CORY L PULSIPHER
4861 HARLAN DRIVE
KLAMATH FALLS, OR 97603

OR RequiredMailingFC_T
7113 8257 1473 6416 2754
REF #: fc23401-5
POPULAR PROPERTIES LLC
4861 HARLAN DRIVE
KLAMATH FALLS, OR 97603

OR RequiredMailingFC_T
7113 8257 1473 6416 2761
REF #: fc23401-5
POPULAR PROPERTIES LLC
C/O CORY L PULSIPHER
723 SOUTH MODOC AVENUE
MEDFORD, OR 97504

OR RequiredMailingFC_T
7113 8257 1473 6416 2778
REF #: fc23401-5
MORTGAGE ELECTRONIC
REGISTRATIONS SYSTEMS INC
P.O. BOX 2026
FLINT, MI 48501-2026

OR RequiredMailingFC_T
7113 8257 1473 6416 2785
REF #: fc23401-5
MORTGAGE ELECTRONIC
REGISTRATON SYSTEMS INC.
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

OR RequiredMailingFC_T
7113 8257 1473 6416 2792
REF #: fc23401-5
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS INC.
AS NOMINEE
C/O SUNTRUST MORTGAGE, INC.,
RWV 5093
1001 SEMMES AVENUE
RICHMOND, VA 23224

OR RequiredMailingFC_T
7113 8257 1473 6416 2808
REF #: fc23401-5
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS INC.
AS NOMINEE C/O SUNTRUST
MORTGA
901 SEMMES AVENUE
RICHMOND, VA 23224

OR RequiredMailingFC_T
7113 8257 1473 6416 2815
REF #: fc23401-5
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS INC.
AS NOMINEE C/O SUNTRUST
MORTGA
P.O. BOX 79041
BALTIMORE, MD 21279-0041

TS # fc23401-5

NOTICE:

**YOUR ARE IN DANGER OF LOSING YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY**

This notice is about your mortgage loan on your property:

Street address: 4861 HARLAN DRIVE, 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 9/15/2009 to bring your mortgage current was \$5,768.41.

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) 234-5465 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: SunTrust Mortgage Inc. c/o Mortgage Lender Services, Inc., 4401 Hazel Ave, Ste 225, Fair Oaks CA 95628

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

Sale Date: 01/25/2010 Time: 10:00AM Location: AT THE MAIN ENTRANCE TO THE
COUNTY COURTHOUSE, 316 MAIN ST., KLAMATH FALLS, OR

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 SunTrust Mortgage Inc. at (800) 443-1032 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 phone number of an organization near you, please call the statewide phone contact number 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 Web site at: www.osbar.org. Legal assistance may be available if you have a low income or 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 questions, talk to a lawyer or one of the organizations mentioned before signing.

Trustee name: First American Title Insurance Company by Mortgage Lender Services, Inc., fka ForeclosureLink, Inc., as Agent

Trustee ph. no. (877)234-5465 By:  Date: 9/15/2009

Declaration of Mailing

Trustee's Sale No. fc23401-5

I, the undersigned, declare:

That I am an officer, agent, or employee of MORTGAGE LENDER SERVICES, INC.
whose business address is 4401 HAZEL AVE, SUITE 225, FAIR OAKS, CA 95628

I am over the age of eighteen years; On 10/06/2009 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Fair Oaks notices, a true and correct copy of which is hereunto attached and made part hereof, addressed to the following:

Date: 10/06/2009

Mailing: Required

Page: 1

Number of Article	Name of Addressee, Street, and Post Office Address	Cert. Fee	R.R. Fee
71006309264096802070	CORY L PULSIPHER 723 S MODOC AVE MEDFORD, OR 97504	\$2.65	\$2.20
71006309264096802087	CORY L. PULSIPHER 4861 HARLAN DRIVE KLAMATH FALLS, OR 97603	\$2.65	\$2.20
71006309264096802094	POPULAR PROPERTIES LLC 4861 HARLAN DRIVE KLAMATH FALLS, OR 97603	\$2.65	\$2.20
71006309264096802100	POPULAR PROPERTIES LLC C/O CORY L. PULSIPHER 723 SOUTH MODOC AVENUE MEDFORD, OR 97504	\$2.65	\$2.20
71006309264096802117	OCCUPANT 4861 HARLAN DRIVE KLAMATH FALLS, OR 97603	\$2.65	\$2.20

\$15.25 \$11.00

Number of Pieces by Sender	Number of Pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
5	5		

I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

10-6-09
(Date)

Jana Ben
(Declarant)

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, you must give the trustee a copy of the rental agreement. If you do not 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 12/25/2009. The name of the trustee and the trustee's mailing address are listed on this notice.

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

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

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

Trustee:

First American Title Company c/o Mortgage Lender Services, Inc.
4401 Hazel Ave, Ste 225, Fair Oaks CA 95628
(877) 234-5465

Free legal assistance: Oregon Law Center

Portland: (503) 473-8329
Coos Bay: 1-800-303-3638
Ontario: 1-888-250-9877
Salem: (503) 485-0696
Grants Pass: (541) 476-1058
Woodburn: 1-800-973-9003
Hillsboro: 1-877-726-4381
<http://www.oregonlawcenter.org/>

and Oregon Law Help Site (providing more information and a directory of legal aid programs) <http://oregonlawhelp.org/OR/index.cfm>

and Oregon State Bar Lawyer Referral Service

503-684-3763 or toll-free in Oregon at 800-452-7636 <http://www.osbar.org>
<http://www.osbar.org/public/ris/ris.html#referral>

and information on federal loan modification programs at:

<http://www.makinghomeaffordable.gov/>

TS # fc23401-5

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Street address: 4861 HARLAN DRIVE, 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 9/15/2009 to bring your mortgage current was \$5,768.41.

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) 234-5465 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: SUNTRUST MORTGAGE, INC c/o Mortgage Lender Services, Inc., 4401 Hazel Ave, Ste 225, Fair Oaks CA 95628

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

Sale Date: 01/25/2010 Time: 10:00AM

Location: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 316 MAIN ST., KLAMATH FALLS, OR

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 SUNTRUST MORTGAGE, INC at (800) 443-1032 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 phone number of an organization near you, please call the statewide phone contact number 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 Web site at: www.osbar.org. Legal assistance may be available if you have a low income or meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

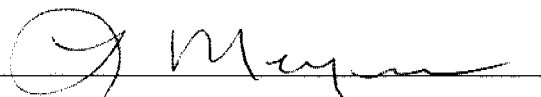
Your Lender may be willing to modify your loan to reduce the interest rate, reduce the monthly payments or both. You can get information about possible loan modification programs by contacting your lender at (800) 443-1032. If you can't reach your lender, you may contact the trustee at the telephone 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 THIS FORM BY 11/05/2009 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 questions, talk to a lawyer or one of the organizations mentioned before signing.

Trustee name: FIRST AMERICAN TITLE INSURANCE COMPANY by: Mortgage Lender Services, Inc., as Agent
Trustee ph. no. (877)234-5465

By:  Date: 10/5/2009

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79-5010, et seq.

Trustee No.: fc23401-5 Loan No.: 0145190203 Title No: 4231315

Reference is made to that certain Trust Deed made by CORY L PULSIPHER, as Grantor, to FIRST AMERICAN TITLE INSURANCE CO OF OR, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER, as Beneficiary, dated 05/10/2006, Recorded on 5/15/2006 AS DOUCMENT NO M06-09794, in the mortgage records of Klamath County, Oregon, in book/reel/volume No. ---, Page ---. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by SUNTRUST MORTGAGE, INC

Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

PLEASE SEE THE ATTACHED EXHIBIT "A" FOR THE LEGAL DESCRIPTION.

ACCOUNT NO.: R550816

The street address or other common designation, if any, of the real property described above is purported to be: 4861 HARLAN DRIVE, KLAMATH FALLS, OR 97603

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: monthly payments of \$823.98 beginning 05/01/2009, together with title expenses, costs, trustee's fees and attorney's fees incurred herein by reason of said default, and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following:

Principal balance of \$114,400.00 with interest thereon at the rate of 7.750% per annum from 04/01/2009, together with any late charge(s), delinquent taxes, insurance premiums, impounds and advances; senior liens and encumbrances which are delinquent or become delinquent together with title expense, costs, trustee's fees and any attorney's' fees and court costs, and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

WHEREFORE, notice hereby is given that, FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will, on **01/25/2010, at the hour of 10:00AM** in accord with the standard of time as established by O.R.S. 187.110, AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 316 MAIN ST., KLAMATH FALLS, OR, sell at public auction to the highest bidder for cash, the interest in the said described real property which the Grantor has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee.

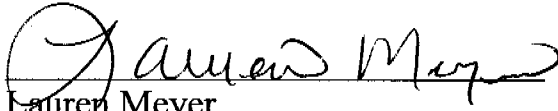
Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the

default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees.

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 person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 9-16-09

FIRST AMERICAN TITLE INSURANCE COMPANY, Trustee
By: Mortgage Lender Services, Inc., fka ForeclosureLink, Inc., Agent



Lauren Meyer
Senior Trustee Sale Officer

DIRECT INQUIRIES TO: SUNTRUST MORTGAGE, INC., C/O
MORTGAGE LENDER SERVICES, INC. FKA FORECLOSURELINK,
INC., 4401 HAZEL AVENUE, STE. 225, FAIR OAKS, CA 95628 (916)
962-3453

Exhibit "A"

Real property in the County of Klamath, State of Oregon, described as follows:

All that portion of Tract 34, Homedale, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the most Westerly corner of said Tract 34, and running thence South $43^{\circ}30'$ East along the Northeasterly line of Marian Drive, a distance of 100 feet to the point of beginning of this description; thence continuing South $43^{\circ}30'$ East 81.5 feet to the most Southerly corner of said Tract 34; thence North $46^{\circ}30'$ East a distance of 300 feet; thence North $43^{\circ}30'$ West a distance of 181.5 feet; thence South $46^{\circ}30'$ West a distance of 100 feet; thence South $43^{\circ}30'$ East a distance of 100 feet; thence South $46^{\circ}30'$ West a distance of 200 feet to the point of beginning.

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupants of **4861 Harlan Dr. Klamath Falls, OR 97603**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to ___ at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to ___, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1st Attempt: September 21, 2009 10:26 AM Posted

2nd Attempt: September 25, 2009 3:52 PM Posted

3rd Attempt: October 1, 2009 4:00 PM Posted

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on ___ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of October 9, 2009, I mailed a copy of the Trustee's Notice of Sale addressed to **All Known Occupants** at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

Chelsea Week

4861 Harlan Dr. Klamath Falls, OR 97603

ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

September 21, 2009 10:26 AM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By:

Jake Doolin

Subscribed and sworn to before on this 9 day of October, 2009.



Margaret A. Nielsen
Notary Public for Oregon

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupants of **4861 Harlan Dr. Klamath Falls, OR 97601**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to ___ at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to __, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1 st Attempt:	October 8, 2009	11:25 AM	Posted
2 nd Attempt:	October 12, 2009	3:03 PM	Posted
3 rd Attempt:	October 14, 2009	4:01 PM	Posted

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on __ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of October 16, 2009, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

Chelsea Meek

**4861 Harlan Dr. Klamath Falls, OR 97601
ADDRESS OF SERVICE**

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

October 8, 2009 11:25 AM
DATE OF SERVICE TIME OF SERVICE

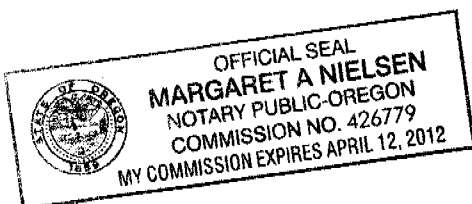
☐ or non occupancy

By:

[Signature]
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 15th day of October, 2009.

Margaret A. Nielsen
Notary Public for Oregon



TS # fc23401-5

After recording return to:
Mortgage Lender Services, Inc.
4401 Hazel Ave, Ste 225
Fair Oaks CA 95628

AFFIDAVIT OF COMPLIANCE WITH Ch. 864 (2009 Oregon Laws)

Re: Loan no. 0145190203

Borrower: POPULAR PROPERTIES LLC

STATE OF Virginia, County of) ss:

I, MARSHALL JURNAK, being first duly sworn, depose, and say that
am employed by SunTrust Mortgage Inc. hereinafter "beneficiary") and I am familiar with the records and
files kept by beneficiary with respect to loan number 0145190203, where the grantor(s) name(s) is/are
CORY L PULSIPHER:

- ☒ Beneficiary did not receive a Modification Request Form from the grantor(s) within the
time specified in Chapter 864 (2009 Oregon Laws); or
☐ Beneficiary received a timely Modification Request Form from the grantor(s) on
_____ [date].

If beneficiary received a timely Modification Request Form, within 45 days of receipt of the
Modification Request Form (check all that apply):

- ☐ Beneficiary or beneficiary's agent reviewed the information submitted by grantor(s), and
notified the grantor(s) that the beneficiary denied the request for modification of the loan.
☐ Beneficiary or beneficiary's agent requested grantor(s) provide additional information
needed to determine whether the loan could be modified.
☐ If timely requested by the grantor(s), the beneficiary or beneficiary's agent met with the
grantor(s) in person or spoke to the grantor(s) by telephone before the beneficiary or
beneficiary's agent responded to the grantor(s) request to modify the loan. The person
representing the beneficiary or the beneficiary's agent who met or spoke with grantor(s)
had or was able to obtain authority to modify the loan.
☐ The grantor(s) did not respond to the beneficiary within seven business days of the date
the beneficiary or the beneficiary agent attempted to contact the grantor(s) to schedule a
meeting in person or by telephone.
☐ The beneficiary has previously considered the current financial information provided by
the grantor(s), and has in good faith determined that the grantor(s) is not eligible for a
modification of this loan. The beneficiary has informed the grantor(s) that the grantor(s)
is not eligible for a modification of this loan.

By: Marshall Jurnak

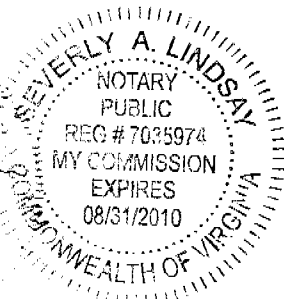
Subscribed and sworn to before me on
(name of affiant).

3/8/2010

by Marshall Jurnak

Beverly A. Lindsay
Notary Public for

Commonwealth of VA



Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Heidi Wright, Publisher,
being first duly sworn, depose and say
that I am 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 # 11815

Trustee's Notice of Sale

Pulsipher

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:

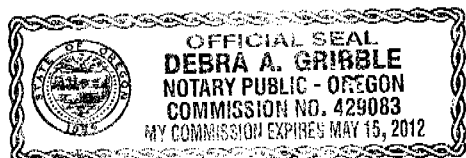
December 1, 8, 15, 22, 2009

Subscribed and sworn by Heidi Wright

before me on: December 22, 2009

Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, et seq. and O.R.S. 79-5010,
et seq. Trustee No.: fc23401-5 Loan No.: 0145190203
Title No: 4231315

Reference is made to that certain Trust Deed made by Cory L. Pulsipher, as Grantor, to First American Title Insurance Co of OR., as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Lender, as Beneficiary, dated 5/10/2006, Recorded on 05/15/2006 as Document No. M06-09794, in the mortgage records of Klamath County, Oregon, in book/reel/volume No. ---, page ---. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by Suntrust Mortgage, Inc. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit: Please see the attached Exhibit "A" for the legal description. Exhibit "A" Real property in the County of Klamath, State of Oregon, described as follows: All that portion of Tract 34, Homedale, in the County of Klamath, State of Oregon, more particularly described as follows: Beginning at the most Westerly corner of said Tract 34, and running thence South 43°30' East along the Northeasterly line of Harlan Drive, a distance of 100 feet to the point of beginning of this description; thence continuing South 43°30' East 81.5 feet to the most Southerly corner of said Tract 34; thence North 46°30' East a distance of 300 feet; thence North 43°30' West a distance of 181.5 feet; thence South 46°30' West a distance of 100 feet; thence South 43°30' East a distance of 100 feet; thence South 46°30' West a distance of 200 feet to the point of beginning. Account No.: R550816 The street address or other common designation, if any, of the real property described above is purported to be: 4861 Harlan Drive, Klamath Falls, OR 97603. The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: monthly payments of \$823.98 beginning 05/01/2009, together with title expenses, costs, trustee's fees and attorney's fees incurred herein by reason of said default, and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein. Also, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Deed of Trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following: Principal balance of \$114,400.00 with interest thereon at the rate of 7.750% per annum from 04/01/2009, together with any late charge(s), delinquent taxes, insurance premiums, impounds and advances; senior liens and encumbrances which are delinquent or become delinquent together with title expense, costs, trustee's fees and any attorney's fees and court costs, and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

Wherefore, notice hereby is given that, First American Title Insurance Company, the undersigned trustee will, on 1/25/2010, at the hour of 10:00AM in accord with the standard of time as established by O.R.S. 187.110, At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR, sell at public auction to the highest bidder for cash, the interest in the said described real property which the Grantor has or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor 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 reasonable charge by the trustee. Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees.

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 person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: 9/16/2009 First American Title Insurance Company, Trustee By: Mortgage Lender Services, Inc., FKA Foreclosurelink, Inc., Agent Lauren Meyer Senior Trustee Sale Officer Direct Inquiries to: Suntrust Mortgage, Inc., c/o Mortgage Lender Services, Inc. FKA ForeclosureLink, Inc., 4401 Hazel Avenue, Ste. 225, Fair Oaks, CA 95628 (916) 962-3453 639672 12/1, 12/8, 12/15, 12/22/2009
#11815 December 1, 8, 15, 22, 2009.

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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 person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: 9/16/2009 First American Title Insurance Company, Trustee By: Mortgage Lender Services, Inc., FKA ForeclosureLink, Inc., Agent Lauren Meyer Senior Trustee Sale Officer Direct Inquiries to: Suntrust Mortgage, Inc., c/o Mortgage Lender Services, Inc. FKA ForeclosureLink, Inc., 4401 Hazel Avenue, Ste. 225, Fair Oaks, CA 95628 (916) 962-3453 639672 12/1, 12/8, 12/15, 12/22/2009 #11816 December 1, 8, 15, 22, 2009.