

NOT 87495

2010-006674

Klamath County, Oregon



00085150201000066740170171

06/02/2010 03:15:55 PM

Fee: \$132.00

RECORDING COVER SHEET

THIS COVER SHEET HAS BEEN PREPARED
BY THE PERSON REPRESENTING 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:

Default Resolution Network
17592 E. 17th Street, Suite 300
Tustin, CA 92780

1. Name(s) of the Transaction(s):

Affidavit of Mailing
Affidavit of Non-Military Service and Affidavit of Compliance
Affidavit of Service
Affidavit of Publication

2. Direct Party (Grantor):

Vernon E. Nealy and Margie C. Nealy

3. Indirect Party (Grantee):

4. True and Actual Consideration Paid:

n/a

5. Legal Description:

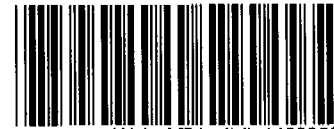
See attached

132amt

When recorded mail to:
DEFAULT RESOLUTION NETWORK
17592 E. 17th Street, Suite 300
Tustin, CA 92780
Phone: 714-508-5100
Fax: 714-508-5102

Loan # 0021655881
TS # OR 10-08280-6 .
Title Order # 389974
Grantor: VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE

AFFIDAVIT OF MAILING



Walz Affidavit #: 1466059

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 03/25/2010

Ref. No.: 10-08280-6

MailbatchID: 282825

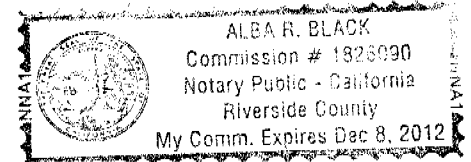
STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on March 25, 2010, 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

Affiant Wilfred Solares



ORNOD
7113 8257 1474 1000 0283
REF #: 10-08280-6
MARGIE C NEALY
1506 IVORY ST
KLAMATH FALLS, OR 97603

ORNOD
7113 8257 1474 1000 0290
REF #: 10-08280-6
MARGIE C NEALY
1506 IVORY STREET
KLAMATH FALLS, OR 97603

ORNOD
7113 8257 1474 1000 0306
REF #: 10-08280-6
VERNON E. NEALY
4847 MEADOW GLENN LOOP
KLAMATH FALLS, OR 97603

ORNOD
7113 8257 1474 1000 0313
REF #: 10-08280-6
VERNON E NEALY
1506 IVORY ST
KLAMATH FALLS, OR 97603

ORNOD
7113 8257 1474 1000 0320
REF #: 10-08280-6
VERNON E NEALY
1506 IVORY STREET
KLAMATH FALLS, OR 97603

ORNOD
7113 8257 1474 1000 0337
REF #: 10-08280-6
OCCUPANT
1506 IVORY STREET
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 26th day of MAR (month),
2010 (year), by Wilfred Solares, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.

(Signature of Notary)

(Seal of Notary)



AFFIDAVIT OF MAILING

Default Resolution Network

Date: 03/25/2010

Ref. No.: 10-08280-6

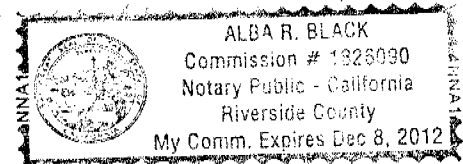
MailbatchID: 282829

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on March 25, 2010, 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 First Class, 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 [Signature]
Affiant Wilfred Solares



ORNOD
2232714256
REF #: 10-08280-6
MARGIE C NEALY
1506 IVORY ST
KLAMATH FALLS, OR 97603

ORNOD
2232714257
REF #: 10-08280-6
MARGIE C NEALY
1506 IVORY STREET
KLAMATH FALLS, OR 97603

ORNOD
2232714258
REF #: 10-08280-6
VERNON E. NEALY
4847 MEADOW GLENN LOOP
KLAMATH FALLS, OR 97603

ORNOD
2232714259
REF #: 10-08280-6
VERNON E NEALY
1506 IVORY ST
KLAMATH FALLS, OR 97603

ORNOD
2232714260
REF #: 10-08280-6
VERNON E NEALY
1506 IVORY STREET
KLAMATH FALLS, OR 97603

ORNOD
2232714261
REF #: 10-08280-6
OCCUPANT
1506 IVORY STREET
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 26th day of MAR (month), 2010 (year), by Wilfred Solares, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

[Signature]
Alba R. Black

(Signature of Notary)

(Seal of Notary)

TRUSTEE'S NOTICE OF SALE

Loan No: 0021655881
T.S. No.: 10-08280-6 .

Reference is made to that certain deed made by, VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE as Grantor to AMERITITLE, as trustee, in favor of 1ST HAND MORTGAGE INC., as Beneficiary, recorded on May 23, 2006, as Instrument No. M06-10353 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: R777109

LOT 44, LEWIS TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Commonly known as:
1506 IVORY STREET, KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: failed to pay payments which became due; together with late charges due;

Monthly Payment \$1,065.20
Monthly Late Charge \$47.08

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 \$ 174,872.97 together with interest thereon at the rate of 4.50000 % per annum from November 1, 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will on **July 14, 2010** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street., in the 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 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 or 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.

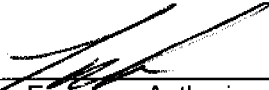
**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.lpsasap.com
AUTOMATED SALES INFORMATION PLEASE CALL 714-259-7850**

TRUSTEE'S NOTICE OF 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.

Dated: March 19, 2010


FIDELITY NATIONAL TITLE INSURANCE
COMPANY



Lorena Enriquez, Authorized Signor

State of California
County of Orange

I, the undersigned, certify that I am the Trustee Sale Officer and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



Lorena Enriquez, Authorized Signor

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 June 14, 2010. The name of the trustee and the trustee's mailing address are listed on this notice. 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.

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/>

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://oregonlawhelp.org>. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET(800-723-3638)

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: VERNON E NEALY AND
MARGIE C NEALY, HUSBAND AND WIFE, Grantor

To: Fidelity National Title Insurance Company,
Successor Trustee

After recording return to (name, address, zip):

Fidelity National Title Insurance Company
17592 E. 17th Street, Suite 300
Tustin, CA 92780

This Document was Recorded on 3/11/2010

As instrument number 2010-003199

Book Page

In Klamath County Oregon

TS No: 10-08280-6 - Loan No: 0021655881

Reference is made to that certain trust deed made by VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE, as grantor, to AMERITITLE, as trustee, in favor of 1ST HAND MORTGAGE INC., as beneficiary, dated as of May 16, 2006, and recorded May 23, 2006, in the Records of Klamath County, Oregon, Instrument No. M06-10353, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R777109 - LOT 44, LEWIS TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:
Principal balance \$174,872.97

Delinquent Payments

<u>FROM</u>	<u>THRU</u>	<u>NO. PMTS</u>	<u>INT. RATE</u>	<u>AMOUNT</u>	<u>GRAND TOTAL</u>
12/01/2009	03/08/2010	4	4.50000%	\$1,065.20	\$4,260.80

Late Charges

Grand Total Late Charges \$188.32

Beneficiary's Advances, Costs and Expenses

MISC	\$89.92
Grand Total	\$89.92

Trustee's Fees and Costs \$ 917.50

GRAND TOTAL REQUIRED TO REINSTATE \$5,456.54

TS No :10-08280-6.

Loan No: 0021655881

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: failed to pay payments which became due; together with late charges due;

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **July 14, 2010**, at the following place: **on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.**

FOR SALE INFORMATION CALL: **714.730.2727**

Website for Trustee's Sale Information: **www.lpsasap.com**

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property except:

MARGIE C NEALY
1506 IVORY ST
KLAMATH FALLS, OR 97603

Borrower

VERNON E NEALY
1506 IVORY ST
KLAMATH FALLS, OR 97603

Borrower

Notice is further given that any person named in ORS 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), together with costs, trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured 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.

FOR FURTHER INFORMATION CONTACT:
FIDELITY NATIONAL TITLE INSURANCE COMPANY
17592 E. 17th Street, Suite 300
Tustin, CA 92780
714-508-5100

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated March 10, 2010

Fidelity National Title Insurance Company, Successor Trustee



Michael Busby, Authorized Signor

State of California }ss.
County of Orange }ss

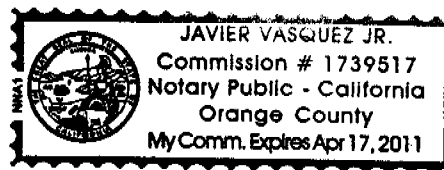
On March 10, 2010, before me, Javier Vasquez Jr, a Notary Public, personally appeared Michael Busby, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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.



Javier Vasquez Jr # 1739517
My Commission Expires April 17, 2011



(Seal)

When recorded mail to:
DEFAULT RESOLUTION NETWORK
17592 E. 17th Street, Suite 300
Tustin, CA 92780
Phone: 714-508-5100
Fax: 714-508-5102

Loan # 0021655881
TS # OR 10-08280-6 .
Title Order # 389974
Grantor: VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE

AFFIDAVIT OF NON-MILITARY SERVICE AND AFFIDAVIT OF COMPLIANCE

DECLARATION OF NON-MILITARY SERVICE

Loan No: 0021655881
T.S. No: 10-08280-6
Owner(s): VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE

The undersigned, declares as follows:

I am informed and believe and on that ground allege that the matters stated in this declaration are true.

That VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE is not now, or within the period of three months prior to the making of this declaration, (a) in the Federal Service on active duty as a member of the Army of the United States, or the United States Navy, or the United States Air Force, or the Women's Army Corps, or as an officer of the Public Health Service; or (b) in training or being educated under the supervision of the United States preliminary to induction into the military service; or (c) under orders to report for induction under the Selective Training Service Act of 1940; or (d) a member of the Enlisted Reserve Corps under orders to report to military service; or (e) an American Citizen, serving with the forces of any nation allied with the United States in the prosecution of the war, within the purview of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended; or (f) serving in the armed forces of the United States pursuant to the Selective Service Act of 1948.

That this declaration is made for the above referenced trustee's sale number for the purpose of inducing Fidelity National Title Company, as trustee, without leave of court first obtained, to cause said property to be sold under the terms of said deed of trust pursuant to the power of sale contained therein.

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

Executed on May 21st 2010
(Date)

Wells Fargo Bank, N.A., as Trustee for ABFC 2006-OPT1 Trust, Asset Backed Funding Corporation
Asset-Backed Certificates, Series 2006-OPT1 by American Home Mortgage Servicing, Inc. AS

Attorney in Fact
Kathy Smith

By:

STATE OF: Florida

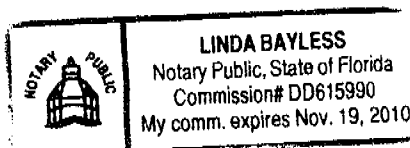
COUNTY OF: Duval

On 05-21-2010 before me, Linda Bayless, Notary Public, personally appeared Kathy Smith 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 Florida a that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]
Notary Signature



Client Reference No. 0021655881

TS NO.: Trustee Sale No. 10-08280-6

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

STATE OF Florida County of Duval) ss:

I, Kathy Smith, being first duly sworn, depose, and say that am employed by AHMSF (hereinafter "beneficiary") and I am familiar with the records and files kept by beneficiary with respect to Loan number 0021655881, where the grantor(s) name(s) is/are

☐ Beneficiary did not receive a Modification Request Form from the grantor(s) within the time specified in Chapter 864 (2009 Oregon Laws). The Modification Request Form was sent on 03/16/2010; or

☐ Beneficiary received a timely Modification Request Form from the grantor(s) on _____ [date].

If beneficiary received a timely 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.

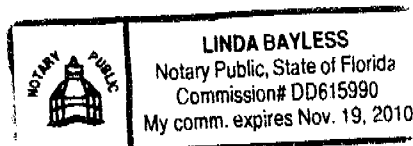
☐ The grantor(s) did not respond to the beneficiary within seven business days of the date the beneficiary or the beneficiary agent attempted to contact the grantor(s) to schedule a meeting in person or by telephone.

☒ 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: Kathy Smith

Subscribed and sworn to before me on 05-21-2010 by Kathy Smith
(name of affiant).

[Signature]
Notary Public



When recorded mail to:
DEFAULT RESOLUTION NETWORK
17592 E. 17th Street, Suite 300
Tustin, CA 92780
Phone: 714-508-5100
Fax: 714-508-5102

Loan # 0021655881
TS # OR 10-08280-6 .
Title Order # 389974
Grantor: VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE

AFFIDAVIT OF SERVICE

10082806 / NEALY
ASAP# 3500046

FDRSA**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 Trustee's Notice of Sale; Notice to Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "Property Address":

1506 Ivory Street
Klamath Falls, OR 97603

By delivering such copy, personally and in person to Vernon Nealy, at the above Property Address on March 23, 2010 at 2:03 PM.

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

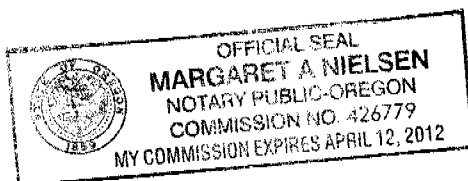
SUBSCRIBED AND SWORN BEFORE ME
this 26 day of March, 2010
by Jake Doolin.

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
3500046



226142



When recorded mail to:
·DEFAULT RESOLUTION NETWORK
17592 E. 17th Street, Suite 300
Tustin, CA 92780
Phone: 714-508-5100
Fax: 714-508-5102

Loan # 0021655881
TS # OR 10-08280-6 .
Title Order # 389974
Grantor: VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE

AFFIDAVIT OF PUBLICATION

Affidavit of Publication

8280

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 # 12151

Trustee's Notice of Sale

Nealy

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:

March 30, April 06, 13, 20, 2010

Total Cost: \$837.53

Subscribed and sworn by Jeanine P Day
before me on: April 22, 2010

Notary Public of Oregon

My commission expires May 15, 2012

TRUSTEE'S NOTICE OF SALE Loan No: 0021655881 T.S. No.: 10-08280-6.

Reference is made to that certain deed made by, VERNON E NEALY AND MARGIE C NEALY, HUSBAND AND WIFE as Grantor to AMERITITLE, as trustee, in favor of 1ST HAND MORTGAGE INC., as Beneficiary, recorded on May 23, 2006, as Instrument No. M06-10353 of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: R777109 LOT 44, LEWIS TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON Commonly known as: 1506 IVORY STREET, KLAMATH FALLS, OR 97603.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: failed to pay payments which became due; together with late charges due; Monthly Payment \$1,065.20 Monthly Late Charge \$47.08

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 \$174,872.97 together with interest thereon at the rate of 4.50000 % per annum from November 1, 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will on July 14, 2010 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street., in the 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 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 or 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. SALE INFORMATION CAN BE OBTAINED ON LINE AT www.lpsasap.com AUTOMATED SALES INFORMATION PLEASE CALL 714-259-7850

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. Dated: March 19, 2010 FIDELITY NATIONAL TITLE INSURANCE COMPANY LORENA ENRIQUEZ, AUTHORIZED SIGNOR ASAP# 3500046 03/30/2010, 04/06/2010, 04/13/2010, 04/20/2010. #12151 March 30, April 06, 13, 20, 2010.

