

2010-006899

Klamath County, Oregon



00085412201000068990140148

06/07/2010 02:33:57 PM

Fee: \$117.00

18- 1515454

First American Title Insurance Company
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707

RECORDING COVER SHEET FOR
NOTICE OF SALE PROOF OF COMPLIANCE
Per ORS 205.234

AFTER RECORDING RETURN TO:

First American Title
3 First American Way
Santa Ana, CA 92707

TS No.: Order: 4344103

1. AFFIDAVIT OF MAILING NOTICE OF SALE
2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE
3. AFFIDAVIT OF SERVICE
4. COPY OF NOTICE OF SALE / NOTICE TO TENANTS
5. AFFIDAVIT OF COMPLIANCE

Original Grantor on Trust Deed: Lynette Minch

Beneficiary: MERS

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING, ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

WHEN RECORDED MAIL TO:

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

Recorder's Use

T.S. NO.: fc24849-5

Title Order: 4344103

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 86.737 was provided to Grantor, successors in interest and occupants, 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 86.737 was provided to Grantor, successors in interest and occupants, 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 02/12/2010. 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.

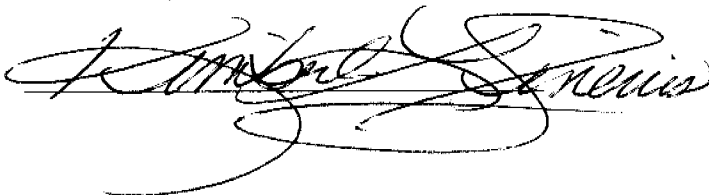

Lauren Meyer, Sr. Trustee Sale Officer

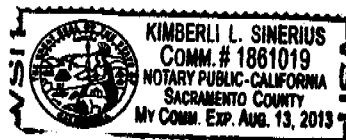
STATE OF California
COUNTY OF Sacramento

On 5/28/2010 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.





Declaration of Mailing

Trustee's Sale No. fc24849-5

I, the undersigned, declare:

Date: 02/12/2010

That I am an officer, agent, or employee of MORTGAGE LENDER SERVICES, INC.

Mailing: Required

whose business address is 4401 HAZEL AVE, SUITE 225, FAIR OAKS, CA 95628

Page: 1

I am over the age of eighteen years; On 02/12/2010 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:

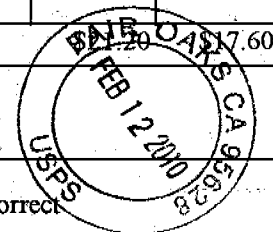
Number of Article	Name of Addressee, Street, and Post Office Address	Cert. Fee	R.R. Fee
71006309264099508269	LYNETTE MINCH 4300 ANDERSON AVENUE KLAMATH FALLS, OR 97603	\$2.65	\$2.20
71006309264099508276	LYNETTE MINCH 2925 GALAXY WAY GRANTS PASS, OR 97527	\$2.65	\$2.20
71006309264099508283	OCCUPANT 4300 ANDERSON AVENUE KLAMATH FALLS, OR 97603	\$2.65	\$2.20
71006309264099508290	KLAMATH IRRIGATION DISTRICT 6640 KID LANE KLAMATH FALLS, OR 97603	\$2.65	\$2.20
71006309264099508306	GENERAL CREDIT SERVICE INC 2724 WEST MAIN STREET MEDFORD, OR 97501	\$2.65	\$2.20
71006309264099508313	GENERAL CREDIT SERVICE INC PO BOX 8 MEDFORD, OR 97501	\$2.65	\$2.20
71006309264099508320	STATE OF OREGON DEPARTMENT OF JUSTICE ATTN: ATTORNEY GENERAL, JOHN KROGER 1162 COURTS ST NE SALEM, OR 97301-4096	\$2.65	\$2.20
71006309264099508337	STATE OF OREGON C/O KLAMATH COUNTY CIRCUIT COURT CASE #0901848 316 MAIN STREET KLAMATH FALLS, OR 97601	\$2.65	\$2.20

Number of Pieces by Sender 8	Number of Pieces Received 8	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
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I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

2/12/10
(Date)

M Joseph
(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 05/14/2010. 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.

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

503-684-5762 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 # fc24849-5

**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: 4300 ANDERSON 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 01/28/2010 to bring your mortgage current was \$6,160.53.

The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (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: 06/14/2010 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.

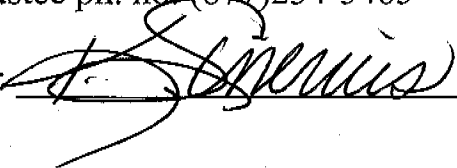
IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM", YOUR LENDER MUST RECEIVE THIS FORM BY 02/28/2010 WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

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., FKA ForeclosureLink, Inc., as Agent

Trustee ph. no. (877)234-5465

By:



Date: 1/28/2010

TRUSTEE'S NOTICE OF SALE

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

Trustee No.: fc24849-5 Loan No.: 0205331184 Title No.: 4344103

Reference is made to that certain Trust Deed made by LYNETTE MINCH, as Grantor, to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR LENDER, as Beneficiary, dated 06/04/2007, recorded on 06/07/2007 AS INSTRUMENT NO. 2007-010296, in the mortgage records of Klamath County, Oregon. 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:

THE EASTERLY 60 FEET OF LOT 39 OF ELMWOOD PARK,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE
OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,
OREGON.

ACCOUNT NO.: R572400

The street address or other common designation, if any, of the real property described above is purported to be: 4300 ANDERSON AVENUE,
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 \$757.25 beginning 08/01/2009, 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 \$100,430.53 with interest thereon at the rate of 6.125% per annum from 07/01/2009, 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 c/o Mortgage Lender Services, Inc., the undersigned trustee will, on **06/14/2010, at the hour of 10:00AM** in accord with the standard of time 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

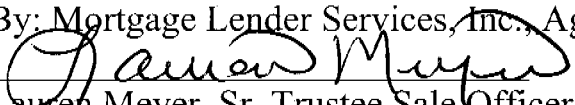
default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees.

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: 1-28-10

First American Title Insurance Company, Inc., Trustee

By: Mortgage Lender Services, Inc., Agent


Lauren Meyer, Sr. Trustee Sale Officer

DIRECT INQUIRIES TO: SunTrust Mortgage, Inc., c/o Mortgage Lender Services, Inc., FKA ForeclosureLink, Inc., 4401 Hazel Avenue, Suite 225, Fair Oaks, CA 95628 (916) 962-3453

**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 **4300 Anderson Rd. 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: February 01, 2010 3:15 PM Posted

2nd Attempt: February 03, 2010 3:50 PM Posted

3rd Attempt: February 05, 2010 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 February 9, 2010, 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

Chulsen Mack

4300 Anderson Rd. 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.

February 1, 2010 3:15 PM
DATE OF SERVICE TIME OF SERVICE

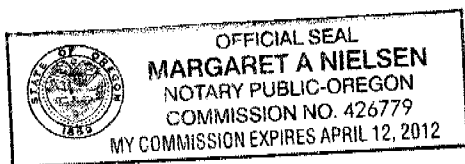
☐ or non occupancy

By:

Jake Doolin

Subscribed and sworn to before on this 8th day of February, 2010.

Margaret A. Nielsen
Notary Public for Oregon



TS # fc24849-5

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. 0205331184
Borrower: LYNETTE MINCH

STATE OF Virginia, County of) ss:

I, Marshall Turnak, 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 0205331184, where the grantor(s) name(s) is/are
LYNETTE MINCH:

- ☒ 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.

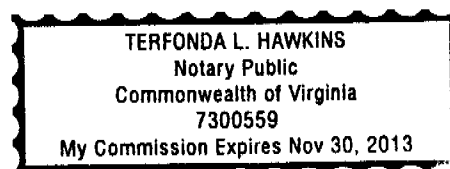
By: _____

MAY 05 2010

by Marshall Turnak

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

Terfonda L. Hawkins
Notary Public for Virginia



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 # 12220

Trustee's Notice of Sale

Minch

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:

April 20, 27, May 4, 11, 2010

Jeanine P Day

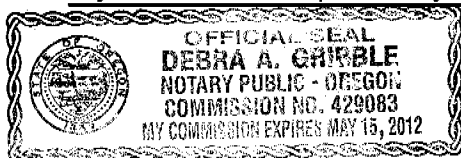
Subscribed and sworn by Jeanine P Day

before me on: May 11, 2010

Debra A. Gribble

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.: fc24849-5 Loan No.: 020533184 Title No.: 4344103 Reference is made to that certain Trust Deed made by Lynette Minch, as Grantor, to Amerititle, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for lender, as Beneficiary, dated 06/04/2007, Recorded on 06/07/2007 as Instrument No. 2007-010296, in the mortgage records of Klamath County, Oregon. 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: The easterly 60 feet of Lot 39 of Elmwood Park, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Account No.: R572400 The street address or other common designation, if any, of the real property described above is purported to be: 4300 Anderson Avenue, 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 \$757.25 beginning 08/01/2009, 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 \$100,430.53 with interest thereon at the rate of 6.125% per annum from 07/01/2009, 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 c/o Mortgage Lender Services, Inc., the undersigned trustee will, on 06/14/2010, 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: 1-28-10 First American Title Insurance Company, Inc., Trustee By: Mortgage Lender Services, Inc., Agent Lauren Meyer, Sr. Trustee Sale Officer Direct Inquiries to: SunTrust Mortgage, Inc., c/o Mortgage Lender Services, Inc., FKA ForeclosureLink, Inc., 4401 Hazel Avenue, Suite 225, Fair Oaks, CA 95628 (916) 962-3453 687819 4/20, 4/27, 5/4, 05/11/2010.
#12220 April 20, 27, May 4, 11, 2010.