WC 87367

After recording return to:

Fidelity National Title Insurance Company

17592 E. 17th Street, Suite 300

Tustin, CA 92780

TS No.: 10-08595-6 Order No.: 413219 Loan No: 0009631086 2010-008389 Klamath County, Oregon

Ramath County, Oregon

07/12/2010 03:30:42 PM

Fee: \$82.00

RECORDING COVER SHEET FOR NOTICE OF SALE PROOF OF COMPLIANCE, per ORS 205.234

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

Affidavit of Mailing Trustee's Notice of Sale

Original Grantor: DAVID N. ORR AND GEORGIANNA R. ORR

Beneficiary: Wells Fargo Bank, N.A., as Trustee for Structured Asset Securities Corporation, Mortgage Pass-

Through Certificates, Series 1998-2

82Pmt

AFFIDAVIT OF MAILING NOTICE TO OCCUPANT STATE OF CALIFORNIA, County of Orange

I, the undersigned, being first duly sworn, depose and say and certify that:

I am an officer, agent, or employee of Fidelity National Title Insurance Company whose business address is 17592 E. 17th Street, Suite 300, Tustin, CA 92780. I am over the age of eighteen years; On the date declared, by 1st class mail and certified mail with return receipt requested, enclosed in a sealed envelope with postage fully prepaid addressed to the following:

ORGRNTR 7113 8257 1474 1448 5284 REF #: 10-08595-6 DONALD N ORR 138208 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5291 REF #: 10-08595-6 ESTATE OF DAVID N. ORR 138208 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5307 REF #: 10-08595-6 ESTATE OF DAVID N. ORR 33 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5314 REF #: 10-08595-6 ESTATE OF DAVID N. ORR PO BOX 615 GILCHRIST, OR 97737-0615

ORGRNTR 7113 8257 1474 1448 5321 REF #: 10-08595-6 ESTATE OF GEORGIANNA R. ORR 138208 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5338 REF #: 10-08595-6 ESTATE OF GEORGIANNA R. ORR 33 HILLCREST ST GILCHRIST, OR 97737 ORGRNTR 7113 8257 1474 1448 5345 REF #: 10-08595-6 ESTATE OF GEORGIANNA R. ORR PO BOX 615 GILCHRIST, OR 97737-0615

ORGRNTR 7113 8257 1474 1448 5352 REF #: 10-08595-6 GEORGIANNA R ORR 138208 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5369 REF #: 10-08595-6 GEORGIANNA R ORR 33 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5376 REF #: 10-08595-6 GEORGIANNA R ORR PO BOX 615 GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5383 REF #: 10-08595-6 CURRENT OCCUPANT 138208 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5390 REF #: 10-08595-6 DAVID N ORR 138208 HILLCREST ST

ORGRNTR 7113 8257 1474 1448 5406 REF #: 10-08595-6 DAVID N ORR PO BOX 615 GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5413 REF #: 10-08595-6 DAVID N ORR 33 HILLCREST ST GILCHRIST, OR 97737 ORGRNTR 7113 8257 1474 1448 5420 REF #: 10-08595-6 DON ORR PO BOX 615 GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5437 REF #: 10-08595-6 DONALD N. ORR 138208 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5444 REF #: 10-08595-6 DONALD N. ORR 33 HILLCREST ST GILCHRIST, OR 97737

ORGRNTR 7113 8257 1474 1448 5451 REF #: 10-08595-6 DONALD N. ORR PO BOX 615 GILCHRIST, OR 97737-0615

ORGRNTR 7113 8257 1474 1448 5468 REF #: 10-08595-6 GEORGIANNA ORR PO BOX 615 GILCHRIST, OR 97737 Stephanie Islas, Authorized Signature

State of California

}ss.

County of Orange

}ss

On July 8, 2010 before me, Shena Marie La Rue, Notary Public, personally appeared Stephanie Islas, 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.

Shena Marie La Rue # 1807664

My Commission Expires July 27, 2012

SHENA MARIE LA RUE
Commission # 1807664
Notary Public - California
Orange County
My Comm. Expires Jul 27, 2012

NOTICE:

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

Re: TS#: 10-08595-6 Loan #: 0009631086

This notice is about your mortgage loan on your property at 138208 HILLCREST ST, GILCHRIST, OR 97737

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 April 1, 2010 to bring your mortgage loan current was \$1,883.96. 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 877-304-3100 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:AMERICAN HOME MORTGAGE SERVICING,INC. at 4875 Belfort Road, Suite 130 Jacksonville, FL 32256

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

Date and time: August 2, 2010 at 10:00 AM

Place:on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

- 1. You can pay the amount past due or correct any other default, up to five days before the sale.
- 2. You can refinance or otherwise pay off the loan in full anytime before the sale.
- 3. You can call AMERICAN HOME MORTGAGE SERVICING, INC. at 877-304-3100 to request that your lender give you more time or change the terms of your loan.
- 4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: www.osbar.org. 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.

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 877-304-3100. 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. 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 modifications programs. You can obtain more information about these programs at http://www.makinghomeaffordable.gov/.

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "LOAN MODIFICATION REQUEST FORM". YOUR LENDER MUST RECEIVE THE FORM BY May 1, 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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

April 1, 2010

Trustee name: FIDELITY NATIONAL TITLE INSURANCE COMPANY

Trustee signaturg:

Javier Vasquez, Jr.,

Authorized Signature

Trustee telephone number: 714-508-5100

Trustee Address: 17592 E. 17th Street, Suite 300, Tustin, CA 92780

440-4795 (8/09/COM)

TRUSTEE'S NOTICE OF SALE

Loan No: 0009631086 T.S. No.: 10-08595-6

Reference is made to that certain deed made by, DAVID N. ORR AND GEORGIANNA R. ORR as Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as trustee, in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as Beneficiary, recorded on August 29, 1997, as Instrument No. 44424 Book VOLUME M97 Page 28560 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: 881530

LOT 43, TRACT 1318, GILCHRIST TOWNSITE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMMATH COUNTY, OREGON.

Commonly known as: 138208 HILLCREST ST GILCHRIST, OR 97737

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 \$281.42 Monthly Late Charge \$14.07

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 \$ 28,232.36 together with interest thereon at the rate of 9.90000 % 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 **August 2, 2010** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statues, on the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, Oregon. County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's 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.ipsasap.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: April 15, 2010

FIDELITY NATIONAL TITLE INSURANCE

COMPANY

Lisa Bradford

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.

Lisa Bradford

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 July 3, 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 you 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://oregoniawhelp.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)