

2010-008850

Klamath County, Oregon



00087772201000088500100101

07/26/2010 03:05:08 PM

Fee: \$82.00

ATE 67100

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

**AFTER RECORDING RETURN TO:
MARY BROWN-2
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065**

TS No.: 09 -0183766 1090624096

- ~~1. AFFIDAVIT OF MAILING NOTICE OF SALE~~
- ~~2. AFFIDAVIT OF PUBLICATION NOTICE OF SALE~~
- ~~3. AFFIDAVIT OF SERVICE~~
- ~~4. COPY OF NOTICE OF SALE~~
5. AFFIDAVIT OF MAILING AMENDED NOTICE OF SALE
- ~~6. AFFIDAVIT OF PUBLICATION AMENDED NOTICE OF SALE~~
7. COPY OF AMENDED NOTICE OF SALE

Original Grantor on Trust Deed: BENJAMIN J SCHEEN and KARIN E SCHEEN

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

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.

ATE 82

Klamath

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF TARRANT) ss:

I, RECONTRUST COMPANY, N.A., the undersigned, being first duly sworn, depose and 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 the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by RECONTRUST COMPANY, N.A., the trustee named in said notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at TARRANT, CALIFORNIA, 07/20/2010. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. 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. As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

State of California

County of Ventura

Signature

Subscribed and sworn to (or affirmed) before me on this 21st day of July, 20 10, by Dustin Burke, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal)

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

Grantor

BENJAMIN J SCHEEN and KARIN E SCHEEN

Notary Public for California

Residing at

My commission expires: AUG 21 2010

RECONTRUST COMPANY, N.A.

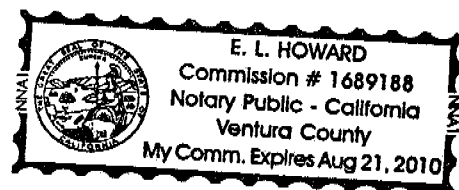
Trustee TS No. 09-0183766

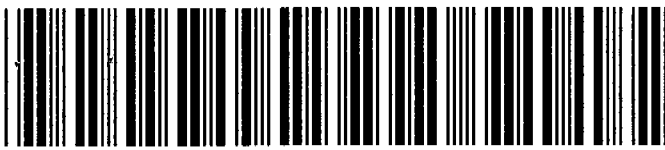
After Recording return to:

400 COUNTRYWIDE WAY SV-35

RECONTRUST COMPANY, N.A.

SIMI VALLEY, CA 93065





04 090183766

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 09-0183766

BENJAMIN J SCHEEN 07/20/2010
815 Mt Whitney St
Klamath Falls, OR 97601
7187 7930 3131 8048 2022

KARIN E SCHEEN 07/20/2010
815 Mt Whitney St
Klamath Falls, OR 97601
7187 7930 3131 8048 2053

BENJAMIN J SCHEEN 07/20/2010
815 MT WHITNEY ST
KLAMATH FALLS, OR 97601
7187 7930 3131 8048 2039

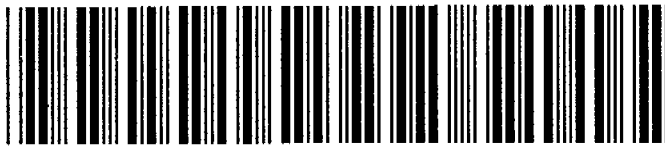
KARIN E SCHEEN 07/20/2010
815 MT WHITNEY ST
KLAMATH FALLS, OR 97601
7187 7930 3131 8048 2060

Residents/Occupants 07/20/2010
815 MT WHITNEY ST
KLAMATH FALLS, OR 97601
7187 7930 3131 8048 2091

BENJAMIN J SCHEEN 07/20/2010
8150 MT WHITNEY ST
KLAMATH FALLS, OR 97601
7187 7930 3131 8048 2046

KARIN E SCHEEN 07/20/2010
8150 MT WHITNEY ST
KLAMATH FALLS, OR 97601
7187 7930 3131 8048 2077

QUICKEN LOANS INC. 07/20/2010
P.O. BOX 2026
C/O MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
FLINT, MI 48501-2026
7187 7930 3131 8048 2107



04 090183766

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 09-0183766

QUICKEN LOANS INC.
20555 VICTOR PARKWAY
LIVONIA, MI 48152
7187 7930 3131 8048 2121

07/20/2010

QUICKEN LOANS INC.
388 STATE ST STE 420
C/O C T CORPORATION SYSTEM
SALEM, OR 97301
7187 7930 3131 8048 2138

07/20/2010

COUNTRYWIDE HOME LOANS, INC.
4500 PARK GRANADA MSN# SVB-314
CALABASAS, CA 91302-1613
7187 7930 3131 8048 2145

07/20/2010

COUNTRYWIDE HOME LOANS, INC.
C/O COUNTRYWIDE HOME LOANS, INC.
P.O. BOX 10423
MS SV-79 DOCUMENT PROCESSING
VAN NUYS, CA 91410-0423
7187 7930 3131 8048 2152

07/20/2010

COUNTRYWIDE HOME LOANS, INC.
388 STATE ST STE 420
C/O C T CORPORATION SYSTEM
SALEM, OR 97301
7187 7930 3131 8048 2169

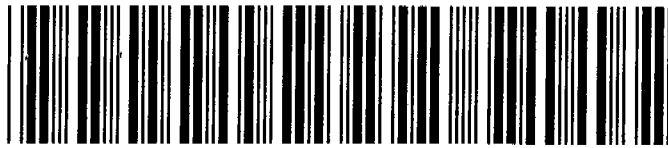
07/20/2010

BENEFICIAL OREGON INC.
1345 CENTER DRIVE, SUITE D
MEDFORD, OR 97501
7187 7930 3131 8048 2176

07/20/2010

BENEFICIAL OREGON INC.
2925 COUNTRY DRIVE STE 201
C/O US RECORDINGS INC
ST. PAUL, MN 55117
7187 7930 3131 8048 2183

07/20/2010



04 090183766

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
"EXHIBIT A"**

TS No. 09-0183766

BENEFICIAL OREGON INC.
26525 N RIVERWOODS BLVD
METTAWA, IL 60045
7187 7930 3131 8048 2190

07/20/2010

BENEFICIAL OREGON INC.
388 STATE ST STE 420
C/O C T CORPORATION SYSTEM
SALEM, OR 97301-3581
7187 7930 3131 8048 2206

07/20/2010

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
PO BOX 2026
FLINT, MI 48501-2026
7187 7930 3131 8048 2220

07/20/2010

KARIN E SCHEEN
8106 TEAL DR
BONANZA, OR 97623-8752
7187 7930 3131 8048 2084

07/20/2010

Dustin Burke

AMENDED TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by BENJAMIN J SCHEEN AND KARIN E SCHEEN AS TENANTS BY THE ENTIRETY as grantor(s), to ORANGE COAST TITLE CO, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 10/27/2005, recorded 11/01/2005, in the mortgage records of Klamath County, Oregon as Recorder's fee/file/instrument/microfilm/reception Number M05-68061 covering the following described real property situated in said county and state, to wit:

SEE ATTACHED LEGAL DESCRIPTION

PROPERTY ADDRESS: 815 MT WHITNEY ST
KLAMATH FALLS, OR 97601

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations that the Trust Deed secures 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 \$697.44 beginning 06/01/2009; plus late charges of \$26.08 each month beginning 06/01/2009 plus prior accrued late charges of \$-226.83 payment plus advances of \$30.00; together with title expense, costs, trustee's fees and attorney 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.

By reason of said default the Beneficiary has declared all sums owing on the obligation that the Trust Deed secures are immediately due and payable, said sums being the following to wit: \$82,868.63 with interest thereon at the rate of 6 percent per annum beginning 05/01/2009 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney 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 interests therein.

The Notice of Default and original Notice of Sale given pursuant thereto stated the property would be sold on Wednesday, May 12, 2010, at the hour of 10:00 AM at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, OR

However, subsequent to the recording of said Notice of Default the original proceedings were stayed by order of the court or by proceeding filed under the U.S. Bankruptcy Code or for other lawful reason. Said stay was terminated on 06/23/2010.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Thursday, August 19, 2010 at the hour of 10:00 AM in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, OR

, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 ORS 86.753 has the right, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying to the Beneficiary 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 in the notice of default that is capable of being cured by tendering the performance required under the obligation that the Trust Deed secures, and in addition to paying said sums or tendering the performance necessary to cure the default by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation that the Trust Deed secures, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for Thursday, August 19, 2010. Unless the lender who is foreclosing on this property is paid, the foreclosure will go through and someone new will own this property.

The following information applies to you only if you occupy and rent this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a residential tenant.

If the foreclosure goes through, the business or individual who buys this property at the foreclosure sale has the right to require you to move out. The buyer must first give you an eviction notice in writing that specifies the date by which you must move out. The buyer may not give you this notice until after the foreclosure sale happens. If you do not leave before the move-out date, the buyer can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

FEDERAL LAW REQUIRES YOU TO BE NOTIFIED

IF YOU ARE OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING UNDER A LEGITIMATE RENTAL AGREEMENT, FEDERAL LAW REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING A CERTAIN NUMBER OF DAYS BEFORE THE BUYER CAN REQUIRE YOU TO MOVE OUT. THE FEDERAL LAW THAT REQUIRES THE BUYER TO GIVE YOU THIS NOTICE IS EFFECTIVE UNTIL DECEMBER 31, 2012. Under federal law, the buyer must give you at least 90 days' notice in writing before requiring you to move out. If you are renting this property under a fixed-term lease (for example, a six-month or one-year lease), you may stay until the end of your lease term. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 90 days, even if you have a fixed-term lease with more than 90 days left.

STATE LAW NOTIFICATION REQUIREMENTS

IF THE FEDERAL LAW DOES NOT APPLY, STATE LAW STILL REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING BEFORE REQUIRING YOU TO MOVE OUT IF YOU ARE OCCUPYING AND RENTING THE PROPERTY AS A TENANT IN GOOD FAITH. EVEN IF THE FEDERAL LAW REQUIREMENT IS NO LONGER EFFECTIVE AFTER DECEMBER 31, 2012, THE REQUIREMENT UNDER STATE LAW STILL APPLIES TO YOUR SITUATION. Under state law, if you have a fixed-term lease (for example, a six-month or one-year lease), the buyer must give you at least 60 days' notice in writing before requiring you to move out. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 30 days, even if you have a fixed-term lease with more than 30 days left.

If you are renting under a month-to-month or week-to-week rental agreement, the buyer must give you at least 30 days' notice in writing before requiring you to move out.

IMPORTANT: For the buyer to be required to give you notice under state law, you must prove to the business or individual who is handling the foreclosure sale that you are occupying and renting this property as a residential dwelling under a legitimate rental agreement. The name and address of the business or individual who is handling the foreclosure sale is shown on this notice under the heading "TRUSTEE." You must mail or deliver your proof not later than 11/10/2009 (30 days before the date first set for the foreclosure sale). Your proof must be in writing and should be a copy of your rental agreement or lease. If you do not have a written rental agreement or lease, you can provide other proof, such as receipts for rent you paid.

ABOUT YOUR SECURITY DEPOSIT

Under state law, you may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The

business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

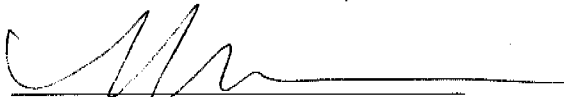
The business or individual who buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out. You should contact the buyer to discuss that possibility if you would like to stay. Under state law, if the buyer accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the buyer becomes your new landlord and must maintain the property. Otherwise, the buyer is not your landlord and is not responsible for maintaining the property on your behalf and you must move out by the date the buyer specifies in a notice to you.

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD TO ANOTHER BUSINESS OR INDIVIDUAL OR UNTIL A COURT OR A LENDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. AS EXPLAINED ABOVE, YOU MAY BE ABLE TO APPLY A DEPOSIT YOU MADE OR PREPAID RENT YOU PAID AGAINST YOUR CURRENT RENT OBLIGATION. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE AND OF ANY NOTICE YOU GIVE OR RECEIVE CONCERNING THE APPLICATION OF YOUR DEPOSIT OR YOUR PREPAID RENT. IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR HOME WITHOUT FIRST GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU MAY WISH TO CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar at 503-684-3763 or toll-free in Oregon at 800-452-7636 and ask for the lawyer referral service. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. For more information and a directory of legal aid programs, go to <http://oregonlawhelp.org> or contact the Oregon State Bar's lawyer referral service at the phone numbers referenced above.

Dated

7/15, 2010

RECONTRUST COMPANY, N.A.



By: MICHELE EVERTS

Title:

Team Member

For further information, please contact:
RECONTRUST COMPANY, N.A.

RECONTRUST COMPANY, N.A.
1800 Tapo Canyon Rd., CA6-914-01-94
SIMI VALLEY, CA 93063
(800)-281-8219
TS No. 09 -0183766

STATE OF _____)
) ss.
COUNTY OF _____)

This instrument was acknowledged before me on _____, 20____, by
RECONTRUST COMPANY, N.A., as Trustee.

Notary Public for _____
My commission expires: _____

(SEAL)

THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF
OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS
DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF
LIEN RIGHTS AGAINST THE PROPERTY.

Exhibit A

All that portion of Lots 6 and 7, Block 6, FIRST ADDITION TO THE CITY OF KLAMATH FALLS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, described as follows, to-wit:

Beginning at a point 50 feet Northeasterly from the most Southerly corner of Lot 6, Block 6, FIRST ADDITION TO THE CITY OF KLAMATH FALLS, OREGON; thence Northwesterly and at right angles to Mitchell Street (now known as Mt. Whitney Street) 110 feet; thence Northeasterly and parallel with Mitchell Street (now known as Mt. Whitney Street) 45 feet; thence Southeasterly and at right angles to Mitchell Street (now known as Mt. Whitney Street) 110 feet, to the Northerly line of Mitchell Street, (now known as Mt. Whitney Street); thence Southwesterly along the Northerly line of Mitchell Street (now known as Mt. Whitney Street) 45 feet to the place of beginning.

CODE 001 MAP 3809-029CD TL 05600 KEY #367748
