

2010-009813

Klamath County, Oregon

Recording Requested By:
Aspen Title & Escrow, Inc.
525 Main Street
Klamath Falls, OR 97601



00088902201000098130160160

08/17/2010 03:21:26 PM

Fee: \$127.00

When Recorded Return To:

Aspen Title & Escrow, Inc.
525 Main Street
Klamath Falls, OR 97601

Until requested otherwise, send all tax statements:

ATE 67711

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

COVER SHEET

DOCUMENT:

Affidavit of Mailing /Copy of Trustees Notice of Sale

Affidavit of Service/Posting

Affidavit of Publication

Affidavit of Compliance

ORIGINAL GRANTOR ON TRUST DEED:

Cameron T. Clause and Melanie K. Clause

ORIGINAL BENEFICIARY ON TRUST DEED:

Mortgage Electronic Registration Systems, Inc.

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

ATE 127

[WHEN RECORDED MAIL TO:]

Trustee Corps
2112 Business Center Dr.
Second Floor, Suite 201
Irvine, CA 92612

67711/100243861

[Space Above This Line for Recorder's Use]

Loan #: 501394901 Trustee Sale #: OR07000028-10-1

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA
COUNTY OF ORANGE

I, Yancy Flores 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 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 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:

SEE ATTACHED


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 Yancy Flores of TRUSTEE CORPS, for FIDELITY NATIONAL TITLE INSURANCE COMPANY, 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 mail in IRVINE, on May 7, 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.

"Notice as required by an in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any."

Loan #: 501394901 Trustee Sale #: OR07000028-10-1

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Yancy Flores of TRUSTEE CORPS, for FIDELITY NATIONAL TITLE INSURANCE COMPANY, 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 mail in IRVINE, on May 7, 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 25 days before the day set for the trustee's sale.


BY: Yancy Flores, TRUSTEE SALE OFFICER

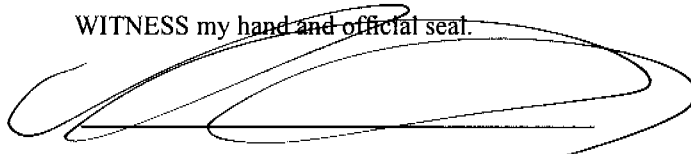
State of California)

County of orange)

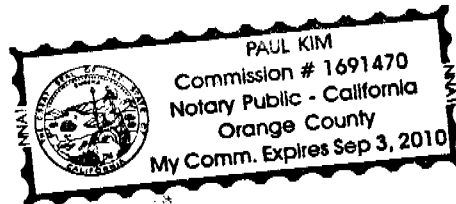
On 5/7/2010 before me, Paul Kim, a
notary public, personally appeared Yancy Flores who proved to me on the basis of
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized 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.



Notary Public in and for said County and State



Declaration of Mailing

Trustee's Sale No. OR07000028-10

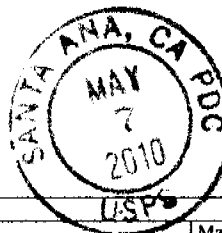
Date: 05/07/2010

Mailing: Sale

Page: 1

I, Yancy Flores, declare: That I am an officer, agent, or employee of MTC FINANCIAL Inc dba Trustee Corps whose business address is 30 Corporate Park, Suite 400, Irvine, CA 92606
I am over the age of eighteen years; On 05/07/2010 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine 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
71923789001008093568	CLAUSE, CAMERON T. 6813 WAGGONER COURT KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71923789001008093575	CLAUSE, CAMERON T. 6813 WAGGONER CT KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71923789001008093582	CLAUSE, MALANIE K. 6813 WAGGONER CT KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71923789001008093599	CLAUSE, MELANIE K. 6813 WAGGONER COURT KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71923789001008093605	CLAUSE, CAMERON T. 6813 WAGGONER COURT KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71923789001008093612	CLAUSE, CAMERON T. 1720 KIMBERLY DR KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71923789001008093629	CLAUSE, MELANIE K. 6813 WAGGONER COURT KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71923789001008093636	CLAUSE, MELANIE K. 1720 KIMBERLY DR KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71923789001008093643	CAMERON T. CLAUSE 6813 WAGGONER COURT KLAMATH FALLS,, OR 97603	\$3.09	\$1.85
71923789001008093650	CAMERON T. CLAUSE 6813 WAGGONER CT KLAMATH FALLS,, OR 97603	\$3.09	\$1.85
71923789001008093667	MELANIE K. CLAUSE 6813 WAGGONER COURT KLAMATH FALLS,, OR 97603	\$3.09	\$1.85
		\$33.99	\$20.35
Number of Pieces by Sender	Number of Pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
11			



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

5/7/10
(Date)

[Signature]
(Declarant)

Declaration of Mailing

Trustee's Sale No. OR07000028-10

Date: 05/07/2010

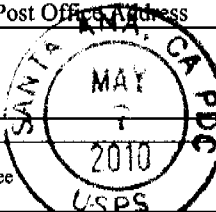
Mailing: Sale

Page: 2

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I am over the age of eighteen years; On 05/07/2010 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine 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
71923789001008093674	OCCUPANT 6813 WAGGONER COURT KLAMATH FALLS, OR 97603	\$3.09	\$1.85
		\$3.09	\$1.85
Number of Pieces by Sender	Number of Pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
1			



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

5/7/10
(Date)

(Declarant)

Yancy Flores

TRUSTEE'S NOTICE OF SALE

Loan No: 501394901

Title Order No: 100243861-OR-GNO

T.S. No.: OR07000028-10-1

Reference is made to that certain deed made by, CAMERON T CLAUSE AND MELANIE K CLAUSE, HUSBAND AND WIFE AS JOINT TENANTS as Grantor to ASPEN TITLE & ESCROW, INC, as trustee, in favor of FLAGSTAR BANK, FSB, A FEDERALLY CHARTERED SAVINGS BANK as Lender and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC** as Beneficiary, recorded on April 13, 2007, as Instrument No. 2007-006892 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: R568380

1983 GOLDEN WEST, MULTIWIDTH 28 X 56, SERIAL NO: GW3ORESMB4795A/B, HUD CERTIFICATION LABELS: ORE 109037 & ORE 109038 WHICH, BY INTENTION OF THE PARTIES, SHALL CONSTITUTE A PART OF THE REALTY AND SHALL PASS WITH IT. LOT 10, BLOCK 4, TRACT NO. 1085, COUNTRY GREEN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

6813 WAGGONER COURT , 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;

Monthly Payment \$991.21

Monthly Late Charge \$49.56

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 \$ 118,842.03 together with interest thereon at the rate of 6.00000 % per annum from October 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, the undersigned trustee will on **September 8, 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, 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.

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 28, 2010

LSI Title Company of Oregon

LS Sheppard

C/O TRUSTEE CORPS

2112 BUSINESS CENTER DRIVE, 2ND FLOOR, IRVINE, CA 92612

For Sale information contact: (714) 573-1965, (714) 573 7777, (949) 252 8300

State of California

County of Orange

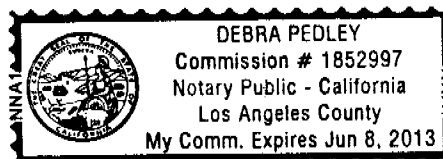
On 4-29-10 before me Debra Pedley, (~~name and title of the officer~~), personally appeared G. SHEPPARD, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the instrument and acknowledgement to me that he/she/they executed the same in his/her/their 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 OR PERJURY** under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Debra Pedley
Debra Pedley



THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

This notice is about your mortgage loan on your property at 6813 WAGGONER COURT , 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."

This amount you would have had to pay as of 11/01/2009 to bring your mortgage loan current was 118,842.00. 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) 714-0966 EX.285 to find out the exact amount you must pay to bring your mortgage loan current and get other details about the amount you owe.

You may also get these details by sending a request by certified mail to:

LSI Title Company of Oregon
c/o Trustee Corps
30 Corporate Park, 4th Floor, Suite 400
Irvine, CA 92606

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

Date and time : **September 8, 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.**

, County of **Klamath**, State of **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 FLAGSTAR BANK, F.S.B. at (800) 968-7700 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 provide is enough to pay what you owe.

There are government agencies and nonprofit organization 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, 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: <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: April 28, 2010

LSI Title Company of Oregon

Trustee telephone number: (877) 714-0966 ext.285

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 August 9, 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)

FINANCIAL INFORMATION FORM-REQUEST FOR MODIFICATION

LENDER: FLAGSTAR BANK, F.S.B.

BORROWER INFORMATION

DATE: _____ LOAN # 501394901

Borrower's Name:		Borrower's Social Security #:	
Co-Borrower's Name:		Co-Borrower's Social Security #:	
Borrower's Work #:	Co-Borrower's Work #:	Home Telephone #:	
() -	() -	() -	
Employer's Name:	Length of Employment:	Employer's Name:	Length of Employment:
	Year(s): Month(s):		Year(s): Month(s):

PROPERTY ADDRESS

Street Address:	City:	State:	Zip Code:
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MAILING ADDRESS ☐ Rent ☐ Own ☐ Don't Know How Long: _____ Year(s)

Street Address:	City:	State:	Zip Code:
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MONTHLY INCOME DATA

Description	Borrower Income	Co-Borrower Income
Monthly		
Commission/Bonuses		
Other Income (Please Specify)		

ASSETS

LIABILITIES

LIABILITIES

Description	Estimated Value	Description	Monthly Payment	Balance Due	Description	Monthly Payment	Balance Due
Home		Mortgage Payment			Child Care		
Other Real Estate		Real Estate Taxes			Cable		
Automobile		Homeowners Insurance			Medical Expenses		
Automobile		Other Mortgage/Rent			Medical/Life Insurance		
Checking Account		Alimony/Child Support			Student Loans		
Savings/Money Mkt.		Automobile Loan			Credit Card 1		
IRA/Keogh Account		Automobile Loan			Credit Card 2		
401(k)/ESOP Account		Auto Expenses (Gas/Maintenance/Parking)			Credit Card 3		
Stocks, Bonds, CDs		Auto Insurance			Dry Cleaning		
Other Investments		Food/Toiletries			HOA fees		

	Utilities/Telephone		Miscellaneous	
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I/We certify that the financial information stated above is true and is an accurate statement of my/our financial condition. I/We understand and acknowledge that any action taken by the lender on my/our behalf will be made in strict reliance on the financial information provided. By signing below, I/we grant the lender and the holder of my/our mortgage the authority to confirm the information disclosed including, but not limited to, the ordering of credit reports and verification of employment and account balances.

Borrower Signature
Date

Date

Co-Borrower Signature

Return completed and signed form to National Bankruptcy Services as authorized agent for the lender. The mailing address is as follows:

OR07000028101 / CLAUSE
ASAP# 3561754

TCORPS

AFFIDAVIT OF POSTING

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 You Are In Danger Of Losing Your Property;; Notice of Default and Election to Sell upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

**6813 Waggoner Court
Klamath Falls, OR 97603**

As follows:

On 05/11/2010 at 2:56 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(A).

On 05/14/2010 at 1:39 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

On 05/17/2010 at 1:35 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME
this 20 day of May, 20 10
by Jake Doolin.

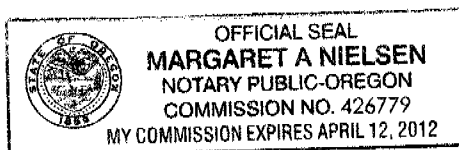
Margaret A. Nielsen
Notary Public for Oregon

X

Jake Doolin
Jake Doolin
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636
3561754



230214



AFFIDAVIT OF MAILING

STATE OF OREGON

County of Multnomah

ss.

I, Sarah Ruth Tasko, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On May 19, 2010, I mailed a copy of the Trustee's Notice of Sale; Notice You Are In Danger Of Losing Your Property;; Notice of Default and Election to Sell, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT
6813 Waggoner Court
Klamath Falls, OR 97603

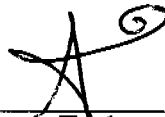
This mailing completes service upon an occupant at the above address with an effective date of **05/11/2010** as calculated pursuant to ORS 86.750 (1)(c).

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

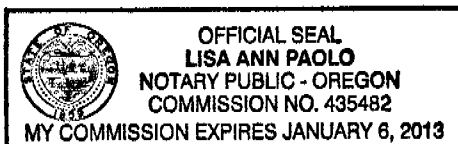
SUBSCRIBED AND SWORN BEFORE ME
this 19 day of May, 2010
by Sarah Ruth Tasko.

Notary Public for Oregon

X



Sarah Ruth Tasko
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



230214

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 # 12303

Trustee's Notice of Sale

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:

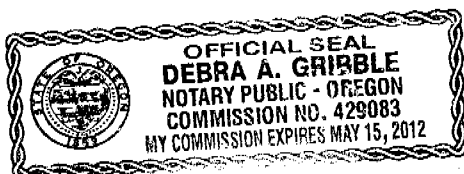
May 15, 22, 29, June 05, 2010

Total Cost: \$936.03

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: June 7, 2010

Debra Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: 501394901

Title Order No: 100243861-OR-GNO T.S. No.:
OR07000028-10-1 Reference is made to that certain deed
made by, CAMERON T CLAUSE AND MELANIE K
CLAUSE, HUSBAND AND WIFE AS JOINT TENANTS as
Grantor to ASPEN TITLE & ESCROW, INC, as trustee, in fa-
vor of FLAGSTAR BANK, FSB, A FEDERALLY CHARGE-
TERED SAVINGS BANK as Lender and MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC as Benefi-
ciary, recorded on April 13, 2007, as Instrument No. 2007-
006892 of Official Records in the office of the Recorder of
Klamath County, OR to-wit: APN: R568380 1983 GOLDEN
WEST, MULTI-WIDE 28 X 56, SERIAL NO: GW30RESM-
B4795A/B, HUD CERTIFICATION LABELS: ORE 109037 &
ORE 109038 WHICH, BY INTENTION OF THE PARTIES,
SHALL CONSTITUTE A PART OF THE REALTY AND
SHALL PASS WITH IT, LOT 10, BLOCK 4, TRACT NO.
1085, COUNTRY GREEN, ACCORDING TO THE OFFICIAL
PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK
OF KLAMATH COUNTY, OREGON. Commonly known as:
6813 WAGGONER COURT, 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 pay-
ments which became due; Monthly Payment \$991.21 Month-
ly Late Charge \$49.56

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 \$118,842.03 together with interest thereon at the rate of
6.000000% per annum from October 1, 2009 until paid; plus
all accrued late charges thereon; and all trustee's fees, fore-
closure costs and any sums advanced by the beneficiary
pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that, the undersigned trustee
will on September 8, 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,
Oregon, County of Klamath, State of Oregon, sell at public auc-
tion to the highest bidder for cash the interest in the said de-
scribed 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 suc-
cessors 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 prin-
cipal as would not then be due had no default occurred), to-
gether with the costs, trustee's or attorney's fees and curing
any other default complained of in the Notice of Default
tendering the performance required under the obligation of
trust deed, at any time prior to five days before the date last
set for 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 28, 2010 LSI Title
Company of Oregon G. Sheppard C/O TRUSTEE CORPS
2112 BUSINESS CENTER DRIVE, 2ND FLOOR, IRVINE,
CA 92612 For Sale information contact: (714) 573-1965,
(714) 573-7777, (949) 252-8300 THIS COMMUNICATION IS
FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO
COLLECT A DEBT, ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE. ASAP# 3561754
05/15/2010, 05/22/2010, 05/29/2010, 06/05/2010.
#12303 May 15, 22, 29, June 05, 2010.

TS # OR07000028-10-1

After recording return to:

Fidelity National Title Insurance Company
30 Corporate Park, Suite 400
Irvine, CA 92606

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

Re: Loan no. 501394901

Borrower: CAMERON T CLAUSE AND MELANIE K CLAUSE, HUSBAND AND WIFE AS JOINT TENANTS

STATE of Michigan, County of Oakland) ss:

I, Jeanette Williams, being first duly sworn, depose, and say that I am employed by FLAGSTAR BANK, F.S.B. hereinafter "beneficiary") and I am familiar with the records and files kept by beneficiary with respect to loan number 501394901, where the grantor(s) names(s) is/are CAMERON T CLAUSE AND MELANIE K CLAUSE, HUSBAND AND WIFE AS JOINT TENANTS:

- ☐ 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 the 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) has 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. - Property Vacant
- ☐ 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 the loan. The beneficiary has informed the grantor(s) that the grantor(s) is not eligible for a modification of this loan.

Subscribed and sworn to before me on 7/23/10 By Jeanette Williams name of affiant)

VALDET SELIMAJ
Notary Public, State of Michigan
County of Macomb
My Commission Expires 01-12-2016
Acting In the County of Oakland

Notary Public for Oakland Co

