

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

2010-010171

Klamath County, Oregon



00089353201000101710220222

08/26/2010 03:00:50 PM

Fee: \$142.00

1st/521998



T.S. NO.: 1260465-09

LOAN NO.: 771018723

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Edwardo Silva being first duly sworn, depose, say and certify that:

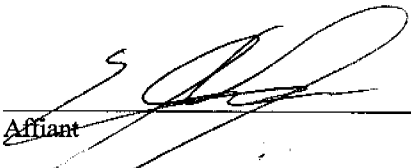
At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trust deed described in said notice.

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 TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, 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 San Diego County, California, on February 02, 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. The additional notice required under HB3630 was mailed to grantors on or before the date the notice of sale was served or mailed via first class and certified mail with return receipt requested.



Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this JUN 08 2010 day of _____, 20____



Notary Public



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 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, 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 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 (866)272-4749. 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 THE FORM BY February 21, 2010 WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

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:

1808 SUMMERS LANE

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 January 22, 2010 to bring your mortgage loan current was \$2,093.68. 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 (866)272-4749 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:

CMI WORKOUT DEPARTMENT

1000 TECHNOLOGY DRIVE, MS 314

O FALLON MO 63368-2240

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

Date and time: June 03, 2010 1:00pm

Place: AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY
COURTHOUSE 316 MAIN STREET

KLAMATH FALLS, Oregon

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: January 22, 2010

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Tammy Gaud

Trustee signature: _____

Trustee telephone number: (800) 546-1531 Ext. 8137

Trustee Sale No.: 1260465-09

TS #: 1260465-09

Loan #: 771018723

Property Address: 1808 SUMMERS LANE
KLAMATH FALLS OR 97603

MODIFICATION REQUEST FORM

Pursuant to Oregon Senate Bill 628, this Modification Request Form must be completed and returned to:

CMI WORKOUT DEPARTMENT

1000 TECHNOLOGY DRIVE, MS 314

O FALLON MO 63368-2240

for receipt on or before February 21, 2010. As provided by Oregon Senate Bill 628, please complete and return this Modification Request Form and Financial Statement disclosing your current information including address, phone number and electronic e-mail address and other facts that may affect your eligibility for loan modification.

I wish to apply for a loan modification. A loan modification is a written agreement between me and the lender that permanently changes the terms of the loan. I fell behind on my mortgage payments because (hardship situation):

Signature: _____ Signature: _____

Borrower #1

Borrower #2

You must also complete and return the Financial Statement contained on the following page for your application to be processed. Pursuant to SB 628, the lender may request additional information or documentation from you after review of this Modification Request Form in order to make a determination as to your eligibility for modification.

Date _____

FINANCIAL STATEMENT

Loan # _____

Borrower 1 - NAME _____ SSN # _____ # of people living in house? _____

Currently Employed? (Y/N) _____ If no, date of last employment ____/____/____ Drawing Unemployment income? (Y/N) _____

If yes, date started receiving unemployment income ____/____/____ Self-employed? (Y/N) _____

If yes, is borrower combining business and personal income? (Y/N) _____ Name of Employer _____

Disabled? Temporary/Permanent? (T/P) _____ If temp. Est. End date ____/____/____

Work Phone # _____ Home Phone Number _____ E-mail _____

Borrower 2 - NAME _____ SSN# _____

Currently Employed? (Y/N) _____ If no, date of last employment ____/____/____ Drawing Unemployment income? (Y/N) _____

If yes, date started receiving unemployment income ____/____/____ Self-employed? (Y/N) _____

If yes, is borrower combining business and personal income? (Y/N) _____ Name of Employer _____

Disabled? Temporary/Permanent? (T/P) _____ If temp. Est. End date ____/____/____

Work Phone # _____ Home Phone Number _____ E-mail _____

FINANCIALS

Monthly Gross Employment Income _____

Less taxes _____

Less medical insurance _____

Retirement/401K/etc _____

Unemployment Data

Former Monthly Gross _____

Total Severance Pkg Value _____

Monthly Unemployment Income _____

Profit Sharing _____

Rental Income _____

Disability/Social Security Income _____

Other deductions _____ (explain) _____

Other Income _____ (explain) _____

Expenses**Monthly****Balance****Past Due? (Y/N)****Assets**

Mortgage Payment _____

Taxes & Insurance if non escrowed _____

HOA Dues _____

Food (including meals outside home) _____

Utilities: Electric & heat _____

Water & Sewer _____

Telephone _____

Cable TV _____

Auto expenses: Gas _____

Insurance _____

Child Care _____

Auto loan payment(s) _____

Credit card payment(s) (#) _____

Other lien payment(s) (#) _____

Other property payment(s) _____

Student loans payment(s) _____

Medical & Dental _____

Rents Paid _____

Chapter 13 Trustee _____

Alimony & support paid to others _____

Other: _____

Balance: _____

Checking _____

Savings _____

401K/IRA _____

Vehicles: _____

owned _____

Value _____

Other Property: _____

owned _____

Value _____

of properties _____

Expires ____/____/____

How much money do you have available to contribute as a down payment towards a workout \$ _____

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX8723

T.S. No: 1260465-09

I CERTIFY THIS TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL

BY

Tammy Land

Reference is made to that certain deed made by
JOHN H VINCENT JR AND CRYSTAL A VINCENT as Grantor to
FIRST AMERICAN TITLE INS CO., as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR BCK
CAPITAL INC. as Beneficiary,

dated March 18, 2005, recorded March 28, 2005, in official records of KLAMATH County, OREGON in
book/reel/volume No. M05 at
page No. 20574, fee/file/instrument/microfilm/reception No. XX covering the following described real
property situated in the said County and State, to-wit:

LOT 16 IN BLOCK 1 BRYANT TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

1808 SUMMERS LANE 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:

Failure to pay the monthly payment due October 1, 2009 of principal and interest and subsequent
installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary
pursuant to the terms and conditions of said deed of trust.

Monthly payment \$518.54 Monthly Late Charge \$19.52

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 following, to-wit: The sum of \$61,939.18 together with
interest thereon at the rate of 5.875% per annum, from September 01, 2009 until paid; plus all accrued
late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX8723

T.S. No: 1260465-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on June 03, 2010 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which 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 expense 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 and 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" includes their respective successors in interest, if any.

Dated: January 25, 2010

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: _____

Tammy Gaud

Loan No: XXXXX8723

T.S. No: 1260465-09

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 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 May 04, 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 you 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 guide-lines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

OREGON STATE BAR
16037 SW Upper Boones Ferry Road
Tigard, Oregon 97224
(503) 620-0222
(800) 452-8260
<http://www.osbar.org>

Directory of Legal Aid Programs:
<http://www.oregonlawhelp.org>

6/8/2010 9:22:12 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: Window

Affidavit Attachment: 1490089-01 000 01271431 CWR

Postal Number Sequence Recipient Name

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141035424443	1	JOHN H VINCENT	1808 SUMMERS LANE	KLAMATH FALLS OR 97603
11041994141035424474	2	CRYSTAL A VINCENT	1808 SUMMERS LANE	KLAMATH FALLS OR 97603
11041994141035424504	3	JOHN H VINCENT	PO BOX 1076	STANLEY ND 58784
11041994141035424542	4	CRYSTAL A VINCENT	PO BOX 1076	STANLEY ND 58784
11041994141035424580	5	Occupant(s) / Tenant(s)	1808 SUMMERS LANE	KLAMATH FALLS OR 97603
11041994141035424627	6	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	163 TECHNOLOGY DRIVE IRVINE CA 92618	C/O HOME LOAN CENTER INC
11041994141035424641	7	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	163 TECHNOLOGY DRIVE IRVINE CA 92618	C/O LINH TRAN
11041994141035424665	8	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	12735 GRAN BAY PKWY WEST, BLDG 100, STE JACKSONVILLE FL 32258	C/O LTSS
11041994141035424696	9	CRYSTAL A VINCENT	1808 SUMMERS LN	KLAMATH FALLS OR 97603
11041994141035424733	10	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	P.O. BOX 2026	FLINT MI 48501-2026
11041994141035424757	11	JOHN H VINCENT JR	1808 SUMMERS LN	KLAMATH FALLS OR 97603
11041994141035424788	12	JOHN H VINCENT JR	1808 SUMMERS LANE	KLAMATH FALLS OR 97603
11041994141035424818	13	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	3300 SW 34TH AVENUE, SUITE 101	OCALA FL 34474

6/8/2010 9:22:12 AM	Sender:	CalWestern Reconveyance 525 E Main El Cajon CA 92020	
Postal Class:	First Class		
Type of Mailing:	Window		
Affidavit Attachment: 1490089-01 000 01271431 CWR			
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11041994141035424504	3	JOHN H VINCENT	PO BOX 1076 STANLEY ND 58784
11041994141035424542	4	CRYSTAL A VINCENT	PO BOX 1076 STANLEY ND 58784
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11041994141035424627	6	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	163 TECHNOLOGY DRIVE IRVINE CA 92618 C/O HOME LOAN CENTER INC
11041994141035424641	7	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	163 TECHNOLOGY DRIVE IRVINE CA 92618 C/O LINH TRAN
11041994141035424665	8	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	12735 GRAN BAY PKWY WEST, BLDG 100, STE JACKSONVILLE FL 32258 C/O LTSS
11041994141035424696	9	CRYSTAL A VINCENT	1808 SUMMERS LN KLAMATH FALLS OR 97603
11041994141035424733	10	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	P.O. BOX 2026 FLINT MI 48501-2026
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11041994141035424818	13	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	3300 SW 34TH AVENUE, SUITE 101 OCALA FL 34474

6/8/2010 9:22:12 AM Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: Window

Affidavit Attachment: 1490089-01 000 01271431 CWR

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
71041994141044474172	1	JOHN H VINCENT	1808 SUMMERS LANE	KLAMATH FALLS OR 97603
71041994141044474202	2	CRYSTAL A VINCENT	1808 SUMMERS LANE	KLAMATH FALLS OR 97603
71041994141044474233	3	JOHN H VINCENT	PO BOX 1076	STANLEY ND 58784
71041994141044474264	4	CRYSTAL A VINCENT	PO BOX 1076	STANLEY ND 58784
71041994141044474288	5	Occupant(s) / Tenant(s)	1808 SUMMERS LANE	KLAMATH FALLS OR 97603
71041994141044474318	6	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	163 TECHNOLOGY DRIVE IRVINE CA 92618	C/O HOME LOAN CENTER INC
71041994141044474325	7	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	163 TECHNOLOGY DRIVE IRVINE CA 92618	C/O LINH TRAN
71041994141044474349	8	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	12735 GRAN BAY PKWY WEST, BLDG 100, STE JACKSONVILLE FL 32258	C/O LTSS
71041994141044474356	9	CRYSTAL A VINCENT	1808 SUMMERS LN	KLAMATH FALLS OR 97603
71041994141044474387	10	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	P.O. BOX 2026	FLINT MI 48501-2026
71041994141044474394	11	JOHN H VINCENT JR	1808 SUMMERS LN	KLAMATH FALLS OR 97603
71041994141044474424	12	JOHN H VINCENT JR	1808 SUMMERS LANE	KLAMATH FALLS OR 97603
71041994141044474455	13	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS	3300 SW 34TH AVENUE, SUITE 101	OCALA FL 34474

6/8/2010 9:22:12 AM

Sender:

CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

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Postal Number Sequence Recipient Name

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JOHN H VINCENT

Address Line 1/3

1808 SUMMERS LANE

Address Line 2/4

KLAMATH FALLS OR 97603

71041994141044474202
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CRYSTAL A VINCENT

1808 SUMMERS LANE

KLAMATH FALLS OR 97603

71041994141044474233
3

JOHN H VINCENT

PO BOX 1076

STANLEY ND 58784

71041994141044474264
4

CRYSTAL A VINCENT

PO BOX 1076

STANLEY ND 58784

71041994141044474288
5

Occupant(s) / Tenant(s)

1808 SUMMERS LANE

KLAMATH FALLS OR 97603

71041994141044474318
6

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS
163 TECHNOLOGY DRIVE
IRVINE CA 92618

C/O HOME LOAN CENTER INC

71041994141044474325
7

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS
163 TECHNOLOGY DRIVE
IRVINE CA 92618

C/O LINH TRAN

71041994141044474349
8

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS
12735 GRAN BAY PKWY WEST, BLDG 100, STE
JACKSONVILLE FL 32258

C/O LTSS

71041994141044474356
9

CRYSTAL A VINCENT

1808 SUMMERS LN

KLAMATH FALLS OR 97603

71041994141044474387
10

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS P.O. BOX 2026

FLINT MI 48501-2026

71041994141044474394
11

JOHN H VINCENT JR

1808 SUMMERS LN

KLAMATH FALLS OR 97603

71041994141044474424
12

JOHN H VINCENT JR

1808 SUMMERS LANE

KLAMATH FALLS OR 97603

71041994141044474455
13

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS 3300 SW 34TH AVENUE, SUITE 101

OCCALA FL 34474

Klamath County, Oregon

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary

JOHN H VINCENT JR & CRYSTAL A VINCENT, grantor

CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee

TS # 1260465-09

REF # 291816

AFFIDAVIT OF SERVICE

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that service was made of the foregoing TRUSTEE'S NOTICE OF SALE; NOTICE TO TENANTS upon an OCCUPANT of **1808 SUMMERS LN, Klamath Falls, OR 97603**, with copy(ies), as follows:

1st attempt: (date) 1/29/10 (time) 10:17 am ☒ Posted () Served

2nd attempt: (date) 2/2/10 (time) 4:27 pm ☒ Posted () Served

3rd attempt: (date) 2/4/10 (time) 5:10 pm ☒ Posted () Served

Posted on the property in a secure manner, in a conspicuous place, to wit: posted to front door

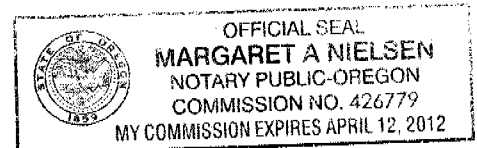
Served upon an adult occupant by delivering a copy

() Personally to (name) _____

() Substituted to (name) _____

(signature) [Signature]
(print name) ROBERT W. BOLENBAUGH

STATE OF OREGON, County of Klamath
Signed and affirmed before me on February 5, 2010 (SEAL)
Margaret A. Nielsen
NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 291816
IPS# 60014

INTERSTATE PROCESS SERVING, INC.*PO Box 80815, Portland OR 97280* 503/452-7179

member of

Oregon Association of Process Servers
National Association of Professional Process Servers
Washington State Process Servers Association

291816

Klamath County, Oregon
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, beneficiary
JOHN H VINCENT JR & CRYSTAL A VINCENT, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1260465-09
REF # 291816

AFFIDAVIT OF MAILING

I certify that:

I mailed a copy of the TRUSTEE'S NOTICE OF SALE; NOTICE TO TENANTS in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on

March 06, 2010, addressed as follows:

OCCUPANT
1808 SUMMERS LN
Klamath Falls OR 97603.

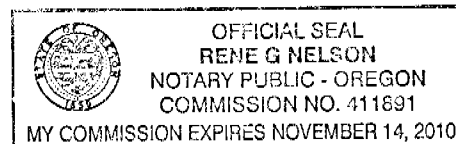
Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on March 06, 2010 by Gloria Carter.

[Signature] (SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 291816
IPS# 60014

INTERSTATE PROCESS SERVING INC * P.O. Box 80815, Portland OR 97280 * 503/452-7179

291816

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX8723
T.S. No: 1260465-09

I CERTIFY THIS TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL

BY Tammy Land

Reference is made to that certain deed made by
JOHN H VINCENT JR AND CRYSTAL A VINCENT as Grantor to
FIRST AMERICAN TITLE INS CO., as Trustee, in favor of

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR BCK
CAPITAL INC. as Beneficiary,

dated March 18, 2005, recorded March 28, 2005, in official records of KLAMATH County, OREGON in
book/reel/volume No. M05 at
page No. 20574, fee/file/instrument/microfilm/reception No. XX covering the following described real
property situated in the said County and State, to-wit:

LOT 16 IN BLOCK 1 BRYANT TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

1808 SUMMERS LANE 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:

Failure to pay the monthly payment due October 1, 2009 of principal and interest and subsequent
installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary
pursuant to the terms and conditions of said deed of trust.

Monthly payment \$518.54 Monthly Late Charge \$19.52

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 following, to-wit: The sum of \$61,939.18 together with
interest thereon at the rate of 5.875% per annum, from September 01, 2009 until paid; plus all accrued
late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

TRUSTEE'S NOTICE OF SALE

Loan No: XXXXX8723

T.S. No: 1260465-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on June 03, 2010 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which 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 expense 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 and 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" includes their respective successors in interest, if any.

Dated: January 25, 2010

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: Tommy Land

Loan No: XXXXX8723

T.S. No: 1260465-09

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 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 May 04, 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 you 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 guide-lines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

OREGON STATE BAR
16037 SW Upper Boones Ferry Road
Tigard, Oregon 97224
(503) 620-0222
(800) 452-8260
<http://www.osbar.org>

Directory of Legal Aid Programs:
<http://www.oregonlawhelp.org>

Affidavit of Publication

29/8/16

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 # #12366

Trustee's Notice of Sale

Vincent

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:

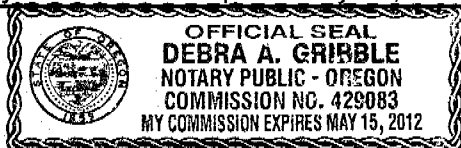
June 2, 9, 16, 23, 2010

Total Cost: \$1,269.87

Subscribed and sworn to by Jeanine P Day
before me on: June 23, 2010

Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

Loan No: xxxxx8723 T.S. No.: 1260465-09.

Reference is made to that certain deed made by John H Vincent Jr and Crystal A Vincent, as Grantor to First American Title Ins Co., as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., ("mers") As Nominee For Bck Capital Inc., as Beneficiary, dated March 18, 2005, recorded March 28, 2005, in official records of Klamath, Oregon in book/reel/volume No. m05 at page No. 20574, fee/file/Instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: Lot 16 in block 1 Bryant tracts, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, Commonly known as: 1808 Summers Lane, 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: Failure to pay the monthly payment due October 1, 2009 of principal and interest and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$518.54 Monthly Late Charge \$19.52.

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 \$61,939.18 together with interest thereon at 5.875% per annum from September 01, 2009 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on June 03, 2010 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the Main Street entrance to Klamath County Courthouse 316 Main Street, City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense 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 and 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" includes their respective successors in interest, if any. Dated: January 25, 2010. 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 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 May 4, 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 guide-lines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice. OREGON STATE BAR 18037 SW Upper Boones Ferry Road Tigard, Oregon 97224 (503) 620-0222 (800) 452-8260 <http://www.osbar.org> Directory of Legal Aid Programs: <http://www.oregonlawhelp.org> Cal-Western Reconveyance Corporation 525 East Main Street P.O. Box 22004 El Cajon Ca 92022-9004 Cal-Western Reconveyance Corporation Signature/By: Tammy Laird R-291816 06/02/10, 06/09, 06/16, 06/23. #12366 June 2, 9, 16, 23, 2010.

Affidavit of Compliance with SB 628 of 2009 and HB 3610 of 2010

Loan No: 771018723

TS#: 1260465-09

Borrower name(s): JOHN H VINCENT JR AND CRYSTAL A VINCENT

Property Address: 1808 SUMMERS LANE
KLAMATH FALLS OR 97603


The undersigned beneficiary or authorized agent for the beneficiary hereby represents and declares under the penalty of perjury that a person with authority to modify Borrower's loan took the following action prior to the foreclosure sale (select all that apply):

- ☐ No request for a meeting or loan modification was received from the Borrower.
- ☐ The Borrower requested a meeting by telephone or in person within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by the methods requested by the Borrower within 45 days of receiving the loan modification request, but the Borrower did not respond within 7 days of contact.
- ☐ The Borrower requested a meeting by telephone or in person within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by phone or in person and met with the Borrower prior to making a decision on loan modification.
- ☒ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt. **After considering the most current financial information the Borrower provided**, the beneficiary or beneficiary's agent determined that Borrower is ineligible for a loan modification. The Borrower was provided with a written notification that the Borrower is ineligible for a loan modification that included either (a) an explanation of how the beneficiary or the beneficiary's agent calculated that the Borrower was not eligible for a loan modification; or (b) the information specified for a borrower notice in Supplemental Directive 09-08 issued by the United States Department of the Treasury under the Helping Families Save Their Homes Act of 2009.
- ☐ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt, and the loan modification was denied. The Borrower was provided with a written notification that the Borrower is ineligible for a loan modification that included either (a) an explanation of how the beneficiary or the beneficiary's agent calculated that the Borrower was not eligible for a loan modification; or (b) the information specified for a borrower notice in Supplemental Directive 09-08 issued by the United States Department of the Treasury under the Helping Families Save Their Homes Act of 2009.
- ☐ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt, but Borrower failed to provide information as required.

- [] A loan modification was entered, but Borrower failed to comply with its terms.
- [] The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by the methods requested by the Borrower, but the Borrower did not respond within 7 days of contact.
- [] The Borrower requested a loan modification, **but did not send the Loan Modification Request Form**. The loan modification request was evaluated in good faith. After considering the most current financial information the Borrower provided, the beneficiary or beneficiary's agent determined that Borrower is ineligible for a loan modification. The Borrower was provided with a written notification that the Borrower is ineligible for a loan modification that included a description of the basis for the beneficiary's determination and an explanation of the reasons why the Borrower was not eligible.
- [] The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The loan modification request was evaluated, but Borrower failed to provide information as required.

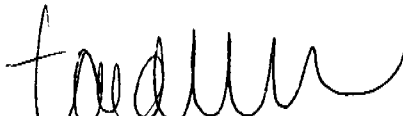
DATED: 8/18/10

CITIMORTGAGE, INC.



STATE OF Missouri
COUNTY OF SE. Charles

SUBSCRIBED AND SWORN to me this 18th day of August, 2010


Notary Public

TARAH HOLZUM Notary Public - Notary Seal State of Missouri Warren County Commission # 10948106 My Commission Expires March 15, 2014
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