ATE 67811

00090996201000115780150151

09/30/2010 01:08:36 PM

Rl

Fee: \$127.00

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

AFTER RECORDING RETURN TO: SHARLA MINOR RECONTRUST COMPANY, N.A. 400 COUNTRYWIDE WAY SV-35 SIMI VALLEY, CA 93065

TS No.: 10-0062336 | 10020472

- 1.AFFIDAVIT OF MAILING NOTICE OF SALE
- 2.NOTICE OF SALE
- 3.AFFIDAVIT OF MAILING NOTICE TO GRANTOR
- **4.NOTICE TO GRANTOR**
- **5.AFFIDAVIT OF PUBLICATION**
- 6.AFFIDAVIT OF POSTING AND SERVICE
- 7.AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT (IF APPLICABLE)
- 8.AFFIDAVIT OF COMPLIANCE WITH OREGON SB 629 (2009) (BENE AFFIDAVIT)

Original Grantor on Trust Deed:

ALEX PIPER and HOPE PIPER

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEM, 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.

Klamath

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) 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.

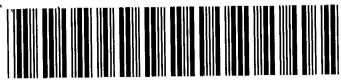
Each of the notices so mailed was certified to be a true copy of the original notice of sale by RECONTRUST COMPANY, N.A., the trustee named in said notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, 06/09/2010. 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.

County of VENTURA	Signature With morting
Subscribed and sworn to (or affirmed) before me on this Victor Martinez, personally known to me or posterior be the person(s) who appeared before me.	day of 500 my, 20 10, by proved to me on the basis of satisfactory evidence to
(seal)	
AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE RE: Trust Deed from Grantor	Notary Public for California Residing at
ALEX PIPER and HOPE PIPER	

RECONTRUST COMPANY, N.A.

Trustee TS No. 10-0062336

After Recording return to: 400 COUNTRYWIDE WAY SV-35 RECONTRUST COMPANY, N.A. SIMI VALLEY, CA 93065



02 100062336

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

#### TS No. 10-0062336

ALEX PIPER

06/09/2010

PO Box 809

Chiloquin, OR 97624

7187 7930 3131 7655 9561

HOPE PIPER

06/09/2010

PO Box 809

Chiloquin, OR 97624

7187 7930 3131 7655 9585

ALEX PIPER

06/09/2010

1544 JOHNSON AVE

KLAMATH FALLS, OR 97601-2555

7187 7930 3131 7655 9578

HOPE PIPER

06/09/2010

1544 JOHNSON AVE

KLAMATH FALLS, OR 97601-2555

7187 7930 3131 7655 9592

Residents/Occupants

06/09/2010

1544 JOHNSON AVE

**KLAMATH FALLS, OR 97601-2555** 

7187 7930 3131 7655 9608

#### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Alex Piper, And Hope Piper, Husband And Wife, as grantor(s), to Amerititle, as Trustee, in favor of Mortgage Electronic Registration System, Inc., as Beneficiary, dated 01/24/2007, recorded 01/31/2007, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2007-001716, covering the following described real property situated in said county and state, to wit:

SEE LEGAL

PROPERTY ADDRESS: 1544 JOHNSON AVE

KLAMATH FALLS, OR 97601-2555

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 \$895.25 beginning 05/01/2009; plus late charges of \$0.00 each month beginning with the 05/01/2009 payment plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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: \$138,668.48 with interest thereon at the rate of 6.375 percent per annum beginning 04/01/2009 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.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Monday, October 11, 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 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 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 that the Trust Deed secures, 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 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 09/11/2010.

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's lawyer referral service at 503-684-3763 or toll-free in Oregon at 800-452-7636. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. For more information and a directory of legal aid programs, go to <a href="http://oregonlawhelp.org">http://oregonlawhelp.org</a> or contact the Oregon State Bar's lawyer referral service at the phone numbers referenced above.

Dated \_\_\_\_\_\_\_, 20 0

RECONTRUST COMPANY, N.A

DANIEL RODRIGUEZ, Team Member

#### LEGAL DESCRIPTION EXHIBIT A

Lot 1. Block 27. HILLSIDE ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, TOGETHER WITH that vacated portion of Lexington Avenue adjacent on the West.

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. 10 -0062336

STATE OF	)		
COUNTY OF	) ss. )	·	
On		to me (or proved to me on the basis of satisfactory	
he/she/they executed the	on(s) whose name(s) is/are subscribed same in his/her/their authorized capa	d to the within instrument and acknowledged to me acity(ies), and that by his/her/their signature(s) on the person(s) acted, executed the instrument.	tha
WITNESS my hand and	official seal.		
Notary Public for	s:	(SEAL)	
<del></del>			

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.

## AFFIDAVIT OF MAILING NOTICE TO GRANTOR

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, 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 given pursuant to the requirements of sections 20 & 21 of Chapter 19, Oregon Laws 2008 (Amending and/or supplementing ORS 86.705 to ORS 86.795).

I gave notice to grantor(s) and occupant(s) of the real property described in the attached notice 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(s) in the trust deed and (b) occupant(s) of the subject property.

Each of the notices so mailed was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at VENTURA, CALIFORNIA, on 06/04/2010. 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 was recorded and on or before the date of the Notice of Trustee's Sale was mailed, served and/or posted.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation

and any other legal or commercial entity.

Signature

State of California County ofVentura	
Subscribed and sworn to (or affirmed) before me on this 17 de Blanca Duran, personally known to me or probe the person(s) who appeared before me.	lay of Suhrmb, 20 10, by ved to me on the basis of satisfactory evidence to
(seal)	
AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE RE: Trust Deed from Grantor ALEX PIPER and HOPE PIPER RECONTRUST COMPANY, N.A. Trustee TS No. 10-0062336	Notary Public for California Residing at VENTURA My commission expires: MAY 0 7 2011
Trustee TS No. 10-0062336  After Recording return to: 400 COUNTRYWIDE WAY SV-35 RECONTRUST COMPANY, N.A. SIMI VALLEY, CA 93065	AHMAD AFZAL COMM. # 1744009 NOTARY PUBLIC - CALIFORNIA

VENTURA COUNTY
My Comm. Expires May 7, 2011



02 100062336

# AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR "EXHIBIT A"

#### TS No. 10-0062336

ALEX PIPER PO Box 809 Chiloquin, OR 97624 7187 7930 3131 7633 0887

HOPE PIPER PO Box 809 Chiloquin, OR 97624 7187 7930 3131 7633 0900

ALEX PIPER 1544 JOHNSON AVE KLAMATH FALLS, OR 97601-2555 7187 7930 3131 7633 0894

HOPE PIPER 1544 JOHNSON AVE KLAMATH FALLS, OR 97601-2555 7187 7930 3131 7633 0924

Residents/Occupants 1544 JOHNSON AVE KLAMATH FALLS, OR 97601-2555 7187 7930 3131 7633 0931 06/04/2010

06/04/2010

06/04/2010

06/04/2010

06/04/2010

# 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:

Street address: 1544 JOHNSON AVE

City: KLAMATH FALLS State: OR

ZIP: 97601-2555

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 a 'foreclosure.'

The amount you would have had to pay as of (4), 2010 to bring your mortgage current was \$21,046.04. 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 888-219-7773 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:

BAC Home Loans Servicing, LP 400 COUNTRYWIDE WAY SV-35 SIMI VALLEY, CA 93065

THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION: October 11, 2010 at 10:00 AM inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, 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 Kimberly Fehervary at 1-866-806-2413, to find out if your lender is willing to give you more time or change the terms of your loan.
- 4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, please call the statewide phone contact

number at **800-SAFENET** (**800-723-3638**). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or you may visit its web site at: <a href="https://www.osbar.org">www.osbar.org</a>. 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 <a href="http://www.oregonlawhelp.org">http://www.oregonlawhelp.org</a>.

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 by contacting your lender at 800-669-0102 or by visiting <a href="http://homeloans.bankofamerica.com/en/service-and-support/homeowner-relief/find-a-solution.html">http://homeloans.bankofamerica.com/en/service-and-support/homeowner-relief/find-a-solution.html</a>. 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 you 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: <a href="http://www.makinghomeaffordable.gov/">http://www.makinghomeaffordable.gov/</a>.

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 07/04/2010.

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

Date: June 4, 2010 TS No.: 10 -62336

Trustee name: RECONTRUST COMPANY, N.A.

Trustee phone number: (800) 281-8219

Trustee signature:

Tho &

## FEI, LLC Affidavit of Posting and Service

State of Oregon County of Klamath

#### ROBERT BOLENBAUGH, being sworn, says:

- That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale:
- That my business address is 1135 Pine Street, Klamath Falls, OR.
- That I posted a copy of the Notice of Trustee's Sale on the parcel of land described in the attached Notice of Trustee's Sale, commonly referred to as 1544 JOHNSON AVE, KLAMATH FALLS, OR 97601-2555 in a conspicuous place on:

1st Attempt: 06/09/2010 at 08:44 am
 2nd Attempt: 06/12/2010 at 11:06 am
 3rd Attempt: 06/15/2010 at 03:53 pm

Signed in Klamath County, Oregon by:

MY COMMISSION EXPIRES APRIL 12, 2012

ROBERT W. BOLENBAUGH Signature
Date

1006.101639

State of Oregon ///2	
County of Klamath	
person whose name is subscribed to the v	W. Bolenburgh, known or identified to me to be the vithin instrument, and being by me first duly sworn, declared eknowledged to me that he/she executed the same.  Margurel C. Juelson
MARGARET A NIELSEN NOTARY PUBLIC OREGON	Notary Public for Oregon Residing at Waynald Commission expires:



## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT (In Lieu of Personal Service)

STATE OF WASHINGTON, County of KING) ss:

I, 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 Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

On June 17, 2010 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 1544 JOHNSON AVE, KLAMATH FALLS, OR, 97601-2555 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

		matus	Pu 1/1	
			///	
STATE OF WASHINGTON	)	//	///	
	) ss.	/	//	
COUNTY OF KING	)	•	, ,	

I certify that I know or have satisfactory evidence that Mataya Boggs is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 6/17/10	<del></del>
Notary Public State of Washington THERESA I. REDULLA MY COMMISSION EXPIRES	NOTARY PUBLIC in and for the State of Washington, residing at KING My commission expires 318-14
March 18, 2014	

10-0062336 / PIPER, ALEX and PIPER, HOPE Sales Group-OR

#### **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 # 12556
Trustee's Notice of Sale
Piper
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:
July 21, 28, August 04, 11, 2010
Total Cost: \$1,398.27
$\left( \begin{array}{c} 1 \\ 1 \end{array} \right)$
leavenet kg
Subscribed and sworn by Jeanine P Day
perfore me on: August 11, 2010
V
<b>1</b>

#### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by ALEX PIPER, AND HOPE PIPER, HUSBAND AND WIFE, as grantor(s), to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC., as Beneficiary, dated 01/24/07, recorded 01/31/07, in the mortgage records of Klamath County, OR, as Recorder's fee/file/instrument/microfilm/reception Number 2007-001716, and subsequently assigned to MORTGAGE ELECTRONIC REGISTRATION SYSTEM, INC. by Assignment recorded 06/02/2010 as Recorder's fee/file/instrument/microfilm/reception No. 2010-6687, covering the following described real property situated in said county and state, to wit: LEGAL DESCRIPTION: LOT 1, BLOCK 27, HILLSIDE ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON TOGETHER WITH THE VACATED PORTION OF LEXINGTON AVENUE ADJACENT ON THE WEST WHICH INURES THERETO. PROPERTY ADDRESS: 1544 JOHNSON AVE KLAMATH FALLS, OR 97601-2555.

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations secured by the Trust Deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$895.25 beginning 05/01/2009; plus late charges of \$.00 each month beginning with the 05/01/2009 payment plus prior accrued late charges

My commission expires May 15, 2012



Notary Public of Oregori

or \$ .00; plus advances of \$ 0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, said sums being the following to wit: \$138,668.48 with interest thereon at the rate of 6.375 percent per annum beginning 04/01/2009 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST GOMPANY, N.A., the undersigned Trustee will on Monday, October 11, 2010 at the hour of 10:00AM 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 by hantor 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 prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of hereIn that is capable of being cured by tendering the performance required under the obligation or Trust Deed, 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's fees not exceeding the amounts provided by OSRS 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, the performance of which is secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. 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 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 the fore 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 sale as september 11, 2010. Federal law may grant you additional attayer for more information about your rights under federal law. You have the right to alonger notice period. Consult a tawyer for more information about your rights under federal law. You believe you need legal assistance with this matter, you may be eligible for free legal assistance. 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 reference information and a directory of legal aid programs, go to http://oregonlawhelp.org or contact the Oregon State Bar's lawyer

#12556 July 21, 28, August 4, 11, 2010.