

2010-011580

Klamath County, Oregon



00090998201000115800160162

09/30/2010 01:10:36 PM

Fee: \$127.00

**RECORDING COVER SHEET FOR NOTICE  
OF SALE PROOF OF COMPLIANCE PER  
O.R.S. 205.234**

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

WHEN RECORDED MAIL TO

**REGIONAL TRUSTEE SERVICES CORPORATION**, as Trustee  
616 1st Avenue, Suite 500  
Seattle, WA 98104

Trustee's Sale No: 09-FMB-96466

ATE 68216



**MARK NAME(S) OF ALL THE TRANSACTION(S)** described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.



**AFFIDAVIT OF MAILING NOTICE OF SALE** (must have trustee's notice of sale attached)



**AFFIDAVIT OF PUBLICATION NOTICE OF SALE**



**PROOF OF SERVICE /AFFIDAVIT OF NON-OCCUPANCY**



**AFFIDAVIT OF COMPLIANCE (AS REQUIRED BY ORS.750(5))**

Original Grantor on Trust Deed

**SCOTT M GOYETTE AND STEPHANIE E GOYETTE AS TENANTS BY THE ENTIRETY**

Beneficiary

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR INDYMAC BANK,  
F.S.B., A FEDERALLY CHARTERED SAVINGS BANK**

ATE112

REGIONAL TRUSTEE SERVICES CORPORATION  
616 1st Avenue, Suite 500  
Seattle, WA 98104  
Phone: (206) 340-2550 / Fax:

Trustee Sale No.: 09-FMB-96466



Affidavit of Mailing Trustee's Notice of Sale

STATE OF WASHINGTON     )  
                                      ) ss.  
COUNTY OF KING         )

The undersigned, being first duly sworn, states that I am now, and at all times herein mentioned was a citizen of the United States a resident of the State of Washington, and over the age of eighteen years, and not the beneficiary or his successor in interest named in the attached original Notice of Sale given under the terms of that certain trust deed described in said Notice.

That I gave notice of the 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 addresses, to-wit:

OCCUPANT, 6727 SHASTA WAY, KLAMATH FALLS, OR, 97603  
SCOTT M. GOYETTE, P.O. BOX 78826, PHOENIX, AZ, 85062  
SCOTT M. GOYETTE, 5553 KELLAL LANE, KLAMATH FALLS, OR, 97603  
SCOTT M. GOYETTE, 6727 SHASTA WAY, KLAMATH FALLS, OR, 97603  
STEPHANIE E. GOYETTE, 5553 KELLAL LANE, KLAMATH FALLS, OR, 97603  
STEPHANIE E. GOYETTE, 6727 SHASTA WAY, KLAMATH FALLS, OR, 97603  
STEPHANIE E. GOYETTE, P.O. BOX 78826, PHOENIX, AZ, 85062

MICHAEL SPENCER, ATTORNEY, RE : PETITION #09-60635-AER7, 439 PINE STREET, KLAMATH FALLS, OR, 97601  
TENANT, 6727 SHASTA WAY, KLAMATH FALLS, OR, 97603

Said persons include (a) the grantor in the trust deed, together with notice required by House Bill 3630 Section 20 and Servicemembers Civil Relief Act Notice, (b) successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice together with notice required by House Bill 3630 Section 20, (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 b ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by an authorized representative of 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 Seattle, WASHINGTON, on 6/18/2010. 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.

96466

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Scott Mulliner

*Scott Mulliner*

On behalf of Regional Trustee Services Corporation

SUBSCRIBED AND SWORN TO before me on

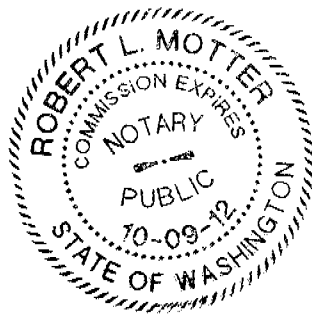
8/18/10

*R. Motter*

NOTARY PUBLIC for WASHINGTON

My commission expires:

10-9-12



**NOTICE TO BORROWER:** YOU SHOULD BE AWARE THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**TRUSTEE'S NOTICE OF SALE**

*Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.*  
Trustee's Sale No. 09-FMB-96466



Reference is made to that certain Deed of Trust made by, SCOTT M GOYETTE AND STEPHANIE E GOYETTE AS TENANTS BY THE ENTIRETY, as grantor, to FIRST AMERICAN TITLE INSURANCE CO., as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR INDYMAC BANK, F.S.B., A FEDERALLY CHARTERED SAVINGS BANK, as beneficiary, dated 9/19/2007, recorded 9/26/2007, under Instrument No. 2007-016848, records of KLAMATH County, OREGON. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by ONEWEST BANK, FSB. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

ATTACHED HERETO AS EXHIBIT 'A' AND INCORPORATED HEREIN AS THOUGH FULLY SET FORTH.

The street address or other common designation, if any, of the real property described above is purported to be:

6727 SHASTA WAY  
KLAMATH FALLS, OR 97603

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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:

	Amount due as of June 15, 2010
Delinquent Payments from October 01, 2008	
15 payments at \$ 1,382.03 each	\$ 20,730.45
6 payments at \$ 1,604.39 each	\$ 9,626.34
(10-01-08 through 06-15-10)	
Late Charges:	\$ 1,226.20
Beneficiary Advances:	\$ 7,985.39
Suspense Credit:	\$ 0.00
	=====
TOTAL:	\$ 39,568.38

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following:

UNPAID PRINCIPAL BALANCE OF \$180,350.63, PLUS interest thereon at 7.125% per annum from 09/01/08 to 1/1/2010, 7.125% per annum from 1/1/2010, until paid, together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

WHEREFORE, notice hereby is given that the undersigned trustee, will on October 18, 2010, at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, County of KLAMATH, State of OREGON, sell at public auction to the highest bidder for cash, the interest in the said described property which the grantor had, or had the 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 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same.

DATED: 6/15/2010

REGIONAL TRUSTEE SERVICES CORPORATION  
Trustee

By



CHAD JOHNSON, AUTHORIZED AGENT  
616 1st Avenue, Suite 500, Seattle, WA 98104  
Phone: (206) 340-2550  
Sale Information: <http://www.rtrustee.com>

STATE OF WASHINGTON     }  
                                      } ss.  
COUNTY OF KING         }

I certify that I am an authorized representative of trustee, and the foregoing is a complete and exact copy of the original trustee's notice of sale.

\_\_\_\_\_  
Authorized Representative of Trustee

**EXHIBIT FOR LEGAL DESCRIPTION**

Trustee's Sale 09-FMB-96466

EXHIBIT 'A'

Real property in the County of Klamath, State of Oregon, described as follows:

LOT 7 AND A PORTION OF LOT 8 IN BLOCK 4 OF SECOND ADDITION TO MOYINA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID LOT 8; THENCE NORTH 134.37 FEET TO THE NORTHWEST CORNER OF SAID LOT 8; THENCE SOUTH 04° 40' 55" EAST 134.76 FEET TO THE SOUTH LINE OF SAID LOT 8, ALSO BEING THE NORTHERLY RIGHT OF WAY LINE OF SHASTA WAY; THENCE SOUTH 89° 42' 00" WEST 11.00 FEET TO THE POINT OF BEGINNING.

09-FMB-96466



6/15/2010

**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 6727 SHASTA WAY , 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 6/15/2010, to bring your mortgage loan current was \$43,189.13. 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 1-800-542-2550 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: Regional Trustee Services, 616 1<sup>st</sup> Avenue, Suite 500, Seattle, WA, 98104.

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

**October 18, 2010, 11:00 AM  
ON THE FRONT STEPS OF THE CIRCUIT COURT**



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 800-723-3638. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: [www.osbar.org](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 the Oregon State Bar Legal Aid at 503-684-3763 or toll free in Oregon at 800-452-7636 or on the web at [www.oregonlawhelp.org](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 866-354-5947. 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 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: 800-723-3638. Many lenders participate in new federal loan

modification programs. You can obtain more information about these programs at [www.makinghomeaffordable.gov/](http://www.makinghomeaffordable.gov/).

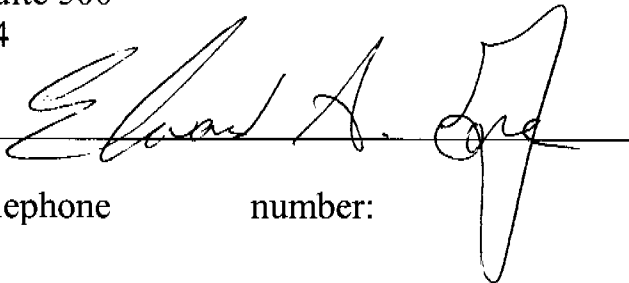
IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM" TO EITHER THE ADDRESS FOR YOUR LENDER LISTED ON THE REQUEST FORM OR TO REGIONAL TRUSTEE SERVICES WHOSE ADDRESS IS LISTED BELOW. YOUR LENDER MUST RECEIVE THE FORM BY 7/15/2010 WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

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

DATED 6/15/2010

Regional Trustee Services  
616 1<sup>ST</sup> Avenue, Suite 500  
Seattle, WA 98104

Trustee signature:

A handwritten signature in black ink, appearing to read "Edward A. [unclear]", written over a horizontal line.

Trustee

telephone

number:

800-542-2550

**PROOF OF SERVICE  
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon

COUNTY OF: Klamath 09-FMB-96466

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupants of **6727 Shasta Way Klamath Falls, OR 97603**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to \_\_\_ at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1<sup>st</sup> Attempt: June 17, 2010 1:11 PM Posted

2<sup>nd</sup> Attempt: June 21, 2010 12:37 PM Posted

3<sup>rd</sup> Attempt: June 23, 2010 10:53 AM Posted

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on \_\_\_ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of June 28, 2010, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

*Chelsea Meek*

**6727 Shasta Way Klamath Falls, OR 97603**

**ADDRESS OF SERVICE**

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

June 17, 2010

1:11 PM

**DATE OF SERVICE**

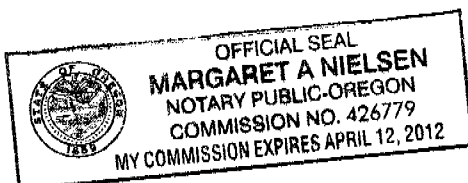
**TIME OF SERVICE**

☐ or non occupancy

By:

*Conty*

Subscribed and sworn to before on this 28<sup>th</sup> day of June, 2010.



*Margaret A. Nielsen*  
Notary Public for Oregon

96466

# 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 # 12477

Trustee's Notice of Sale

Goyette

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:

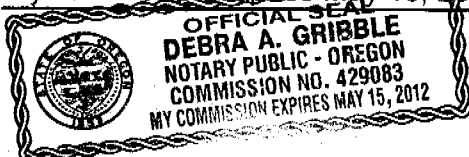
June 29, July 6, 13, 20, 2010

Total Cost: \$1,321.23

Subscribed and sworn by Jeanine P Day  
before me on: July 20, 2010

Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010,  
et seq. Trustee's Sale No. 09-FMB-96466

NOTICE TO BORROWER: YOU SHOULD BE AWARE  
THAT THE UNDERSIGNED IS ATTEMPTING TO COLLECT  
A DEBT AND THAT ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE. Reference is made to that  
certain Deed of Trust made by, SCOTT M GOYETTE AND  
STEPHANIE E GOYETTE AS TENANTS BY THE ENTIRE-  
TY, as grantor, to FIRST AMERICAN TITLE INSURANCE  
CO., as Trustee, in favor of MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC. AS NOMINEE FOR INDY-  
MAC BANK, F.S.B., A FEDERALLY CHARTERED SAV-  
INGS BANK, as beneficiary, dated 9/19/2007, recorded  
9/26/2007, under Instrument No. 2007-016848, records of  
KLAMATH County, OREGON. The beneficial interest under  
said Trust Deed and the obligations secured thereby are  
presently held by ONEWEST BANK, FSB. Said Trust Deed  
encumbers the following described real property situated in  
said county and state, to-wit: LOT 7 AND A PORTION OF  
LOT 8 IN BLOCK 4 OF SECOND ADDITION TO MOYINA,  
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE  
IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH  
COUNTY, OREGON, MORE PARTICULARLY DESCRIBED  
AS FOLLOWS: BEGINNING AT THE SOUTHWEST COR-  
NER OF SAID LOT 8; THENCE NORTH 134.37 FEET TO  
THE NORTHWEST CORNER OF SAID LOT 8; THENCE  
SOUTH 04°40'55" EAST 134.76 FEET TO THE SOUTH  
LINE OF SAID LOT 8, ALSO BEING THE NORTHERLY  
RIGHT OF WAY LINE OF SHASTA WAY; THENCE SOUTH  
89°42'00" WEST 11.00 FEET TO THE POINT OF BEGIN-  
NING. The street address or other common designation, if  
any, of the real property described above is purported to be:  
6727 SHASTA WAY KLAMATH FALLS, OR 97603. The un-  
dersigned Trustee disclaims any liability for any incorrect-  
ness of the above street address or other common designa-  
tion.

Both the beneficiary and the trustee have elected to sell the  
said real property to satisfy the obligations secured by said  
trust deed and a notice of default has been recorded pur-  
suant 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: Amount due as of June 15, 2010  
Delinquent Payments from October 01, 2008 15 payments at  
\$1,382.03 each \$20,730.45 6 payments at \$1,604.39 each  
(10-01-08 through 06-15-10) \$9,626.34 Late Charges:  
\$1,226.20 Beneficiary Advances: \$7,985.39 Suspense Cred-  
it: \$0.00 TOTAL: \$39,568.38 ALSO, if you have failed to pay  
taxes on the property, provide insurance on the property or  
pay other senior liens or encumbrances as required in the  
note and deed of trust, the beneficiary may insist that you do  
so in order to reinstate your account in good standing. The  
beneficiary may require as a condition to reinstatement that  
you provide reliable written evidence that you have paid all  
senior liens or encumbrances, property taxes, and hazard in-  
surance premiums. These requirements for reinstatement  
should be confirmed by contacting the undersigned Trustee.

By reason of said default, the beneficiary has declared all  
sums owing on the obligation secured by said trust deed im-  
mediately due and payable, said sums being the following:  
UNPAID PRINCIPAL BALANCE OF \$180,350.63, PLUS inter-  
est thereon at 7.125% per annum from 09/01/08 to  
1/1/2010, 7.125% per annum from 1/1/2010, until paid, to-  
gether with escrow advances, foreclosure costs, trustee fees,  
attorney fees, sums required for the protection of the prop-  
erty and additional sums secured by the Deed of Trust.

WHEREFORE, notice hereby is given that the undersigned  
trustee, will on October 18, 2010, at the hour of 11:00 AM, in  
accord with the standard of time established by ORS  
187.110, at ON THE FRONT STEPS OF THE CIRCUIT  
COURT, 316 MAIN STREET, KLAMATH FALLS, County of  
KLAMATH, State of OREGON, sell at public auction to the  
highest bidder for cash, the interest in the said described  
property which the grantor had, or had the power to convey,  
at the time of the execution by him of the said trust deed, to-  
gether 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

96466

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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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. Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the same. DATED: 6/15/2010 REGIONAL TRUSTEE SERVICES CORPORATION Trustee By: CHAD JOHNSON, AUTHORIZED AGENT 616 1ST Avenue, Suite 500, Seattle, WA 98104 Phone: (206) 340-2550 Sale Information: <http://www.rtrustee.com> ASAP# 3614156 06/29/2010, 07/06/2010, 07/13/2010, 07/20/2010. #12477 June 29, July 06, 13, 20, 2010.

When recorded mail to:

Trustee Sale No: 09-FMB-96466

Loan No:

**AFFIDAVIT OF COMPLIANCE**  
**(As Required by ORS 86.750)**

STATE OF Texas )  
 ) SS.  
COUNTY OF Travis )

I, Brian Burnett, being first duly sworn, depose and say the following:

Section 1: Modification Request Form

☒ The grantor **did not** return the modification request form provided by the Trustee.

☐ The grantor **did not** return the modification request form provided by the Trustee within the requisite time frame pursuant to ORS 86.750(6).

☐ The grantor **did** return the form requesting a loan modification within the time frame required under ORS 87.750(6). Upon receipt of the modification request form, the beneficiary or an authorized agent of the beneficiary, reviewed the information the grantor provided and, in good faith, processed the grantor's request. After considering the information the grantor provided, it was determined that: (\*\*If selecting this option, choose only one of the following\*\*)

☐ The grantor **was not eligible** for a loan modification and the grantor was notified of this decision within **45 days** of the receipt of the loan modification request form, or

☐ The grantor **was eligible** for a loan modification and the grantor was notified of this decision within **45 days** of the receipt of the loan modification request form, or

☐ The beneficiary or beneficiary's agent **requires additional information** and the grantor was notified of the need for additional information within **45 days** of the receipt of the loan modification form.

Section II: Request for Meeting

☒ The grantor **did not request a meeting** with the beneficiary.

☐ The grantor **made a timely request for a meeting** with the beneficiary and following such request:

☐ The beneficiary or the authorized agent of the beneficiary, who had or was able to obtain authority to modify the loan, either met with the grantor in person or spoke with the grantor by telephone and said meeting was prior to the beneficiary's response to the grantor's request to modify the loan, or

☐ The beneficiary or the authorized agent of the beneficiary attempted to contact the grantor by either contacting the grantor at the grantor's last known address or telephone number or at the grantor's electronic mail address, if the grantor indicated on the loan modification request form that the beneficiary or the beneficiary's agent could contact that grantor at the electronic mail address but the **grantor did not respond** within seven business days of the attempt(s) to contact the grantor.

DATED this 7 day of July, 2010.

By: ONEWEST BANK, FSB

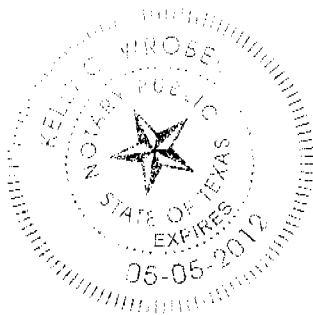
Beneficiary or Authorized Agent

Brian Burnett

Name (printed)

Its: Assistant Vice President

SUBSCRIBED AND SWORN TO before me this 7 day of July, 2010.



Kelly Wrobel  
NOTARY PUBLIC in and for

the State of Texas,

residing at Williamson County

Kelly Wrobel

(printed or typed name)

My appointment expires: \_\_\_\_\_