MUSSHOX

After recording return to: Fidelity National Title Insurance Company 17592 E. 17th Street, Suite 300 Tustin, CA 92780

TS No.: 10-10130-6 Order No.: 570800 Loan No: 0014774178 2010-013165 Klamath County, Oregon



11/12/2010 11:20:55 AM

Fee: \$182.00

# RECORDING COVER SHEET FOR NOTICE OF SALE PROOF OF COMPLIANCE, per ORS 205.234

This cover sheet has been prepared by the person presenting the attached instrument for recording. Any errors in this cover sheet do not affect the transaction(s) contained in the instrument itself.

Affidavit of Mailing Trustee's Notice of Sale Affidavit of Compliance Affidavit of Posting Affidavit of Publication Declaration of Non-Military Service

Original Grantor: JOHN P. DANIELS JR. AND DESIREE D. DANIELS, AS TENANTS BY THE ENTIRETY Beneficiary: Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2005-2, Asset-Backed Certificates, Series 2005-2

182pm2



### **Default Resolution Network**

Date:

09/21/2010

Ref. No.:

10-10130-6

MailbatchID: 311373

STATE OF CALIFORNIA COUNTY OF RIVERSIDE

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on September 21, 2010, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

Affiant Kassondra Zeller

ORGRNTR 2240402519 REF #: 10-10130-6 JOHN P. DANIELS JR. 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORGRNTR 2240402522 REF #: 10-10130-6 DESIREE D. DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORGRNTR 2240402525 REF #: 10-10130-6 GRANTOR/OCCUPANT 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639 ORGRNTR 2240402520 REF #: 10-10130-6 JOHN P. DANIELS JR. 312 ARNOLD ST ROCK HILL, SC 29730

ORGRNTR 2240402523 REF #: 10-10130-6 DESIREE D. DANIELS 312 ARNOLD ST ROCK HILL, SC 29730 ORGRNTR 2240402521 REF #: 10-10130-6 JOHN P. DANIELS JR. 312 ARNOLD ST ROCK HILL, SC 29730-5040

ORGRNTR 2240402524 REF #: 10-10130-6 DESIREE D. DANIELS 312 ARNOLD ST ROCK HILL, SC 29730-5040

### **Default Resolution Network**

Date:

09/21/2010

Ref. No.:

10-10130-6

MailbatchID: 311373

STATE OF CALIFORNIA COUNTY OF RIVERSIDE

Subscribed and sworn to (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_ (month) \_\_\_\_\_ (year), by Kassondra Zeller, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

1

(Signature of Notary)

(Seal of Notary)

ALBA R. BLACK
Commission # 1826090
Notary Public - California
Riverside County
My Comm. Expires Dec 8, 2012



### **Default Resolution Network**

Date:

09/21/2010

Ref. No.:

10-10130-6

MailbatchID: 311383

STATE OF CALIFORNIA COUNTY OF RIVERSIDE

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on September 21, 2010, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

Affiant Eddie Solares

ORGRNTR 7113 8257 1474 6089 4641 REF #: 10-10130-6 JOHN P. DANIELS JR. 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORGRNTR 7113 8257 1474 6089 4672 REF #: 10-10130-6 DESIREE D. DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORGRNTR 7113 8257 1474 6089 4702 REF #: 10-10130-6 GRANTOR/OCCUPANT 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639 ORGRNTR 7113 8257 1474 6089 4658 REF #: 10-10130-6 JOHN P. DANIELS JR. 312 ARNOLD ST ROCK HILL, SC 29730

ORGRNTR 7113 8257 1474 6089 4689 REF #: 10-10130-6 DESIREE D. DANIELS 312 ARNOLD ST ROCK HILL, SC 29730 ORGRNTR 7113 8257 1474 6089 4665 REF #: 10-10130-6 JOHN P. DANIELS JR. 312 ARNOLD ST ROCK HILL, SC 29730-5040

ORGRNTR 7113 8257 1474 6089 4696 REF #: 10-10130-6 DESIREE D. DANIELS 312 ARNOLD ST ROCK HILL, SC 29730-5040

### **Default Resolution Network**

Date:

09/21/2010

Ref. No.:

10-10130-6

MailbatchID: 311383

STATE OF CALIFORNIA COUNTY OF RIVERSIDE

Subscribed and sworn to (or affirmed) before me on this \_\_\_\_\_\_\_ day of \_\_\_\_\_\_ (month), \_\_\_\_\_\_\_ (year), by Eddie Solares, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

(Signature of Notary)

(Seal of Notary)

ALBA R. BLACK
Commission # 1826090
Notary Public - California
Riverside County
My Comm. Expires Dec 8, 2012

### **NOTICE:**

## YOU ARE IN DANGER OF LOSING YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY

Re: TS#: 10-10130-6 Loan #: 0014774178

This notice is about your mortgage loan on your property at 23220 SQUAW FLAT RD, SPRAGUE RIVER, OR 97639

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 September 10, 2010 to bring your mortgage loan current was \$4,765.58. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call 877-304-3100 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:AMERICAN HOME MORTGAGE SERVICING,INC. at 4875 Belfort Road, Suite 130 Jacksonville, FL 32256

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

Date and time: January 18, 2011 at 10:00 AM

Place:on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.

## 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 AMERICAN HOME MORTGAGE SERVICING, INC. at 877-304-3100 to 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. 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: <a href="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://oregonlawhelp.org">http://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 programs by contacting your lender at 877-304-3100. 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. 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 modifications 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 "LOAN MODIFICATION REQUEST FORM". YOUR LENDER MUST RECEIVE THE FORM BY October 11, 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.

September 10, 2010

Trustee name: FIDELITY NATIONAL TITLE INSURANCE COMPANY

Trustee signature: \_

Ryan Bradford, Authorized Signature

Trustee telephone number: 714-508-5100

Trustee Address: 17592 E. 17th Street, Suite 300, Tustin, CA 92780

440-4795 (8/09/COM)



### **Default Resolution Network**

Date:

09/23/2010

Ref. No.:

10-10130-6

MailbatchID: 311730

STATE OF CALIFORNIA COUNTY OF RIVERSIDE

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on September 23, 2010, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

)

Afriant Anthony Gomez

ORNOD 2240462664 REF #: 10-10130-6 DESIREE D. DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 2240462667 REF #: 10-10130-6 JOHN P. DANIELS JR. 312 ARNOLD ST ROCK HILL, SC 29730-5040

ORNOD 2240462670 REF #: 10-10130-6 CURRENT OCCUPANT 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 2240462673 REF #: 10-10130-6 DESIREE D. DANIELS PO BOX E SPRAGUE RIVER, OR 97639 ORNOD 2240462665 REF #: 10-10130-6 DESIREE DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 2240462668 REF #: 10-10130-6 JOHN P. DANIELS JR. 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 2240462671 REF #: 10-10130-6 CREDIT BUREAU OF KLAMATH CO 839 MAIN STREET KLAMATH FALLS, OR 97601

ORNOD 2240462674 REF #: 10-10130-6 JOHN P. DANIELS JR. PO BOX E SPRAGUE RIVER, OR 97639 ORNOD 2240462666 REF #: 10-10130-6 JOHN P. DANIELS JR. 312 ARNOLD ST ROCK HILL, SC 29730

ORNOD 2240462669 REF #: 10-10130-6 JOHN P. DANIELS JR. 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 2240462672 REF #: 10-10130-6 CARTER-JONES COLLECTION SERV 1143 PINE STREET KLAMATH FALLS, OR 97601

ORNOD 2240462675 REF #: 10-10130-6 UNITED FINANCE PO BOX 1763 KLAMATH FALLS, OR 97601

### **Default Resolution Network**

Date:

09/23/2010

Ref. No.:

10-10130-6

MailbatchID: 311730

ORNOD 2240462676 REF #: 10-10130-6 JOHN PAUL DANIELS JR. 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 2240462677 REF #: 10-10130-6 JOHN DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639 ORNOD 2240462678 REF #: 10-10130-6 DESIREE D. DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 2240462679 REF #: 10-10130-6 DESIREE D. DANIELS 312 ARNOLD ST ROCK HILL, SC 29730 ORNOD 2240462680 REF #: 10-10130-6 DESIREE D. DANIELS 312 ARNOLD ST ROCK HILL, SC 29730-5040 ORNOD 2240462681 REF #: 10-10130-6 GENERAL CREDIT SERVICE INC PO BOX 8 MEDFORD, OR 97501

ORNOD 2240462682 REF #: 10-10130-6 DESIREE DEANNE DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

STATE OF CALIFORNIA )
COUNTY OF RIVERSIDE )

Subscribed and sworn to (or affirmed) before me on this \_\_\_\_\_\_ day of \_\_\_\_\_\_ (month), \_\_\_\_\_\_ (year), by Anthony Gomez, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

\_\_ (Signature of Notary)

(Seal of Notary)

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ALBA R. BLACK
Commission # 1826090
Notary Public - California
Riverside County
My Comm. Expires Dec 8, 2012



### **Default Resolution Network**

Date:

09/23/2010

Ref. No.:

10-10130-6

MailbatchID: 311769

STATE OF CALIFORNIA COUNTY OF RIVERSIDE

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on September 23, 2010, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

Affiliant Anthony Gomez

ORNOD 7113 8257 1474 6172 0031 REF #: 10-10130-6 DESIREE D. DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 7113 8257 1474 6172 0062 REF #: 10-10130-6 JOHN P. DANIELS JR. 312 ARNOLD ST ROCK HILL, SC 29730-5040

ORNOD 7113 8257 1474 6172 0093 REF #: 10-10130-6 CURRENT OCCUPANT 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 7113 8257 1474 6172 0123 REF #: 10-10130-6 DESIREE D. DANIELS PO BOX E SPRAGUE RIVER, OR 97639 ORNOD 7113 8257 1474 6172 0048 REF #: 10-10130-6 DESIREE DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 7113 8257 1474 6172 0079 REF #: 10-10130-6 JOHN P. DANIELS JR. 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 7113 8257 1474 6172 0109 REF #: 10-10130-6 CREDIT BUREAU OF KLAMATH CO 839 MAIN STREET KLAMATH FALLS, OR 97601

ORNOD 7113 8257 1474 6172 0130 REF #: 10-10130-6 JOHN P. DANIELS JR. PO BOX E SPRAGUE RIVER, OR 97639 ORNOD 7113 8257 1474 6172 0055 REF #: 10-10130-6 JOHN P. DANIELS JR. 312 ARNOLD ST ROCK HILL, SC 29730

ORNOD 7113 8257 1474 6172 0086 REF #: 10-10130-6 JOHN P. DANIELS JR. 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 7113 8257 1474 6172 0116 REF #: 10-10130-6 CARTER-JONES COLLECTION SERV 1143 PINE STREET KLAMATH FALLS, OR 97601

ORNOD 7113 8257 1474 6172 0147 REF #: 10-10130-6 UNITED FINANCE PO BOX 1763 KLAMATH FALLS, OR 97601

### **Default Resolution Network**

Date:

09/23/2010

Ref. No.:

10-10130-6

MailbatchID: 311769

ORNOD 7113 8257 1474 6172 0154 REF #: 10-10130-6 JOHN PAUL DANIELS JR. 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 7113 8257 1474 6172 0185 REF #: 10-10130-6 DESIREE D. DANIELS 312 ARNOLD ST ROCK HILL, SC 29730

ORNOD 7113 8257 1474 6172 0215 REF #: 10-10130-6 DESIREE DEANNE DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

STATE OF CALIFORNIA COUNTY OF RIVERSIDE ORNOD 7113 8257 1474 6172 0161 REF #: 10-10130-6 JOHN DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 7113 8257 1474 6172 0192 REF #: 10-10130-6 DESIREE D. DANIELS 312 ARNOLD ST ROCK HILL, SC 29730-5040 ORNOD 7113 8257 1474 6172 0178 REF #: 10-10130-6 DESIREE D. DANIELS 23220 SQUAW FLAT RD SPRAGUE RIVER, OR 97639

ORNOD 7113 8257 1474 6172 0208 REF #: 10-10130-6 GENERAL CREDIT SERVICE INC PO BOX 8 MEDFORD, OR 97501

(Signature of Notary)

(Seal of Notary)

ALBA R. BLACK
Commission # 1826090
Notary Public - California
Riverside County
My Comm. Expires Dec 8, 2012

### TRUSTEE'S NOTICE OF SALE

Loan No: 0014774178 T.S. No.: 10-10130-6.

Reference is made to that certain deed made by, JOHN P. DANIELS JR. AND DESIREE D. DANIELS, AS TENANTS BY THE ENTIRETY as Grantor to FIRST AMERICAN TITLE INSRUANCE COMPANY OF OREGON, as trustee, in favor of OPTION ONE MORTGAGE CORPORTION, A CALIFORNIA CORPORATION, as Beneficiary, recorded on December 13, 2004, Book /Volume M04 Page 85355 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: 3610-02200-00902-000

SEE ATTACHED EXHIBIT "A"

Commonly known as:

23220 SQUAW FLAT RD, SPRAGUE RIVER, OR

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: failed to pay payments which became due; together with late charges due;

Monthly Payment \$655.13 Monthly Late Charge \$26.55

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 \$81,405.12 together with interest thereon at the rate of 6.00000 % per annum from March 1, 2010 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will on **January 18, 2011** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statues, on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL TITLE INSURANCE COMPANY, 17592 E. 17th Street, Suite 300, Tustin, CA 92780 714-508-5100

SALE INFORMATION CAN BE OBTAINED ON LINE AT www.fidelityasap.com/ AUTOMATED SALES INFORMATION PLEASE CALL 714-259-7850

### TRUSTEE'S NOTICE OF SALE

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and 'beneficiary" include their respective successors in interest, if any.

Dated: September 22, 2010

FIDELITY NATIONAL TITLE INSURANCE

COMPANY

Juan Enrique

State of California County of Orange

I, the undersigned, certify that I am the Trustee Sale Officer and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

Juan Enriquez

Order No.: 570800 Customer Reference: 10-10130-6

## EXHIBIT A LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **KLAMATH**, STATE OF **OREGON**, AND IS DESCRIBED AS FOLLOWS:

A PARCEL OF LAND LOCATED IN SECTION 22, TOWNSHIP 36 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEING A PORTION OF LOT 7, BLOCK 2 OF TRACT 1114, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON; BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE EASTERLY LINE OF LOT 7, BLOCK 2, TRACT 1114, FROM WHICH THE NORTHEAST CORNER OF SAID LOT 7 BEARS NORTH 25° 10` 50" EAST 243.10 FEET DISTANT; THENCE WEST 961.54 FEET TO A POINT ON THE WEST LINE OF SAID LOT 7; THENCE SOUTH 00° 35` 53" WEST ALONG THE LOT LINE 391.09 FEET TO THE SOUTHEAST CORNER OF LOT 5; THENCE CONTINUING SOUTH 00° 35` 53" WEST 393.70 FEET TO A POINT WHICH LIES 60.00 FEET NORTH OF THE SOUTH LINE OF SAID LOT 7 AND THE WESTERLY RIGHT OF WAY LINE OF SQUAW FLAT ROAD; THENCE NORTH 25° 10` 50" EAST 867.14 FEET TO THE POINT OF BEGINNING.

### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for January 18, 2011. Unless the property owner (your landlord) pays the lender who is foreclosing on this property, the foreclosure will go through and someone new will own this property.

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

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

### FEDERAL LAW REQUIRES YOU TO BE NOTIFIED

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

### STATE LAW NOTIFICATION REQUIREMENTS

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

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

IMPORTANT: For the buyer to be required to give you notice under state law, you must prove to the business or individual who is handling the foreclosure sale that you are occupying and renting this property as a residential dwelling under a legitimate rental agreement. The name and address of the business or individual who is handling the foreclosure sale is shown on this notice under the heading "TRUSTEE." You must mail or deliver your proof not later than December 19, 2010 (30 days before the date first set for the foreclosure sale). Your proof must be in writing and should be a copy of your rental agreement or lease. If you do not have a written rental agreement or lease, you can provide other proof, such as receipts for rent you paid.

### **ABOUT YOUR SECURITY DEPOSIT**

Under state law, you may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

### ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

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

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD TO ANOTHER BUSINESS OR INDIVIDUAL OR UNTIL A COURT OR A LENDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. AS EXPLAINED ABOVE, YOU MAY BE ABLE TO APPLY A DEPOSIT YOU MADE OR PREPAID RENT AGAINST YOUR CURRENT RENT OBLIGATION. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE AND OF ANY NOTICE YOU GIVE OR RECEIVE CONCERNING THE APPLICATION OF YOUR DEPOSIT OR YOUR PREPAID RENT.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR HOME WITHOUT FIRST GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU MAY WISH TO CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Free legal assistance:

**Oregon Law Center** 

Portland: (503) 473-8329
Coos Bay: 1-800-303-3638
Ontario: 1-888-250-9877
Salem: (503) 485-0696
Grants Pass: (541) 476-1058
Woodburn: 1-800-973-9003
Hillsboro: 1-877-726-4381
http://www.oregonlawcenter.org/

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: <a href="http://www.osbar.org">http://www.osbar.org</a>.

### NOTICE OF DEFAULT AND ELECTION TO SELL

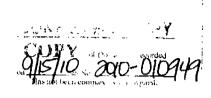
RE: Trust Deed from: JOHN P. DANIELS JR. AND DESIREE D. DANIELS, AS TENANTS BY THE ENTIRETY, Grantor

To: Fidelity National Title Insurance Company, Successor Trustee

After recording return to(name, address, zip):

Fidelity National Title Insurance Company 17592 E. 17th Street, Suite 300 Tustin , CA 92760

TS No: 10-10130-6 . - Loan No: 0014774178



Reference is made to that certain Deed of Trust made by JOHN P. DANIELS JR. AND DESIREE D. DANIELS, AS TENANTS BY THE ENTIRETY, as grantor, to FIRST AMERICAN TITLE INSRUANCE COMPANY OF OREGON, as trustee, in favor of OPTION ONE MORTGAGE CORPORTION, A CALIFORNIA CORPORATION, as beneficiary, dated as of November 24, 2004, and recorded December 13, 2004, in the Records of Klamath County, Oregon, in Book /Volume Mo4 at Page 85355, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R-3610-02200-00902 - Legal Description Attached

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums: Principal balance \$81,405.12

#### **Delinquent Payments**

<u>FROM</u>	THRU	NO. PMTS	INT. RATE	<u>AMOUNT</u>	GRAND TOTAL
04/01/2010	09/10/2010	6	6.00000%	\$855.13	\$3,930.78
Late Charges					
Grand Total Late	Charges				\$159.30
Beneficiary's Ac	Ivances, Costs an	d Expenses			
Grand Total					\$0.00
Trustee's Fees a	and Costs				\$ 675.50
GRAND TOTAL	REQUIRED TO RE	EINSTATE			<b>\$</b> 4,765. <b>5</b> 8

TS No :10-10/30-6.

Loan No: 0014774178

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to- wit: failed to pay payments which became due; together with late charges due;

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110, on January 18, 2011, at the following place: on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.

FOR SALE INFORMATION CALL; 714.730.2727
Website for Trustee's Sale Information: www.fldelltyasap.com/

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property.

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), together with costs, trustee's and attorney's fees, 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, at any time prior to five days before the date last set for sale.

FOR FURTHER INFORMATION CONTACT: FIDELITY NATIONAL TITLE INSURANCE COMPANY 17592 E. 17th Street, Suite 300 Tuslin, CA 92780 714-508-5100 In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated September 10, 2010

Fidelity National Title Insurance Company, Successor Trustee

Ryan Bradford, Authorized Signor

State of California

}ss.

County of Orange

355

On September 10, 2010, before me, Lorena Enriquez, a Notary Public, personally appeared Ryan Bradford, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Lorena Enriquez # 1807200

My Commission Expires July 21, 2012

LORENA ENRIQUEZ
Commission # 1807200
Notary Public - Gatifornia
Orange County
My Comm. Expires Jul 21, 2012

(Seal)

. . . .

85361

#### EXHIBIT "A" LEGAL DESCRIPTION

A parcel of land located in Section 22, Township 36 South, Range 10 East of the Williamette Meridian, Klamath County, Oregon, being a portion of Lot 7, Block 2 of TRACT 1114, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon; being more particularly described as follows:

Beginning at a point on the Easterly line of Lot 7, Block 2, TRACT 1114, from which the Northeast corner of said Lot 7 bears North 25° 10' 50° East 243.10 feet distant; thence West 961.54 feet to a point on the West line of said Lot 7; thence South 00° 35' 53° West along the lot line 391.09 feet to the Southeast corner of Lot 5; thence continuing South 00° 35' 53° West 393.70 feet to a point which lies 60.00 feet North of the South line of said Lot 7 and thence East 600.78 feet to the Easterly line of said Lot 7 and the Westerly right of way line of Squaw Flat Road: thence North 25° 10' 50° East 867.14 feet to the point of beginning.

Tax Account No: 3610-02200-00902-000

Key No: 874436

### **DECLARATION OF NON-MILITARY SERVICE**

Loan No:

0014774178

T.S. No:

10-10130-6

Owner(s):

JOHN P. DANIELS JR. AND DESIREE D. DANIELS, AS TENANTS BY THE ENTIRETY

The undersigned, declares as follows:

I am informed and believe and on that ground allege that the matters stated in this declaration are true. That JOHN P. DANIELS JR. AND DESIREE D. DANIELS, AS TENANTS BY THE ENTIRETY is not now, or within the period of three months prior to the making of this declaration, (a) in the Federal Service on active duty as a member of the Army of the United States, or the United States Navy, or the United States Air Force, or the Women's Army Corps, or as an officer of the Public Health Service; or (b) in training or being educated under the supervision of the United States preliminary to induction into the military service; or (c) under orders to report for induction under the Selective Training Service Act of 1940; or (d) a member of the Enlisted Reserve Corps under orders to report to military service; or (e) an American Citizen, serving with the forces of any nation allied with the United States in the prosecution of the war, within the purview of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended; or (f) serving in the armed forces of the United States pursuant to the Selective Service Act of 1948.

That this declaration is made for the above referenced trustee's sale number for the purpose of inducing Fidelity National Title Company, as trustee, without leave of court first obtained, to cause said property to be sold under the terms of said deed of trust pursuant to the power of sale contained therein.

I declare under penalty of perjury under the la foregoing is true and correct.		Florida	that the
Executed on OCTOBeh 8 2010 (Date)	)		
Wells Fargo Bank, N.A., as Trustee for Option Certificates, Series 2005-2, by American Home	One Mortgage Loan Trus Mortgage Servicing, Inc.	t 2005-2, Asset-Ba , as Attorney-in-Fa	cked ct
By: Kathy S	mith		
STATE OF: Florida			
COUNTY OF: Duval			
On 16-08-2010 before me, appeared Kathy Smith evidence to be the person(s) whose name(s) is/are sulhe/she/they executed the same in his/her/their authori instrument the person(s), or the entity upon behalf of which the person in the person	bscribed to the within instrum zed capacity(ies), and that b th the person(s) acted, execute	y his/her/their signatured the instrument.	satisfactory d to me that re(s) on the
I certify under PENALTY OF PERJURY under the laws of paragraph is true and correct.	the State of	a that the foreg	oing
WITNESS my hand and official seal.  Notary Signature	LINDA BAYLESS Notary Public, State of Flor Commission# DD61599 My comm. Bypyres Nov. 19	0	

My comm. expires (vov. 19, 2010)

Client Reference No. 0014774178

TS NO.:

Trustee Sale No. 10-10130-6

## AFFIDAVIT OF COMPLIANCE WITH Ch. 864 (2009 Oregon Laws)

·	
STATE OF	Jokida County of Duvac ) ss:
l,	<b>Kathy Smith</b> , being first duly sworn, depose, and say that am
employed by	#77ms = (hereinafter "beneficiary") and I am familiar with the records and
files kept by b	eneficiary with respect to Loan number 0014774178, where the grantor(s) name(s) is/are
	Beneficiary did not receive a Modification Request Form from the grantor(s) within the time
	specified in Chapter 864 (2009 Oregon Laws). The Modification Request Form was sent on 09/20/2010; or
[ ]	Beneficiary received a timely Modification Request Form from the grantor(s) on [date].
	If beneficiary received a timely Modification Request Form ( <i>check all that apply</i> ):
	Beneficiary or beneficiary's agent reviewed the information submitted by grantor(s), and notified
	the grantor(s) that the beneficiary denied the request for modification of the loan.
Π	Beneficiary or beneficiary's agent requested grantor(s) provide additional information needed to determine whether the loan could be modified.
Π	If timely requested by the grantor(s), the beneficiary or beneficiary's agent met with the
	grantor(s) in person or spoke to the grantor(s) by telephone before the beneficiary or
	beneficiary's agent responded to the grantor(s) request to modify the loan. The person
	representing the beneficiary or the beneficiary's agent who met or spoke with grantor(s) had or
[1	was able to obtain authority to modify the loan.  The grantor(s) did not respond to the honofician within accomplishing the data the
1 1	The grantor(s) did not respond to the beneficiary within seven business days of the date the beneficiary or the beneficiary agent attempted to contact the grantor(s) to schedule a meeting in
	person or by telephone. The beneficiary has previously considered the current financial information provided by the
	grantor(s), and has in good faith determined that the grantor(s) is not eligible for a modification
$\cup$	of this loan. The beneficiary has informed the grantor(s) that the grantor(s) is not eligible for a
	modification of this loan.
	And Kathy Smith
	By: Kathy Smith
Subscri	bed and sworn to before me on 10-08 2010 by Kathy Smith
	(name of affiant).
	Notary Public
	LINDA BAYLESS
	Notary Public, State of Florida Commission# DD615990
	My comm. expires Nov. 19, 2010
	$\cdot$



10101306 / DANIELS, JR. ASAP# 3749221

## **FDRSA**

## AFFIDAVIT OF POSTING

STATE OF OREGON County of Klamath

SS.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale and Exhibit "A" upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

23220 Squaw Flat Rd Sprague River, OR 97639

### As follows:

On 09/25/2010 at 10:03 AM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(A).

On 09/27/2010 at 1:08 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

On 09/29/2010 at 2:55 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME

this <u>674</u> day of <u>Oct</u>

.20//>

by Robert Bolenbaugh.

1

Votary Public for Oregon

Robert Bolenbaugh

Nationwide Process Service, Inc.

420 Century Tower

1201 SW 12th Avenue Portland, OR 97205

(503) 241-0636

OFFICIAL SEAL
MARGARET A NIELSEN
NOTARY PUBLIC-OREGON
COMMISSION NO. 426779
MY COMMISSION EXPIRES APRIL 12, 2012

**#243592#** 

## **FDRSA**

## AFFIDAVIT OF MAILING

STATE OF OREGON County of Multnomah

SS.

I, Brandy Socha, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On October 01, 2010,I mailed a copy of the Trustee's Notice of Sale and Exhibit "A", by First Class Mail, postage pre—paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

### OCCUPANT 23220 Squaw Flat Rd Sprague River, OR 97639

This mailing completes service upon an occupant at the above address with an effective date of 09/25/2010 as calculated pursuant to ORS 86.750 (1)(c).

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

SUBSCRUED AND SWORN BEFORE ME

OFFICIAL SEAL
LISA ANN PAOLO
NOTARY PUBLIC - OREGON
COMMISSION NO. 435482
MY COMMISSION EXPIRES JANUARY 6, 2013

this day of by Brandy Socha.

Notary Public for Oregon

Brandy Socha

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue

Portland, OR 97205

(503) 241–0636

\*243592\*

## 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 # 12756
Trustee's Notice of Sale
Daniels, Jr.
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:
October 01, 08, 15, 22, 2010
Total Cost: \$1,115.79
Jeanine PDO1
Sypscribed and sworn by Jeanine P Day
perfore me on: October 22, 2010

## TRUSTEE'S NOTICE OF SALE Loan No: 0014774178 T.S. No.: 10-10130-6.

Loan No: 0014774178 T.S. No.: 10-10130-6.

Reference is made to that certain deed made by, JOHN P. DANIELS JR. AND DESIREE D. DANIELS, AS TENANTS BY THE ENTIRETY as Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as trustee, in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as Beneficiary, recorded on December 13, 2004, Book/Volume M04 Page 85355 of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: 3610-02200-00902-000 THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, AND IS DESCRIBED AS FOLLOWS: A PARCEL OF LAND LOCATED IN SECTION 22. TOWNSHIP, 36, SOUTH, BANGE 10 FAST, OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEING A PORTION OF LOT 7, BLOCK 2 OF TRACT 1114, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON; BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EASTERLY LINE OF LOT 7, BLOCK 2, TRACT 1114, FROM WHICH THE NORTHEAST CORNER OF SAID LOT 7 BEARS NORTH 25° 10' 50" EAST 243.10 FEET DISTANT; THENCE WEST 961.54 FEET TO A POINT ON THE WEST LINE OF SAID LOT 7; THENCE SOUTH 00° 35" 53" WEST ALONG THE LOT LINE 391.09 FEET TO THE SOUTH EAST CORNER OF LOT 5; THENCE CONTINUING SOUTH 00° 35' 53" WEST ALONG THE LOT LINE 391.09 FEET TO THE SOUTH EAST CORNER OF LOT 5; THENCE CONTINUING SOUTH 00° 35' 53" WEST ALONG THE LOT LINE 391.09 FEET TO THE SOUTH EAST CORNER OF LOT 5; THENCE CONTINUING SOUTH 00° 35' 53" WEST ALONG THE LOT LINE 391.09 FEET TO THE SOUTH EAST CORNER OF LOT 7; THENCE CONTINUING SOUTH 00° 35' 53" WEST AS 393.70 FEET TO A POINT WHICH LIES 60.00 FEET NORTH OF THE SOUTH LINE OF SAID LOT 7 AND THE WESTERLY RIGHT OF WAY LINE OF SQUAW FLAT ROAD; THENCE NORTH 25° 10' 50" EAST 867.14 FEET TO THE POINT OF BEGINNING. Commonly known as: 23220 SQUAW FLAT RD, SPRAGUE RIVER, OR.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: failed to pay payments which became due; together with late charges due; Monthly Payment \$655.13 Monthly Late Charge \$26.55

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 \$81,405.12 together with interest thereon at the rate of 6.00000% per annum from March 1, 2010 until paid, plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

My commission expires May 15, 2012

Notary Public of Oregon

Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, the undersigned trustee will-on January 18, 2011 at the hour of 10:00 AM, Standard of Time, as established by section 187-110, Oregon Revised Statues, on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, County of Klamath , State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or nustred at any time prior to five days before the date last set for sale. FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL TITLE INSURANCE COMPANY, 17592 E. 17th Street, Suite 300, Tustin, CA 92780 714Å-508-5100 SALE INFORMATION CAN BE OBTAINED ON LINE AT www.fidelityasap.com/ AUTOMATED SALES INFORMATION PLEASE CALL 714-259-7850

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and beneficiary" include their respective successors in interest, if any. Dated: September 22, 2010 FIDELITY NATIONAL TITLE INSURANCE COMPANY Juan Enriquez ASAP# 3749221 10/01/2010, 10/08/2010, 10/15/2010, 10/22/2010.