

UTC 88354

2010-014238

Klamath County, Oregon



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12/15/2010 03:29:50 PM

Fee: \$122.00

RECORDING COVER SHEET

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

After Recording, Return To:

Default Resolution Network
135 Main Street, Suite 1900
San Francisco, CA 94105

1. Name(s) of the Transaction(s):

Affidavit of mailing, proof of service, Affidavit of Publication

2. Direct Party (Grantor):

Michael M. Beeby

3. Indirect Party (Grantee):

4. True and Actual Consideration Paid:

N/A

5. Legal Description:

See attached

122AmJ

When recorded mail to:
DEFAULT RESOLUTION NETWORK
135 Main St. Ste.1900
San Francisco, CA 94105
Phone: 415-247-2450
Fax: 415-520-0488

Loan # 372156397-9001 / Beeby
TS # 10-01359-4 .
Title Order # 88354
Grantor: Michael M. Beeby

AFFIDAVIT OF MAILING



Walz Affidavit #: 1841515

AFFIDAVIT OF MAILING**Default Resolution Network**

Date: 09/10/2010

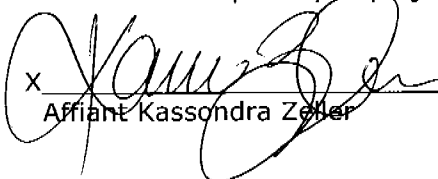
Ref. No.: 10-01359-4

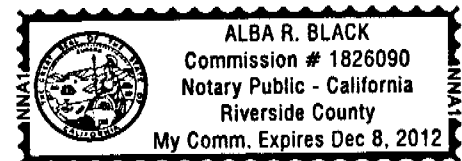
MailbatchID: 309670

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 10, 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 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.

X 
Affiant Kassondra Zeller



ORGRNTR
7113 8257 1474 5763 3376
REF #: 10-01359-4
Grantor/Occupant
414 Walnut Avenue
Klamath Falls, OR 97603

ORGRNTR
7113 8257 1474 5763 3383
REF #: 10-01359-4
Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

ORGRNTR
7113 8257 1474 5763 3390
REF #: 10-01359-4
Resident of Property Subject to
Foreclosure Sale
414 Walnut Avenue
Klamath Falls, OR 97603

ORNOS
7113 8257 1474 5763 3406
REF #: 10-01359-4
Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

ORNOS
7113 8257 1474 5763 3413
REF #: 10-01359-4
Michael M. Beeby
6510 S 6th St #78
Klamath Falls, OR 97603

ORNOS
7113 8257 1474 5763 3420
REF #: 10-01359-4
Grantor/Occupant
414 Walnut Avenue
Klamath Falls, OR 97603

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 20 day of Sept (month),
2010 (year), by Kassondra Zeller, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.

(Signature of Notary)

(Seal of Notary)



Walz Affidavit #: 1841326

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 09/10/2010

Ref. No.: 10-01359-4

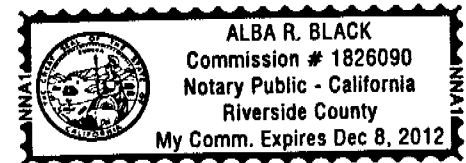
MailbatchID: 309620

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 10, 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.

X 
Affiant Kassondra Zeller



ORGRNTR
2239688868
REF #: 10-01359-4
Grantor/Occupant
414 Walnut Avenue
Klamath Falls, OR 97603

ORGRNTR
2239688869
REF #: 10-01359-4
Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

ORGRNTR
2239688870
REF #: 10-01359-4
Resident of Property Subject to
Foreclosure Sale
414 Walnut Avenue
Klamath Falls, OR 97603

ORNOS
2239688871
REF #: 10-01359-4
Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

ORNOS
2239688872
REF #: 10-01359-4
Michael M. Beeby
6510 S 6th St #78
Klamath Falls, OR 97603

ORNOS
2239688873
REF #: 10-01359-4
Grantor/Occupant
414 Walnut Avenue
Klamath Falls, OR 97603

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 20 day of Sept (month),
2010 (year), by Kassondra Zeller, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.

(Signature of Notary)

(Seal of Notary)

TRUSTEE'S NOTICE OF SALE

Loan No: 372156397-9001 / Beeby
T.S. No.: 10-01359-4 OR

Reference is made to that certain deed made by, Michael M. Beeby as Grantor to Brad Williams c/o UPF Incorporated, a Washington corporation, as trustee, in favor of Sterling Savings Bank, as Beneficiary, recorded on August 14, 2006, as Instrument No. 2006-016318 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: R-3809-032AD-09900-000

Lot 4 and the Northwesterly 55 feet of the Southwesterly 4 feet of Lot 3, Block 85, Klamath Addition to the City of Klamath Falls, according to the Official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon.

Commonly known as: 414 Walnut Avenue, Klamath Falls, 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; failed to pay advances made by the Beneficiary;

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 \$119,036.92 together with interest thereon at the rate of 6.74% per annum from May 15, 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 7, 2011** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at the main entrance to the County Courthouse, 316 Main St., Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and 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, 135 Main St. Ste.1900, San Francisco, CA 94105 415-247-2450

**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.priorityposting.com
AUTOMATED SALES INFORMATION PLEASE CALL 714-573-1965**

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: August 30, 2010

FIDELITY NATIONAL TITLE INSURANCE
COMPANY, Trustee



Julie B. Wagner, Authorized Signor

State of California
County of San Francisco

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.



Julie B. Wagner, Trustee Sale Officer

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for January 7, 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 8, 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: <http://www.osbar.org>.

WHEN RECORDED MAIL TO:
Fidelity National Title Insurance Company
135 Main St. Ste.1900
San Francisco, CA 94105

T.S. NO.: 10-01359-4
LOAN NO.: 372156397-9001 / Beeby

AFFIDAVIT OF MAILING
PURSUANT TO OREGON LAWS HB 3630 AND SB 239

STATE OF California
COUNTY OF San Francisco

I, Julie Wagner being first duly sworn, depose, say and certify that:

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

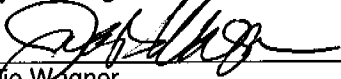
Notice was given as described by mailing a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

SEE ATTACHED

Each of the notices so mailed was certified to be a true copy of the DANGER NOTICE by Julie Wagner, for Fidelity National Title Insurance Company the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Francisco, California on

8/10/2010

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


Julie Wagner

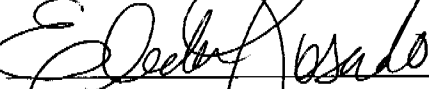
State of California }ss.

County of San Francisco }ss

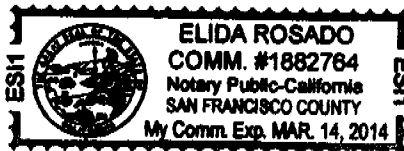
8/10/2010
On August 31, 2010 before me, Elida Rosado, a Notary Public in and for said county, personally appeared Julie Wagner, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed 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.


Elida Rosado # 1882764

My Commission Expires March 14, 2014



NOTICE:

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

**Re: TS#: 10-01359-4
Loan #: 372156397-9001 / Beeby**

This notice is about your mortgage loan on your property at 414 Walnut Avenue, 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 August 31, 2010 to bring your mortgage loan current was \$0.00 . The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call 509-227-0910 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: Sterling Savings Bank at 111 N. Wall Spokane, WA 99201

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

Date and time: January 7, 2011 at 10:00 AM

Place: At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, 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 Sterling Savings Bank at 509-227-0910 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: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://oregonlawhelp.org>.

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 509-227-0910. 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 <http://www.makinghomeaffordable.gov/>.

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 September 30, 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.

August 31, 2010

Trustee name: FIDELITY NATIONAL TITLE INSURANCE COMPANY

Trustee signature: Julie Wagner

Authorized Signature



Trustee telephone number: 415-247-2450

Trustee Address: 135 Main St. Ste.1900 , San Francisco, CA 94105

440-4795 (8/09/COM)

MODIFICATION REQUEST FORM

August 31, 2010

Trustee Sale Number: 10-01359-4
Loan Number: 372156397-9001 / Beeby
Trustor/Owner: Michael M. Beeby
Property Address: 414 Walnut Avenue, Klamath Falls, OR 97603

THIS MODIFICATION REQUEST FORM MUST BE RETURNED TO THE ADDRESS BELOW NO LATER THAN September 30, 2010 (30 DAYS FROM THE DATE OF THIS NOTICE).

The lender then has 45 days to respond as to whether the homeowner qualifies for a loan modification.

You may request a meeting with your lender to discuss loan modification.

In consideration of your request for modification your lender may request that the grantor disclose current information about the grantor's income and expenses, the grantor's address, phone number and electronic mail address and other facts that may affect the grantor's eligibility for a loan modification. You may wish to return this information with your Modification Request Form.

I, _____ request the beneficiary to review the above referenced loan for modification.

Borrowers/Owners Contact information:

Name: _____

Address: _____

Phone: _____ Fax: _____ Cell: _____

Email: _____

Signed: _____

This form must be returned to your lender at the following address:

Sterling - WA
111 N. Wall
Spokane, WA 99201

Please include information about your income and expenses to expedite this process.

When recorded mail to:
DEFAULT RESOLUTION NETWORK
135 Main St. Ste.1900
San Francisco, CA 94105
Phone: 415-247-2450
Fax: 415-520-0488

Loan # 372156397-9001 / Beeby
TS # 10-01359-4 .
Title Order # 88354
Grantor: Michael M. Beeby

AFFIDAVIT OF SERVICE

745597
10-01359-1
(SFO)

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

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 **414 Walnut Ave. Klamath Falls, OR 97601**

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Kylie Torres at the address below.

☒ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to Kylie Torres, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Heidi Dishmon, Richard Dishmon & Jacob Reeves

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

1st Attempt:

2nd Attempt:

3rd Attempt:

☐ **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 September 14, 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

Chelsen Meek

414 Walnut Ave. Klamath Falls, OR 97601

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.

September 10, 2010

11:55 AM

DATE OF SERVICE

TIME OF SERVICE

☐ or non occupancy

By: *[Signature]*

Subscribed and sworn to before on this 14th day of September, 2010.



Margaret A. Nielsen
Notary Public for Oregon

01/07/11

When recorded mail to:
DEFAULT RESOLUTION NETWORK
135 Main St. Ste.1900
San Francisco, CA 94105
Phone: 415-247-2450
Fax: 415-520-0488

Loan # 372156397-9001 / Beeby
TS # 10-01359-4 .
Title Order # 88354
Grantor: Michael M. Beeby

AFFIDAVIT OF PUBLICATION

10-01359-4
(SFO)
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 # 12726

Trustee's Notice of Sale

Beeby

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)

Four

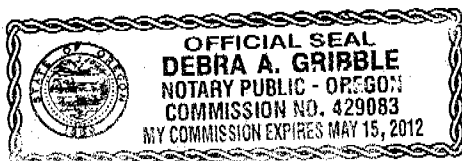
Insertion(s) in the following issues:

September 22, 29, October 06, 13, 2010

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: October 13, 2010

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

Loan No.: 372156397-9001 / Beeby TS #: 10-01359-4 OR

Reference is made to that certain Trust Deed made by Michael M. Beeby, as Grantor, to Brad Williams c/o UPF Incorporated, a Washington corporation, as successor Trustee, in favor of Sterling Savings Bank, as the original Beneficiary, recorded 08/14/2006, as Instrument No. 2006-016318, of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: R-3809-032AD-09900-000 Lot 4 and the Northwesterly 55 feet of the Southwesterly 4 feet of Lot 3, Block 85, Klamath Addition to the City of Klamath Falls, according to the Official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon. Commonly known as: 414 Walnut Avenue Klamath Falls, 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; failed to pay advances made by the Beneficiary;

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 \$119,036.92 together with interest thereon at the rate of 6.74% per annum from May 15, 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 7, 2011 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at the main entrance to the County Courthouse, 316 Main St., Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and 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, 135 Main St. Ste. 1900, San Francisco, CA 94105 415-247-2450 Sale information can be obtained on line at www.priorityposting.com Automated sales information please call 714-573-1965

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 the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. Dated 8/30/2010 Fidelity National Title Insurance Company, Trustee Julie B Wagner, Authorized Signor State of California County of San Francisco 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. Julie B Wagner, Trustee Sale Officer P745597 9/22, 9/29, 10/6, 10/13/2010. #12726 September 22, 29, October 06, 13, 2010.