

Ap 08110

2011-000857
Klamath County, Oregon



00095804201100008570170176

01/24/2011 03:29:52 PM

Fee: \$132.00

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:

Trustee Corps
17100 Gillete Ave
Irvine, CA 92614

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

Affidavit of Mailing
Affidavit of Compliance
Declaration of Non-Military Service
Affidavit of Posting
Affidavit of Publication

2. Direct Party (Grantor):

Gretchen A. Kirk

3. Indirect Party (Grantee):

4. True and Actual Consideration Paid:

5. Legal Description:

See attached

137Am

[WHEN RECORDED MAIL TO:]

**Trustee Corps
17100 Gillete Ave.
Irvine, CA 92614**

100513473

[Space Above This Line for Recorder's Use]

Loan #: 502117306 Trustee Sale #: OR07000046-10-1

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA
COUNTY OF ORANGE

I, Freddy Alvidrez 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 interested named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Freddy Alvidrez of TRUSTEE CORPS, 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 IRVINE, on September 21, 2010. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

"Notice as required by an in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any."

Loan #: 502117306 Trustee Sale #: OR07000046-10-1

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Freddy Alvidrez of TRUSTEE CORPS, 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 IRVINE, on September 21, 2010. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded and at least 25 days before the day set for the trustee's sale.

BY: **Freddy Alvidrez**, TRUSTEE SALE OFFICER

State of California)

County of (Orange)
SEP 21 2010

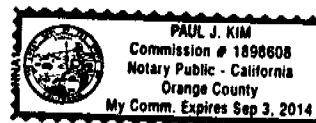
Paul Kim

On _____ before me, _____, a
notary public, personally appeared Freddy Alvidrez 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.

Notary Public in and for said County and State



Declaration of Mailing

Trustee's Sale No. OR07000046-10

Date: 09/21/2010

Mailing: Sale

Page: 1

I, Freddy Alvidrez, declare: That I am an officer, agent, or employee of MTC FINANCIAL Inc., dba Trustee Corps whose business address is 17100 Gillette Ave, Irvine, CA 92614

I am over the age of eighteen years; On 09/21/2010 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine notices, a true and correct copy of which is hereunto attached and made part hereof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert Fee	R.R Fee
71923789001012441713	KIRK, GRETCHEN A. 1535 CRESCENT CUT-OFF RD. CRESCENT, OR 97733	\$3.09	\$1.85
71923789001012441720	KIRK, GRETCHEN A. 5553 KLICITAT DR. NE KEIZER, OR 97733	\$3.09	\$1.85
71923789001012441737	OCCUPANT 1535 CRESCENT CUT-OFF RD. CRESCENT, OR 97733	\$3.09	\$1.85

\$9.27 \$5.55

Number of Pieces by Sender	Number of Pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
3			

I certify (or Declare) under penalty of perjury under the laws of the State of OR that the foregoing is true and correct.

SEP 21 2010

(Date)

(Declarant)



Declaration of Mailing

Trustee's Sale No. OR07000046-10-1

Date: 12/07/2010

Mailing: Courtesy

Page: 1

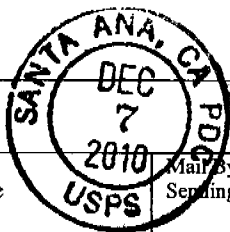
I, Deidre Harp, declare: That I am an officer, agent, or employee of MTC FINANCIAL Inc. dba Trustee Corps whose business address is 17100 Gillette Ave, Irvine, CA 92614

I am over the age of eighteen years; On 12/07/2010 by Certified and First Class mail, enclosed in a sealed envelope with postage notices,

a true and correct copy of which is hereto attached and made part hereof, addressed to following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert Fee	R R Fee
71901017845000476428	OCCUPANT 1535 CRESCENT CUT-OFF RD. CRESCENT, OR 97733	\$3.41	\$1.10
		\$3.40	\$1.10

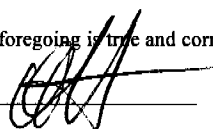
Number of Pieces by Sender 1	Number of Pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
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I certify (or Declare) under penalty of perjury under the laws of the State of AZ that the foregoing is true and correct

(Date)

(Declaring)



TRUSTEE'S NOTICE OF SALE

Loan No: 502117306
T.S. No.: OR07000046-10-1

Title Order No: 100513473-OR-GNO

Reference is made to that certain deed made by, GRETCHEN A KIRK as Grantor to TICOR TITLE INSURANCE COMPANY, as trustee, in favor of WILLAMETTE VALLEY BANK, A FEDERALLY CHARTERED SAVINGS BANK as Lender and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC** as Beneficiary, recorded on June 30, 2008, as Instrument No. 2008-009526 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: R881629

LT PARCEL 1 PN PARCEL 1 OF LAND PARTITION NO. 62.96 IN THE OFFICE OF KLAMATH CO.

Commonly known as:

1535 CRESCENT CUT-OFF RD., CRESCENT, OR 97733

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;

Monthly Payment \$1104.25
Monthly Late Charge \$55.21

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 \$ 133,467.81 together with interest thereon at the rate of 6.87500 % per annum from April 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, the undersigned trustee will on **January 26, 2011** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon. 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.

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 15, 2010

LSI Title Company of Oregon

G. Sheppard

C/O TRUSTEE CORPS

2112 BUSINESS CENTER DRIVE, 2ND FLOOR, IRVINE, CA 92612

For Sale information contact: (714) 573-1965, (714) 573 7777, and (949) 252 8300

State of California

County of Orange

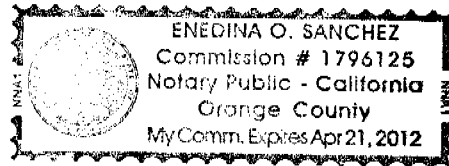
On 9-16-10 before me Enedina O. Sanchez, (name and title of the officer), personally appeared G. Sheppard, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the instrument and acknowledgement to me that he/she/they executed the same in his/her/their 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 OR PERJURY** under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

Enedina O. Sanchez
Enedina O. Sanchez



THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**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 1535 CRESCENT CUT-OFF RD., CRESCENT, OR 97733.

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."

This amount you would have had to pay as of 05/01/2010 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 (877) 714-0966 EX.285 to find out the exact amount you must pay to bring your mortgage loan current and get other details about the amount you owe.

You may also get these details by sending a request by certified mail to:

LSI Title Company of Oregon
C/o Trustee Corps
30 Corporate Park, 4th Floor, Suite 400
Irvine, CA 92606

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

Date and time: **January 26, 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., County of Klamath, State of 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 FLAGSTAR BANK, F.S.B. at (800) 968-7700 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale provides enough to pay what you owe.

There are government agencies and nonprofit organization that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer, you may call the Oregon State Bar's Lawyer referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

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: September 15, 2010

LSI Title Company of Oregon

Trustee telephone number: (877) 714-0966 ext.285

NOTICE TO TENANTS:

If you are a tenant of this property, foreclosure could affect your rental agreement. A Purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement. If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale. If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out. To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease, you must give the trustee a copy of the rental agreement. If you do not have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is December 27, 2010. The name of the trustee and the trustee's mailing address are listed on this notice. You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so.

If you believe you need legal assistance with this matter, you may contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain 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>.

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>. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

FINANCIAL INFORMATION FORM-REQUEST FOR MODIFICATION

LENDER: FLAGSTAR BANK, F.S.B.

BORROWER INFORMATION

DATE: _____ LOAN # 502117306

Borrower's Name:		Borrower's Social Security #:	
Co-Borrower's Name:		Co-Borrower's Social Security #:	
Borrower's Work #:	Co-Borrower's Work #:	Home Telephone #:	
() -	() -	() -	
Employer's Name:	Length of Employment:	Employer's Name:	Length of Employment:
	Year(s): Month(s):		Year(s): Month(s):

PROPERTY ADDRESS

Street Address:	City:	State:	Zip Code:
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MAILING ADDRESS ☐ Rent ☐ Own ☐ Don't Know How Long: _____ Year(s)

Street Address:	City:	State:	Zip Code:
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MONTHLY INCOME DATA

Description	Borrower Income	Co-Borrower Income
Monthly		
Commission/Bonuses		
Other Income (Please Specify)		

ASSETS

LIABILITIES

LIABILITIES

Description	Estimated Value	Description	Monthly Payment	Balance Due	Description	Monthly Payment	Balance Due
Home		Mortgage Payment			Child Care		
Other Real Estate		Real Estate Taxes			Cable		
Automobile		Homeowners Insurance			Medical Expenses		
Automobile		Other Mortgage/Rent			Medical/Life Insurance		
Checking Account		Alimony/Child Support			Student Loans		
Savings/Money Mkt.		Automobile Loan			Credit Card 1		
IRA/Keogh Account		Automobile Loan			Credit Card 2		
401(k)/ESOP Account		Auto Expenses (Gas/Maintenance/Parking)			Credit Card 3		

Stocks, Bonds, CDs		Auto Insurance			Dry Cleaning		
Other Investments		Food/Toiletries			HOA fees		
		Utilities/Telephone			Miscellaneous		

I/We certify that the financial information stated above is true and is an accurate statement of my/our financial condition. I/We understand and acknowledge that any action taken by the lender on my/our behalf will be made in strict reliance on the financial information provided. By signing below, I/we grant the lender and the holder of my/our mortgage the authority to confirm the information disclosed including, but not limited to, the ordering of credit reports and verification of employment and account balances.

Borrower Signature

Date

Date

Co-Borrower Signature

Return completed and signed form to National Bankruptcy Services as authorized agent for the lender. The mailing address is as follows:

TS # OR07000046-10-1

After recording return to:

Fidelity National Title Insurance Company
17100 Gillette Ave
Irvine, CA 92614

AFFIDAVIT OF COMPLIANCE WITH Ch. 864 (2009 Oregon laws)

Re: Loan no. 502117306
Borrower: GRETCHEN A KIRK

STATE of Michigan, County of Oakland) ss:

I, Jeannette Williams, being first duly sworn, depose, and say that I am employed by FLAGSTAR BANK, F.S.B. hereinafter "beneficiary") and I am familiar with the records and files kept by beneficiary with respect to loan number 502117306, where the grantor(s) names(s) is/are GRETCHEN A KIRK:

- ☒ Beneficiary did not receive a Modification Request Form from the grantor(s) within the time specified in Chapter 864 (2009 Oregon Laws); or
☐ Beneficiary received a timely Modification Request Form from the grantor(s) on _____ {date}.

If beneficiary received a timely Modification Request Form, within 45 days of receipt of the Modification Request Form (check all that apply):

- ☐ 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.
☐ Beneficiary or beneficiary's agent requested grantor(s) provide additional information needed to determine whether the loan could be modified.
☐ 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 the 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) has or was able to obtain authority to modify the loan.
☐ 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 eligible for a grantor(s) is by the grantor(s), and has in good faith determined that the grantor(s) is not modification of the loan. The beneficiary has informed the grantor(s) that the not eligible for a modification of this loan.

Subscribed and sworn to before me on 12/20/10 By Jeannette Williams (name of affiant)

VALDET SELIMAJ
Notary Public, State of Michigan
County of Macomb
My Commission Expires 01/12/2016
Acting in the County of Oakland

Notary Public for me

DECLARATION OF NON-MILITARY SERVICE

Loan No: 502117306
T.S. No: OR07000046-10-1
Owner(s): GRETCHEN A KIRK

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 GRETCHEN A KIRK 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 MTC FINANCIAL Inc., dba Trustee Corps, 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 laws of the State of MT that the foregoing is true and correct.

Executed on _____
(Date)

FLAGSTAR BANK, F.S.B.

By: **ROBERT STOUDEMIRE**

**THIS DECLARATION MUST BE COMPLETED AND RETURNED
"PRIOR" TO THE DATE OF SALE.**

OR07000046101 / KIRK
ASAP# 3746154

TCORPS

AFFIDAVIT OF POSTING

STATE OF OREGON
County of Deschutes

ss.

I, Robert Donahou, 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 Notice of Default and Election to Sell; Trustee's Notice of Sale; Notice You Are in Danger of Losing Your Property; Notice to Tenants and Blank Financial Information Form-Request for Modification upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

1535 Crescent Cut-off Rd.
Crescent, OR 97733

As follows:

On 09/26/2010 at 4:28 PM, 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).

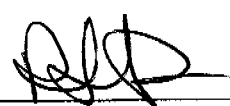
On 09/29/2010 at 8:45 AM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

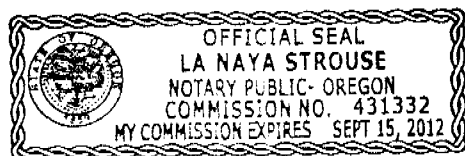
On 10/02/2010 at 2:48 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME
this 13 day of October, 2010
by Robert Donahou.

La Naya Strouse
Notary Public for Oregon

X 
Robert Donahou
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



243407

OR07000046101 / KIRK
ASAP# 3746154

TCORPS

AFFIDAVIT OF MAILING

STATE OF OREGON

County of Multnomah

ss.

I, Sarah Ruth Tasko, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On October 07, 2010, I mailed a copy of the Notice of Default and Election to Sell; Trustee's Notice of Sale; Notice You Are in Danger of Losing Your Property; Notice to Tenants and Blank Financial Information Form-Request for Modification, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT
1535 Crescent Cut-off Rd.
Crescent, OR 97733

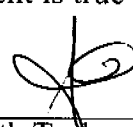
This mailing completes service upon an occupant at the above address with an effective date of **09/26/2010** as calculated pursuant to ORS 86.750 (1)(c).

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

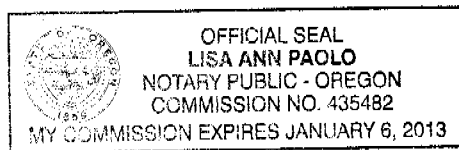
SUBSCRIBED AND SWORN BEFORE ME
this 7 day of October, 2010
by Sarah Ruth Tasko.

Notary Public for Oregon

X



Sarah Ruth Tasko
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



243487

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 # 12966

Trustee's Notice of Sale

Kirk

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:

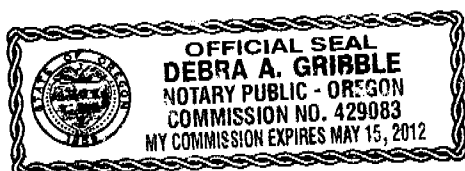
December 16, 23, 30, 2010, January 6, 2011

Total Cost: \$858.99

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: January 6, 2011

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

Loan No: 502117306 Title Order No: 100513473-OR-GNO
T.S. No.: OR07000046-10-1

Reference is made to that certain deed made by, GRETCHEN A KIRK as Grantor to TICOR TITLE INSURANCE COMPANY, as trustee, in favor of WILLAMETTE VALLEY BANK, A FEDERALLY CHARTERED SAVINGS BANK as Lender and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC as Beneficiary, recorded on June 30, 2008, as Instrument No. 2008-009526 of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: R881629 LT PARCEL 1 PN PARCEL 1 OF LAND PARTITION NO. 62.96 IN THE OFFICE OF KLAMATH CO. Commonly known as: 1535 CRESCENT CUT-OFF RD., CRESCENT, OR 97733.

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; Monthly Payment \$1,104.25 Monthly Late Charge \$55.21.

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 \$ 133,467.81 together with interest thereon at the rate of 6.87500 % per annum from April 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, the undersigned trustee will on January 26, 2011 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, Oregon. 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.

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 15, 2010 LSI Title Company of Oregon C/O TRUSTEE CORPS 2112 BUSINESS CENTER DRIVE, 2ND FLOOR, IRVINE, CA 92612 For Sale information contact: (714) 573-1965, (714) 573-7777, and (949) 252-8300 ASAP# 3746154 12/16/2010, 12/23/2010, 12/30/2010, 01/06/2011.
#12966 December 16, 23, 30, 2010, January 06, 2011.