

2011-005578

Klamath County, Oregon



00101359201100055780170178

05/05/2011 03:29:06 PM

Fee: \$137.00

COVER SHEET

ORS: 205.234

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

1625697

After recording, return to:

First American Title
National Default
3 First American Way
Santa Ana CA 92707

The date of the instrument attached is _____.

1) NAMES(S) OF THE INSTRUMENT(S) required by ORS 205.234(a)

Affidavit of Mailing

Trustee's Notice of Sale

Affidavit of Service

Affidavit of Publication

Affidavit of Compliance

2) PARTY(IES)/GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160:

First American Title

3) PARTY(IES)/GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160

White

4) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030

\$ _____

5) FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERK'S LIEN RECORDS, ORS 205.121(1)(c)

6) RE-RECORDED to correct: _____
Previously recorded as: _____

F



Walz Affidavit #: 1881060

AFFIDAVIT OF MAILING**CitiMortgage/CR Title**

Date: 09/29/2010

Ref. No.: T10-67177-OR

MailbatchID: 312787

4533163

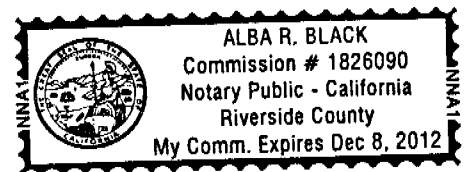
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of CitiMortgage/CR Title; is not a party to the within action; and that on September 29, 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.

X

Affiant Lindomar Cortez



ORNOS_FLAT
2240611871
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2240611872
REF #: T10-67177-OR
SANDY WHITE
1766 GARY STREET
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2240611873
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603-4917

ORNOS_FLAT
2240611874
REF #: T10-67177-OR
SANDY WHITE
1766 GARY STREET
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2240611875
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603-4917

ORNOS_FLAT
2240611876
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 14 day of Oct. (month), 2010 (year), by Lindomar Cortez, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

(Signature of Notary)

(Seal of Notary)



AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 09/29/2010

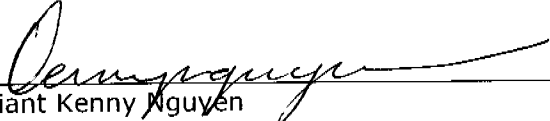
Ref. No.: T10-67177-OR

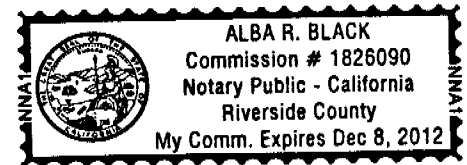
MailbatchID: 312771

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of CitiMortgage/CR Title; is not a party to the within action; and that on September 29, 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.

X 
Affiant Kenny Nguyen



ORNOS_FLAT
7113 8257 1474 6313 1200
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 6313 1217
REF #: T10-67177-OR
SANDY WHITE
1766 GARY STREET
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 6313 1224
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603-4917


ORNOS_FLAT
7113 8257 1474 6313 1231
REF #: T10-67177-OR
SANDY WHITE
1766 GARY STREET
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 6313 1248
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603-4917

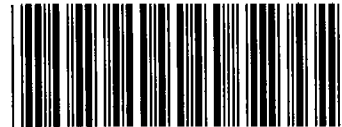
ORNOS_FLAT
7113 8257 1474 6313 1255
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 14 day of Oct. (month),
2010 (year), by Kenny Nguyen, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.


Alba R. Black (Signature of Notary)

(Seal of Notary)



Walz Affidavit #: 2165571

AFFIDAVIT OF MAILING**CitiMortgage/CR Title**

Date: 02/10/2011

Ref. No.: T10-67177-OR

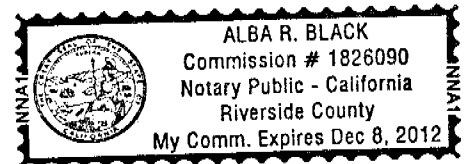
MailbatchID: 334609

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of CitiMortgage/CR Title; is not a party to the within action; and that on February 10, 2011, 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 Emily Salgado
Affiant Emily Salgado



ORNOS_FLAT
7196 9006 9295 0037 7868
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0037 7875
REF #: T10-67177-OR
SANDY WHITE
1766 GARY STREET
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0037 7882
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603-4917

ORNOS_FLAT
7196 9006 9295 0037 7899
REF #: T10-67177-OR
SANDY WHITE
1766 GARY STREET
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0037 7905
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603-4917

ORNOS_FLAT
7196 9006 9295 0037 7912
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 16 day of Feb (month), 2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

Alba R. Black
(Signature of Notary)

(Seal of Notary)



Walz Affidavit #: 2165469

AFFIDAVIT OF MAILING**CitiMortgage/CR Title**

Date: 02/10/2011

Ref. No.: T10-67177-OR

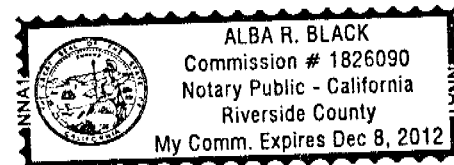
MailbatchID: 334598

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of CitiMortgage/CR Title; is not a party to the within action; and that on February 10, 2011, 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 Emily Salgado
Affiant Emily Salgado



ORNOS_FLAT
2246786697
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2246786698
REF #: T10-67177-OR
SANDY WHITE
1766 GARY STREET
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2246786699
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603-4917

ORNOS_FLAT
2246786700
REF #: T10-67177-OR
SANDY WHITE
1766 GARY STREET
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2246786701
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603-4917

ORNOS_FLAT
2246786702
REF #: T10-67177-OR
SANDY WHITE
1766 GARY ST
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 16 day of Feb (month), 2011 (year), by Emily Salgado, 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

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

FIRST AMERICAN TITLE INSURANCE
COMPANY
C/O CR TITLE SERVICES, INC.
P.O. BOX 16128
TUCSON, AZ 85732-6128
866-702-9658

TRUSTEE'S NOTICE OF SALE

T.S. No.: T10-67177-OR

Reference is made to that certain deed made by, SANDY L. WHITE, A MARRIED WOMAN as Grantor to MCCARTHY & HOTLHUS, LLP, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 06-01-2007, recorded 06-08-2007, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 2007-010395 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R515632

THE N1/2 OF LOT 10 IN BLOCK 9, PLEASANT VIEW TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

1766 GARY STREET
KLAMATH FALLS, OR 97603

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:

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 05/01/2010 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Monthly Payment \$874.47

Monthly Late Charge \$33.40

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 \$153,774.92 together with interest thereon at the rate of 2.7% per annum from 04-01-2010 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 FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on **01-31-2011** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR 97601** 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 and 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.

For sales information, please contact AGENCY SALES AND POSTING at WWW.FIDELITYASAP.COM or 714-730-2727

Dated: September 10, 2010

FIRST AMERICAN TITLE INSURANCE COMPANY
AS TRUSTEE
C/O CR TITLE SERVICES INC.
P.O. Box 16128
Tucson, AZ 85732-6128
PHONE NUMBER 866-702-9658
REINSTATEMENT LINE 866-272-4749



Maria De La Torre, Asst. Sec.

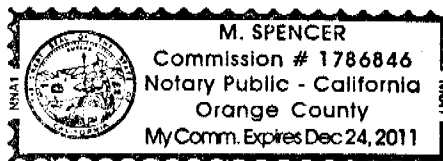
State of CA } ss
County of orange }

On September 10, 2010 before me, M. Spencer Notary Public, personally appeared Maria De La Torre 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.

Signature M. Spencer (seal)
M. Spencer Notary Public



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication

is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

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, 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 of the sale is 01-31-2011. The name of the trustee and the trustee's mailing address are listed on this notice.

Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so.

If you believe you need legal assistance with this matter, you may contact the Oregon State Bar 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.

Oregon State Bar

Mailing Address – P.O. Box 231935
Tigard, OR 97281-1935
Phone Number – (800) 452-8260
Fax Number – (503) 684-1366
e-mail – info@osbar.org

Trustee – CR Title Services, Inc.

Mailing Address – 9072 South Rita Road
Tucson, AZ 85747

Legal Aid Services of Oregon

LASO Multnomah County Office
921 SW Washington Street, Suite 500
Portland, OR 97205
(503) 224-4086 or 1-888-610-8764



T10-67177-OR

**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 1766 GARY STREET
KLAMATH FALLS, OR 97603, 1766 GARY STREET 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 09-10-2010 to bring your mortgage loan current was \$6,867.90. 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 877-576-0472 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: CITIMORTGAGE INC., C/O CR TITLE SERVICES 1000 TECHNOLOGY DRIVE, MS-314, O'FALLON, MO 63368-2240.

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

Date and time: 01-31-2011, 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, OR 97601

**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 CITIMORTGAGE INC. at 877-576-0472 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and 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/public/ris/ris.html. 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://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.


T10-67177-OR

DATED: September 10, 2010

Trustee name: First American Title Insurance Company, as trustee
c/o CR Title Services Inc.

Trustee phone number: 866-702-9658

Trustee signature:



Maria Delatorre, Assist Sec.

T10-67177-OR

**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 1766 GARY STREET
KLAMATH FALLS, OR 97603, 1766 GARY STREET 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 02-08-2011 to bring your mortgage loan current was \$8,271.82. 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 877-576-0472 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: CITIMORTGAGE INC., C/O CR TITLE SERVICES 1000 TECHNOLOGY DRIVE, MS-314, O'FALLON, MO 63368-2240.

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

Date and time: 04-18-2011, 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, OR 97601

**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 CITIMORTGAGE INC. at 877-576-0472 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and 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/public/ris/ris.html. 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://www.oregonlawhelp.org>

Your lender may be willing to modify your loan to reduce the interest rate, reduce the monthly payments or both. You can get information about possible loan modification programs by contacting your lender at 866-

T10-67177-OR

751-6912. If you can't reach your lender, you may contact the trustee at the telephone number at the bottom of this notice. If you have already entered into a loan modification with your lender, it is possible that you will not be able to modify your loan again unless your circumstances have changed. Your lender is not obligated to modify your loan.

You may request to meet with your lender to discuss options for modifying your loan. During discussions with your lender, you may have the assistance of a lawyer, a housing counselor or another person of your choosing. To receive a referral to a housing counselor or other assistance available in your community, call this toll-free consumer mortgage foreclosure information number: 800-SAFENET (800-723-3638). Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: <http://www.makinghomeaffordable.gov/>.

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY 3-10-11, WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

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

DATED: February 08, 2011

Trustee name: First American Title Insurance Company, as trustee
c/o CR Title Services Inc.

Trustee phone number: 866-702-9658

Trustee signature:

A handwritten signature in black ink, appearing to read 'J. Davis', is written over a horizontal line.

JAMES M. DAVIS, ASST SEC

Affidavit of Compliance with SB 628 of 2009 and HB 3610 of 2010

Loan No: 9000018748

TS#: T10-67177-OR

Borrower name(s): SANDY L. WHITE, A MARRIED WOMAN

Property Address: 1766 GARY STREET , KLAMATH FALLS, OR 97603

The undersigned beneficiary or authorized agent for the beneficiary hereby represents and declares under the penalty of perjury that a person with authority to modify Borrower's loan took the following action prior to the foreclosure sale (select all that apply):

- ☐ No request for a meeting or loan modification was received from the Borrower.
- ☐ The Borrower requested a meeting by telephone or in person within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form, dated 2-8-2011. The beneficiary or beneficiary's authorized agent contacted the Borrower by the methods requested by the Borrower within 45 days of receiving the loan modification request, but the Borrower did not respond within 7 days of contact.
- ☐ The Borrower requested a meeting by telephone or in person within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by phone or in person and met with the Borrower prior to making a decision on loan modification.
- ☐ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt. **After considering the most current financial information the Borrower provided**, the beneficiary or beneficiary's agent determined that Borrower is ineligible for a loan modification. The Borrower was provided with a written notification that the Borrower is ineligible for a loan modification that included either (a) an explanation of how the beneficiary or the beneficiary's agent calculated that the Borrower was not eligible for a loan modification; or (b) the information specified for a borrower notice in Supplemental Directive 09-08 issued by the United States Department of the Treasury under the Helping Families Save Their Homes Act of 2009.
- ☐ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt, and the loan modification was denied. The Borrower was provided with a written notification that the Borrower is ineligible for a loan modification that included either (a) an explanation of how the beneficiary or the beneficiary's agent calculated that the Borrower was not eligible for a loan modification; or (b) the information specified for a borrower notice in Supplemental Directive 09-08 issued by the United States Department of the Treasury under the Helping Families Save Their Homes Act of 2009.
- ☒ The Borrower requested a loan modification within 30 days of the date the Trustee signed the notice and sent the Loan Modification Request Form. The loan modification request was evaluated in good faith within 45 days of receipt, but Borrower failed to provide information as required.
- ☐ A loan modification was entered, but Borrower failed to comply with its terms.

- [] The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by the methods requested by the Borrower, but the Borrower did not respond within 7 days of contact.
- [] The Borrower requested a loan modification, **but did not send the Loan Modification Request Form**. The loan modification request was evaluated in good faith. After considering the most current financial information the Borrower provided, the beneficiary or beneficiary's agent determined that Borrower is ineligible for a loan modification. The Borrower was provided with a written notification that the Borrower is ineligible for a loan modification that included a description of the basis for the beneficiary's determination and an explanation of the reasons why the Borrower was not eligible.
- [] The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The loan modification request was evaluated, but Borrower failed to provide information as required.

DATED: 4/28/11


Kimberly M Knickmeyer

STATE OF MO
COUNTY OF St Charles

SUBSCRIBED AND SWORN to me this 4/28/11


Notary Public



T1067177OR / WHITE
ASAP# 3748105

CRTS

AFFIDAVIT OF SERVICE

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 Notice of Default and Election to Sell and Trustee's Notice of Sale upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

1766 Gary Street
Klamath Falls, OR 97603

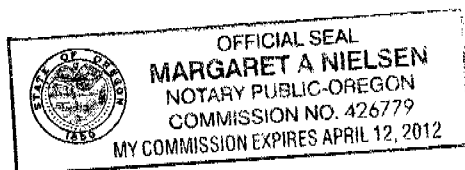
By delivering such copy, personally and in person to Marcy Krupicka, at the above Property Address on September 24, 2010 at 12:16 PM.

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

SUBSCRIBED AND SWORN BEFORE ME
this 25th day of September, 20 10
by Robert Bolenbaugh.

Margaret A. Nielsen
Notary Public for Oregon

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



243525

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 # 12759

Trustee's Notice of Sale

White

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:

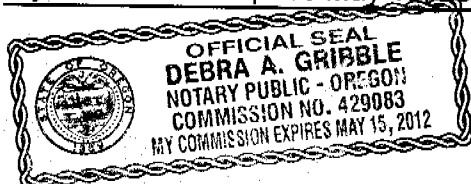
October 06, 13, 20, 27, 2010

Total Cost: \$961.71

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: October 27, 2010

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE T.S.No.: T10-67177-OR

Reference is made to that certain deed made by, SANDY L. WHITE, A MARRIED WOMAN as Grantor to MCCARTHY & HOTLHUS, LLP, as trustee, in favor of "MERS" IS MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 06-01-2007, recorded 06-08-2007, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No., fee/file/instrument/microfile/reception No. 2007-010395 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R515632 THE N 1/2 OF LOT 10 IN BLOCK 9, PLEASANT VIEW TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 1766 GARY STREET, KLAMATH FALLS, OR 97603.

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(2) of Oregon Revised Statutes, the default for which the foreclosure is made is the grantor's: INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 05/01/2010 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE. Monthly Payment \$874.47 Monthly Late Charge \$33.40.

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 \$153,774.92 together with interest thereon at the rate of 2.7% per annum from 04-01-2010 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 FIRST AMERICAN TITLE INSURANCE COMPANY, the undersigned trustee will on 01-31-2011 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR 97601 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 hid 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 and 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. For sales information, please contact AGENCY SALES AND POSTING at WWW.FIDELITYASAP.COM or 714-730-2727 Dated: September 10, 2010 FIRST AMERICAN TITLE INSURANCE COMPANY AS TRUSTEE C/O CR TITLE SERVICES INC. P.O. Box 16128 Tucson, AZ 85732-6128 PHONE NUMBER 866-702-9658 REINSTATEMENT LINE 866-272-4749 Maria De La Torre, Asst. Sec. ASAP# 3748105 10/06/2010, 10/13/2010, 10/20/2010, 10/27/2010. #12759 October 06, 13, 20, 27, 2010.