

1st 1649948

2011-005670

Klamath County, Oregon



00101478201100056700240246

05/09/2011 02:48:34 PM

Fee: \$172.00

**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:**

**First American Title Insurance  
National Default Services – TSG  
3 First American Way  
Santa Ana, CA 92707**

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

**Affidavit of Mailing  
Notice to Tenants  
Affidavit of Service**

**Trustee's Notice of Sale  
Affidavit of Compliance  
Affidavit of Publication**

**2. Direct Party (Grantor):**

**First American Title Insurance Company**

**3. Indirect Party (Beneficiary):**

**Amber L. Age and Michael G. Age**

**4. True and Actual Consideration Paid:**

**N/A**

**5. Legal Description:**

**N/A**

**6. Deed Reference:**

**N/A**

f



Walz Affidavit #: 1985498

## AFFIDAVIT OF MAILING

### ***CitiMortgage/CR Title***

Date: 11/18/2010

Ref. No.: T10-69924-OR

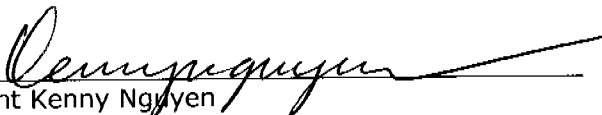
MailbatchID: 321414

4689274

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 November 18, 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  
7113 8257 1474 7792 9657  
REF #: T10-69924-OR  
BENEFICIAL OREGON INC.  
1345 CENTER DRIVE, SUITE D  
MEDFORD, OR 97601

ORNOS  
7113 8257 1474 7792 9664  
REF #: T10-69924-OR  
BENEFICIAL OREGON INC.  
RECORDS PROCESSING SERVICES  
577 LAMONT ROAD  
ELMHURST, IL 60126

ORNOS  
7113 8257 1474 7792 9671  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
POST OFFICE BOX 127  
KLAMATH FALLS, OR 97601-0077

ORNOS  
7113 8257 1474 7792 9688  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
10301 PREDDY AVE  
KLAMATH FALLS, OR 97603

ORNOS  
7113 8257 1474 7792 9695  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
W.LOUVELLYN KELLY  
135 SOUTH 9TH ST  
KLAMATH FALLS, OR 97601

ORNOS  
7113 8257 1474 7792 9701  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
PO BOX 127  
KLAMATH FALLS, OR 97601

ORNOS  
7113 8257 1474 7792 9718  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
KELLY SUE FRY  
10405 PREDDY AVE  
KLAMATH FALLS, OR 97603

ORNOS  
7113 8257 1474 7792 9725  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
JOANN CREWS  
10229 WRIGHT AVE  
KLAMATH FALLS, OR 97603

**AFFIDAVIT OF MAILING**

***CitiMortgage/CR Title***

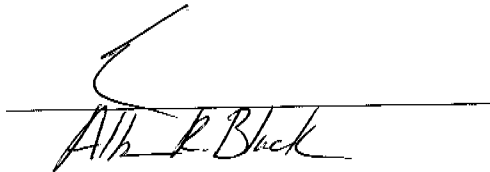
Date: 11/18/2010

Ref. No.: T10-69924-OR

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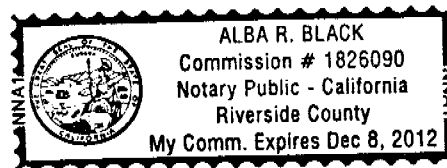
STATE OF CALIFORNIA     )  
COUNTY OF ORANGE     )

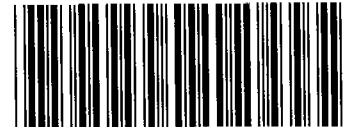
Subscribed and sworn to (or affirmed) before me on this 23 day of NOV (month),  
2010 (year), by Kenny Nguyen, proved to me on the basis of satisfactory evidence to be the  
person who appeared before me.



(Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 1984638

## AFFIDAVIT OF MAILING

### CitiMortgage/CR Title

Date: 11/18/2010

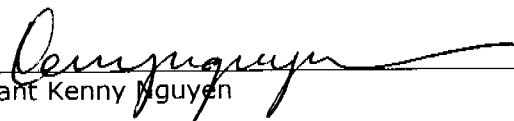
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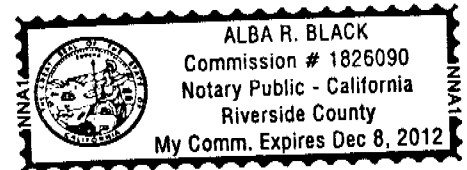
MailbatchID: 321308

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 November 18, 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 7793 7065  
REF #: T10-69924-OR  
AMBER AGE  
10887 WRIGHT AVENUE  
KLAMATH FALLS, OR 97603

ORNOS\_FLAT  
7113 8257 1474 7793 7072  
REF #: T10-69924-OR  
AMBER AGE  
10887 WRIGHT AVE  
KLAMATH FALLS, OR 97603

ORNOS\_FLAT  
7113 8257 1474 7793 7089  
REF #: T10-69924-OR  
MICHAEL AGE  
10887 WRIGHT AVENUE  
KLAMATH FALLS, OR 97603

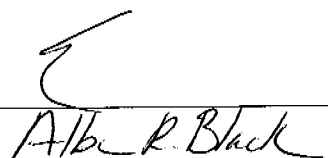
ORNOS\_FLAT  
7113 8257 1474 7793 7096  
REF #: T10-69924-OR  
AMBER AGE  
10887 WRIGHT AVE  
KLAMATH FALLS, OR 97603-9585

ORNOS\_FLAT  
7113 8257 1474 7793 7102  
REF #: T10-69924-OR  
MICHAEL AGE  
10887 WRIGHT AVE  
KLAMATH FALLS, OR 97603

ORNOS\_FLAT  
7113 8257 1474 7793 7119  
REF #: T10-69924-OR  
MICHAEL AGE  
10887 WRIGHT AVE  
KLAMATH FALLS, OR 97603-9585

STATE OF CALIFORNIA )  
COUNTY OF ORANGE )

Subscribed and sworn to (or affirmed) before me on this 23 day of Nov (month), 2010 (year), by Kenny Nguyen, 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 #: 1985282

## AFFIDAVIT OF MAILING

### CitiMortgage/CR Title

Date: 11/18/2010

Ref. No.: T10-69924-OR

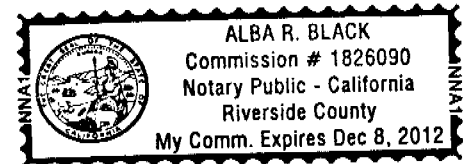
MailbatchID: 321372

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 November 18, 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 Kenny Nguyen  
Affiant Kenny Nguyen



ORNOS\_FLAT  
2242848839  
REF #: T10-69924-OR  
AMBER AGE  
10887 WRIGHT AVENUE  
KLAMATH FALLS, OR 97603

ORNOS\_FLAT  
2242848840  
REF #: T10-69924-OR  
AMBER AGE  
10887 WRIGHT AVE  
KLAMATH FALLS, OR 97603

ORNOS\_FLAT  
2242848841  
REF #: T10-69924-OR  
MICHAEL AGE  
10887 WRIGHT AVENUE  
KLAMATH FALLS, OR 97603

ORNOS\_FLAT  
2242848842  
REF #: T10-69924-OR  
AMBER AGE  
10887 WRIGHT AVE  
KLAMATH FALLS, OR 97603-9585

ORNOS\_FLAT  
2242848843  
REF #: T10-69924-OR  
MICHAEL AGE  
10887 WRIGHT AVE  
KLAMATH FALLS, OR 97603

ORNOS\_FLAT  
2242848844  
REF #: T10-69924-OR  
MICHAEL AGE  
10887 WRIGHT AVE  
KLAMATH FALLS, OR 97603-9585

STATE OF CALIFORNIA )  
COUNTY OF ORANGE )

Subscribed and sworn to (or affirmed) before me on this 23 day of Nov (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 #: 1985587

## AFFIDAVIT OF MAILING

### *CitiMortgage/CR Title*

Date: 11/18/2010

Ref. No.: T10-69924-OR

MailbatchID: 321417

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 November 18, 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 Kenny Nguyen

ORNOS  
2242848262  
REF #: T10-69924-OR  
BENEFICIAL OREGON INC.  
1345 CENTER DRIVE, SUITE D  
MEDFORD, OR 97601

ORNOS  
2242848263  
REF #: T10-69924-OR  
BENEFICIAL OREGON INC.  
RECORDS PROCESSING SERVICES  
577 LAMONT ROAD  
ELMHURST, IL 60126

ORNOS  
2242848264  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
POST OFFICE BOX 127  
KLAMATH FALLS, OR 97601-0077

ORNOS  
2242848265  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
10301 PREDDY AVE  
KLAMATH FALLS, OR 97603

ORNOS  
2242848266  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
W.LOUELLYN KELLY  
135 SOUTH 9TH ST  
KLAMATH FALLS, OR 97601

ORNOS  
2242848267  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
PO BOX 127  
KLAMATH FALLS, OR 97601

ORNOS  
2242848268  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
KELLY SUE FRY  
10405 PREDDY AVE  
KLAMATH FALLS, OR 97603

ORNOS  
2242848269  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
JOANN CREWS  
10229 WRIGHT AVE  
KLAMATH FALLS, OR 97603

**AFFIDAVIT OF MAILING**

***CitiMortgage/CR Title***

Date: 11/18/2010

Ref. No.: T10-69924-OR

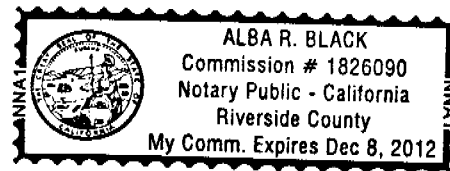
MailbatchID: 321417

STATE OF CALIFORNIA     )  
COUNTY OF ORANGE     )

Subscribed and sworn to (or affirmed) before me on this 23 day of Nov (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 #: 2172507

## AFFIDAVIT OF MAILING

### *CitiMortgage/CR Title*

Date: 02/11/2011

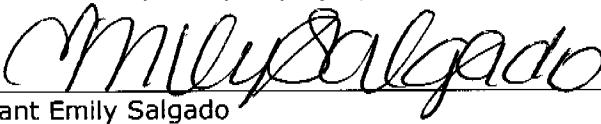
Ref. No.: T10-69924-OR

MailbatchID: 335077

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 11, 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   
Affiant Emily Salgado

ORNOS  
2246825211  
REF #: T10-69924-OR  
BENEFICIAL OREGON INC.  
1345 CENTER DRIVE, SUITE D  
MEDFORD, OR 97601

ORNOS  
2246825212  
REF #: T10-69924-OR  
BENEFICIAL OREGON INC.  
RECORDS PROCESSING SERVICES  
577 LAMONT ROAD  
ELMHURST, IL 60126

ORNOS  
2246825213  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
POST OFFICE BOX 127  
KLAMATH FALLS, OR 97601-0077

ORNOS  
2246825214  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
10301 PREDDY AVE  
KLAMATH FALLS, OR 97603

ORNOS  
2246825215  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
W.LOUELLYN KELLY  
135 SOUTH 9TH ST  
KLAMATH FALLS, OR 97601

ORNOS  
2246825216  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
PO BOX 127  
KLAMATH FALLS, OR 97601

ORNOS  
2246825217  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
KELLY SUE FRY  
10405 PREDDY AVE  
KLAMATH FALLS, OR 97603

ORNOS  
2246825218  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
JOANN CREWS  
10229 WRIGHT AVE  
KLAMATH FALLS, OR 97603



**AFFIDAVIT OF MAILING**

***CitiMortgage/CR Title***

Date: 02/11/2011

Ref. No.: T10-69924-OR

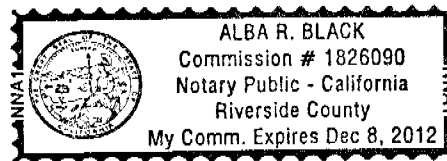
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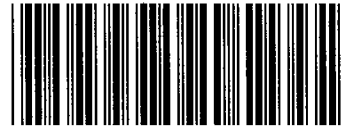
STATE OF CALIFORNIA     )  
COUNTY OF ORANGE     )

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 #: 2172601

## AFFIDAVIT OF MAILING

### *CitiMortgage/CR Title*

Date: 02/11/2011

Ref. No.: T10-69924-OR

MailbatchID: 335079

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 11, 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   
Affiant Emily Salgado

ORNOS  
7196 9006 9295 0065 7311  
REF #: T10-69924-OR  
BENEFICIAL OREGON INC.  
1345 CENTER DRIVE, SUITE D  
MEDFORD, OR 97601

ORNOS  
7196 9006 9295 0065 7328  
REF #: T10-69924-OR  
BENEFICIAL OREGON INC.  
RECORDS PROCESSING SERVICES  
577 LAMONT ROAD  
ELMHURST, IL 60126

ORNOS  
7196 9006 9295 0065 7335  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
POST OFFICE BOX 127  
KLAMATH FALLS, OR 97601-0077

ORNOS  
7196 9006 9295 0065 7342  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
10301 PREDDY AVE  
KLAMATH FALLS, OR 97603

ORNOS  
7196 9006 9295 0065 7359  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
W.LOUVELLYN KELLY  
135 SOUTH 9TH ST  
KLAMATH FALLS, OR 97601

ORNOS  
7196 9006 9295 0065 7366  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
PO BOX 127  
KLAMATH FALLS, OR 97601

ORNOS  
7196 9006 9295 0065 7373  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
KELLY SUE FRY  
10405 PREDDY AVE  
KLAMATH FALLS, OR 97603

ORNOS  
7196 9006 9295 0065 7380  
REF #: T10-69924-OR  
FALCON HEIGHTS CONDOMINIUM  
ASSOCIATION, INC.  
JOANN CREWS  
10229 WRIGHT AVE  
KLAMATH FALLS, OR 97603

**AFFIDAVIT OF MAILING**

***CitiMortgage/CR Title***

Date: 02/11/2011

Ref. No.: T10-69924-OR

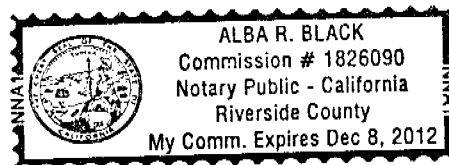
MailbatchID: 335079

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)



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.: T10-69924-OR

Reference is made to that certain deed made by, AMBER L. AGE, AND MICHAEL G. AGE, WIFE AND HUSBAND as Grantor to NORTHWEST TRUSTEE SERVICES, as trustee, in favor of UNION FEDERAL BANK OF INDIANAPOLIS, as Beneficiary, dated 12-29-2004, recorded 01-06-2005, in official records of KLAMATH County, Oregon in book/reel/volume No. M05 at page No. 01304, fee/file/instrument/microfile/reception No. 01304-15 (indicated which), covering the following described real property situated in said County and State, to-wit:

**APN: R883637**

TRACT NO. 1336, FALCON HEIGHTS CONDOMINIUM, STATE 1, UNIT NUMBER 10887 (WRIGHT AVENUE), ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:  
10887 WRIGHT AVENUE  
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 06/01/2010 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 \$648.68

Monthly Late Charge \$25.94

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 \$79,104.95 together with interest thereon at the rate of 5.75% per annum from 05-01-2010 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 **03-21-2011** 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: November 09, 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



Sophia Ochoa, Asst Sec

State of CA } ss  
County of **ORANGE** }

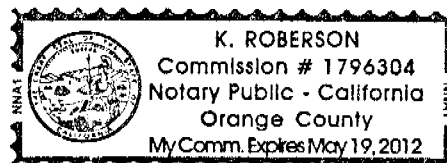
On November 09, 2010 before me, **K ROBERSON** Notary Public, personally appeared **Sophia Ochoa** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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  (seal)

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 04-20-2011. 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](mailto: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



T10-69924-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 10887 WRIGHT AVENUE  
KLAMATH FALLS, OR 97603, 10887 WRIGHT 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 11-09-2010 to bring your mortgage loan current was \$4,974.60. 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: 03-21-2011, 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](http://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.




T10-69924-OR

DATED: November 09, 2010

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 cursive script, appearing to read "Sophia Ochoa", is written over a horizontal line.

Sophia Ochoa, Asst Sec

T10-69924-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 10887 WRIGHT AVENUE  
KLAMATH FALLS, OR 97603, 10887 WRIGHT 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 02-08-2011 to bring your mortgage loan current was \$6,441.68. 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: 04-20-2011, 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](http://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-

T10-69924-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 3-10-2011, WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.**

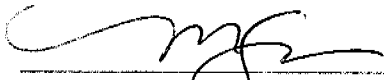
**WARNING:** You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

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:



**MISSY SPENCER Asst. Secretary**

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

Loan No: 771092830

TS#: T10-69924-OR

Borrower name(s): AMBER L. AGE, AND MICHAEL G. AGE, WIFE AND HUSBAND

Property Address: 10887 WRIGHT AVENUE , 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.

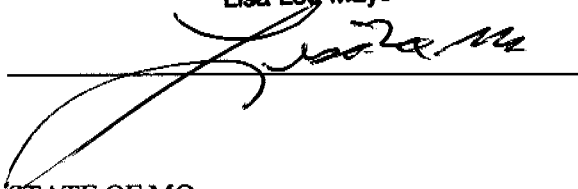
- [ ] The Borrower requested a loan modification, but did not send the Loan Modification Request Form. The beneficiary or beneficiary's authorized agent contacted the Borrower by the methods requested by the Borrower, but the Borrower did not respond within 7 days of contact.
- [ x ] The Borrower requested 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.

DATE

5/2/11

Document Control Officer

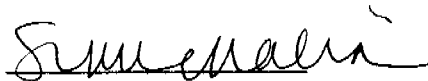
Lisa Lee Mays



STATE OF MO

COUNTY OF St. Charles

SUBSCRIBED AND SWORN to me this 2nd Day of May, 2011



Notary Public



S. L. MICHALIK  
My Commission Expires  
May 12, 2012  
St. Charles County  
Commission #08391008

T1069924OR / AGE  
ASAP# 3821735

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, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

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

10887 Wright Avenue  
Klamath Falls, OR 97603

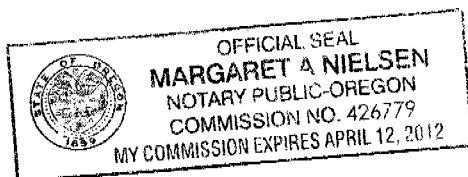
By delivering such copy, personally and in person to Amber Age, at the above Property Address on November 22, 2010 at 2:33 PM.

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

SUBSCRIBED AND SWORN BEFORE ME  
this 29<sup>th</sup> day of November, 2010  
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



\*248679\*

# 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 # 12934

Trustee's Notice of Sale

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:

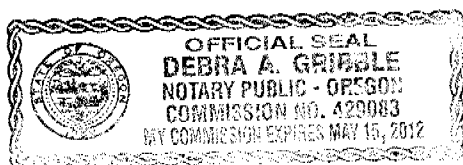
December 02, 09, 16, 23, 2010

Total Cost: \$987.39

Subscribed and sworn by Jeanine P Day  
before me on: December 28, 2010

Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE T.S. No.: T10-69924-OR

Reference is made to that certain deed made by, AMBER L. AGE, AND MICHAEL G. AGE, WIFE AND HUSBAND as Grantor to NORTHWEST TRUSTEE SERVICES, as trustee, in favor of UNION FEDERAL BANK OF INDIAN APOLIS, as Beneficiary, dated 12/29/2004, recorded 01/06/2005, in official records of KLAMATH County, Oregon in book/reel/volume No. M05 at page No. 01304, fee/ file/ instrument/ microfile/ reception No. 01304-15 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R883637 TRACT NO. 1336, FALCON HEIGHTS CONDOMINIUM, STATE 1, UNIT NUMBER 10887 (WRIGHT AVENUE), ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 10887 WRIGHT AVENUE, 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 06/01/2010 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 \$648.68 Monthly Late Charge \$25.94.

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 \$79,104.95 together with interest thereon at the rate of 5.75% per annum from 05/01/2010 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 03/21/2011 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.FLDELITYASAP.COM or 714-730-2727 Dated: 11/09/2010 FIRST AMERICAN TITLE INSURANCE COMPANY AS

CRTS

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 SOPHIA OCHOA,  
ASST. SEC. ASAP# 3821735 12/02/2010, 12/09/2010,  
12/16/2010, 12/23/2010.  
#12934 December 02, 09, 16, 23, 2010.