

1st 1607092

2011-005768

Klamath County, Oregon



00101581201100057680380386

05/10/2011 01:53:03 PM

Fee: \$242.00

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 Company
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):

Scott A. Epperly and Michelle A. Epperly

4. True and Actual Consideration Paid:

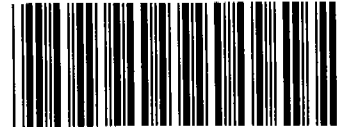
N/A

5. Legal Description:

N/A

6. Deed Reference:

N/A



Valz Affidavit #: 2168590

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 02/10/2011

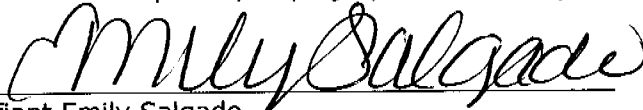
Ref. No.: T10-65278-OR

MailbatchID: 334760

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 
Affiant Emily Salgado

ORNOS
2246780053
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
C/O EQUITY 1 LENDERS GROUP
9444 WAPLES STREET, SUITE 300
SAN DIEGO, CA 92121

ORNOS
2246780054
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
PO BOX 507
HERNDON, VA 20172-0507

ORNOS
2246780055
REF #: T10-65278-OR
DULCEY ANN EPPERLY
1319 SARGENT ST
KLAMATH FALLS, OR 97603

ORNOS
2246780056
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

ORNOS
2246780057
REF #: T10-65278-OR
STATE OF OREGON DEPARTMENT
OF JUSTICE
ATTN: ATTORNEY GENERAL, JOHN
KROGER
1162 COURT ST NE
SALEM, OR 973014096

ORNOS
2246780058
REF #: T10-65278-OR
STATE OF OREGON DIVISION OF
CHILD SUPPORT
PO BOX 14506
SALEM, OR 97309

ORNOS
2246780059
REF #: T10-65278-OR
Mortgage Electronic Registration
Systems, Inc., As
C/O Equity 1 Lenders Group
100 E San Marcos Blvd Ste 325
San Marcos, CA 92069-2990

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 02/10/2011

Ref. No.: T10-65278-OR

MailbatchID: 334760

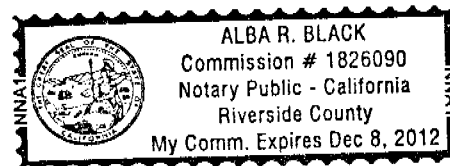
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

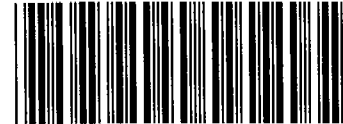
Subscribed and sworn to (or affirmed) before me on this 16 day of Feb (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.



(Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 2165446

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 02/10/2011

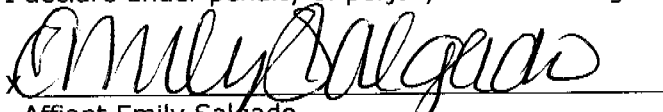
Ref. No.: T10-65278-OR

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.


Affiant Emily Salgado

ORNOS_FLAT
2246768159
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2246768160
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2246768161
REF #: T10-65278-OR
SCOTT ALLEN EPPERLY
9373 TINGLEY LN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2246768162
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
2246768163
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2246768164
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
2246768165
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2246768166
REF #: T10-65278-OR
Scott Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

ORNOS_FLAT
2246768167
REF #: T10-65278-OR
Michelle Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

ORNOS_FLAT
2246768168
REF #: T10-65278-OR
Scott Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

ORNOS_FLAT
2246768169
REF #: T10-65278-OR
Scott Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

ORNOS_FLAT
2246768170
REF #: T10-65278-OR
Michelle Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 02/10/2011

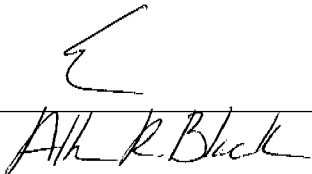
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MailbatchID: 334598

ORNOS_FLAT
2246768171
REF #: T10-65278-OR
Michelle Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

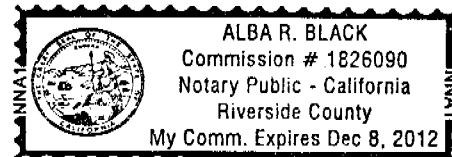
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

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)





Walz Affidavit #: 2165548

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 02/10/2011


Ref. No.: T10-65278-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 
Affiant Emily Salgado

ORNOS_FLAT
7196 9006 9295 0028 4036
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0028 4043
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0028 4050
REF #: T10-65278-OR
SCOTT ALLEN EPPERLY
9373 TINGLEY LN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0028 4067
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
7196 9006 9295 0028 4074
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0028 4081
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
7196 9006 9295 0028 4098
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0028 4104
REF #: T10-65278-OR
Scott Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

ORNOS_FLAT
7196 9006 9295 0028 4111
REF #: T10-65278-OR
Michelle Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

ORNOS_FLAT
7196 9006 9295 0028 4128
REF #: T10-65278-OR
Scott Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

ORNOS_FLAT
7196 9006 9295 0028 4135
REF #: T10-65278-OR
Scott Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

ORNOS_FLAT
7196 9006 9295 0028 4142
REF #: T10-65278-OR
Michelle Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 02/10/2011

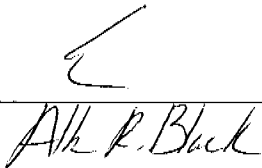
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MailbatchID: 334609

ORNOS_FLAT
7196 9006 9295 0028 4159
REF #: T10-65278-OR
Michelle Epperly
10801 NE 71st Cir
Vancouver, WA 98662-4665

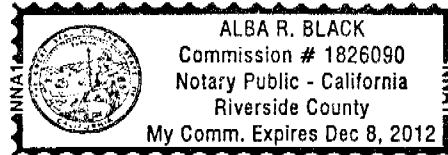
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

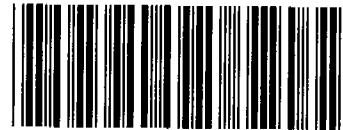
Subscribed and sworn to (or affirmed) before me on this 16 day of Feb (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.



(Signature of Notary)

(Seal of Notary)





Waiz Affidavit #: 2169375

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 02/10/2011

Ref. No.: T10-65278-OR

MailbatchID: 334832

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
7196 9006 9295 0037 2054
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
C/O EQUITY 1 LENDERS GROUP
9444 WAPLES STREET, SUITE 300
SAN DIEGO, CA 92121

ORNOS
7196 9006 9295 0037 2061
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
PO BOX 507
HERNDON, VA 20172-0507

ORNOS
7196 9006 9295 0037 2078
REF #: T10-65278-OR
DULCEY ANN EPPERLY
1319 SARGENT ST
KLAMATH FALLS, OR 97603

ORNOS
7196 9006 9295 0037 2085
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

ORNOS
7196 9006 9295 0037 2092
REF #: T10-65278-OR
STATE OF OREGON DEPARTMENT
OF JUSTICE
ATTN: ATTORNEY GENERAL, JOHN
KROGER
1162 COURT ST NE
SALEM, OR 973014096

ORNOS
7196 9006 9295 0037 2108
REF #: T10-65278-OR
STATE OF OREGON DIVISION OF
CHILD SUPPORT
PO BOX 14506
SALEM, OR 97309

ORNOS
7196 9006 9295 0037 2115
REF #: T10-65278-OR
Mortgage Electronic Registration
Systems, Inc., As
C/O Equity 1 Lenders Group
100 E San Marcos Blvd Ste 325
San Marcos, CA 92069-2990

AFFIDAVIT OF MAILING

CitiMortgage/CR Title


Date: 02/10/2011

Ref. No.: T10-65278-OR

MailbatchID: 334832

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

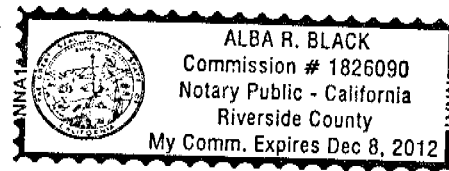
Subscribed and sworn to (or affirmed) before me on this 16 day of Feb (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.



Alba R. Black

(Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 1773121

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/09/2010

Ref. No.: T10-65278-OR

MailbatchID: 304145

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 August 09, 2010, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x *Emily Salgado*
Affiant Emily Salgado

ORNOS
7113 8257 1474 4886 8923
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
C/O EQUITY 1 LENDERS GROUP
9444 WAPLES STREET, SUITE 300
SAN DIEGO, CA 92121

ORNOS
7113 8257 1474 4886 8930
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
PO BOX 507
HERNDON, VA 20172-0507

ORNOS
7113 8257 1474 4886 8947
REF #: T10-65278-OR
DULCEY ANN EPPERLY
1319 SARGENT ST
KLAMATH FALLS, OR 97603

ORNOS
7113 8257 1474 4886 8954
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

ORNOS
7113 8257 1474 4886 8961
REF #: T10-65278-OR
STATE OF OREGON DEPARTMENT
OF JUSTICE
ATTN: ATTORNEY GENERAL, JOHN
KROGER
1162 COURT ST NE
SALEM, OR 973014096

ORNOS
7113 8257 1474 4886 8978
REF #: T10-65278-OR
STATE OF OREGON DIVISION OF
CHILD SUPPORT
PO BOX 14506
SALEM, OR 97309

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/09/2010

Ref. No.: T10-65278-OR

MailbatchID: 304145

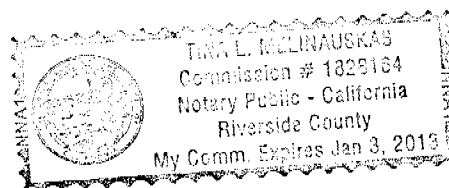
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

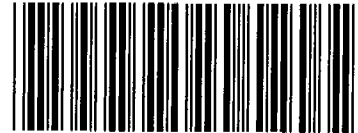
Subscribed and sworn to (or affirmed) before me on this 16 day of Aug (month),
2010 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.



(Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 1772545

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/09/2010

Ref. No.: T10-65278-OR

MailbatchID: 304112

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 August 09, 2010, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x *Emily Salgado*
Affiant Emily Salgado

ORNOS
2238278475
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
C/O EQUITY 1 LENDERS GROUP
9444 WAPLES STREET, SUITE 300
SAN DIEGO, CA 92121

ORNOS
2238278476
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
PO BOX 507
HERNDON, VA 20172-0507

ORNOS
2238278477
REF #: T10-65278-OR
DULCEY ANN EPPERLY
1319 SARGENT ST
KLAMATH FALLS, OR 97603

ORNOS
2238278478
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

ORNOS
2238278479
REF #: T10-65278-OR
STATE OF OREGON DEPARTMENT
OF JUSTICE
ATTN: ATTORNEY GENERAL, JOHN
KROGER
1162 COURT ST NE
SALEM, OR 973014096

ORNOS
2238278480
REF #: T10-65278-OR
STATE OF OREGON DIVISION OF
CHILD SUPPORT
PO BOX 14506
SALEM, OR 97309

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/09/2010

Ref. No.: T10-65278-OR

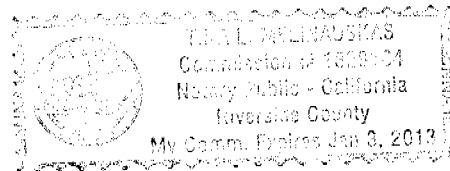
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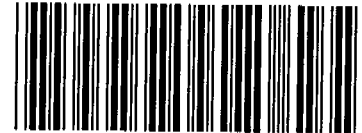
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 16 day of Aug (month), 2010 (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)





Walz Affidavit #: 1772430

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/09/2010

Ref. No.: T10-65278-OR

MailbatchID: 304097

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 August 09, 2010, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x *Emily Salgado*
Affiant Emily Salgado

ORNOS_FLAT
2238278455
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2238278456
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2238278457
REF #: T10-65278-OR
SCOTT ALLEN EPPERLY
9373 TINGLEY LN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2238278458
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
2238278459
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2238278460
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
2238278461
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/09/2010

Ref. No.: T10-65278-OR

MailbatchID: 304097

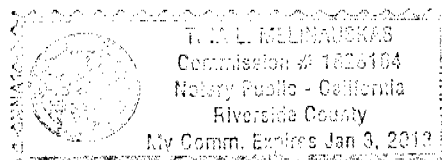
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

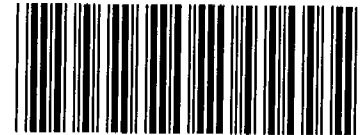
Subscribed and sworn to (or affirmed) before me on this 16 day of Aug (month),
2010 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.



(Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 1772389

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/09/2010

Ref. No.: T10-65278-OR

MailbatchID: 304084

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 August 09, 2010, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x *Emily Salgado*
Affiant Emily Salgado

ORNOS_FLAT
7113 8257 1474 4886 8725
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 4886 8732
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 4886 8749
REF #: T10-65278-OR
SCOTT ALLEN EPPERLY
9373 TINGLEY LN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 4886 8756
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
7113 8257 1474 4886 8763
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 4886 8770
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
7113 8257 1474 4886 8787
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

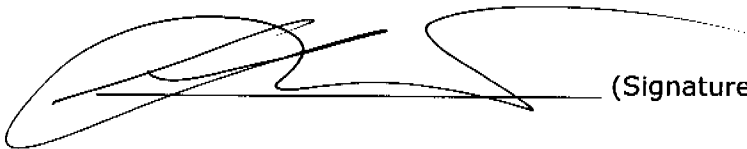
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Ref. No.: T10-65278-OR

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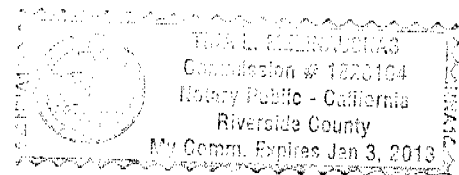
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 16 day of Aug. (month),
2010 (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)





Walz Affidavit #: 1819638

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/31/2010

Ref. No.: T10-65278-OR

MailbatchID: 308036

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 August 31, 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 Grisel Herrera
Affiant Grisel Herrera

ORNOS
7113 8257 1474 5457 3767
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
C/O EQUITY 1 LENDERS GROUP
9444 WAPLES STREET, SUITE 300
SAN DIEGO, CA 92121

ORNOS
7113 8257 1474 5457 3774
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
PO BOX 507
HERNDON, VA 20172-0507

ORNOS
7113 8257 1474 5457 3781
REF #: T10-65278-OR
DULCEY ANN EPPERLY
1319 SARGENT ST
KLAMATH FALLS, OR 97603

ORNOS
7113 8257 1474 5457 3798
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

ORNOS
7113 8257 1474 5457 3804
REF #: T10-65278-OR
STATE OF OREGON DEPARTMENT
OF JUSTICE
ATTN: ATTORNEY GENERAL, JOHN
KROGER
1162 COURT ST NE
SALEM, OR 973014096

ORNOS
7113 8257 1474 5457 3811
REF #: T10-65278-OR
STATE OF OREGON DIVISION OF
CHILD SUPPORT
PO BOX 14506
SALEM, OR 97309

ORNOS
7113 8257 1474 5457 3828
REF #: T10-65278-OR
Mortgage Electronic Registration
Systems, Inc., As
C/O Equity 1 Lenders Group
100 E San Marcos Blvd Ste 325
San Marcos, CA 92069-2990

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

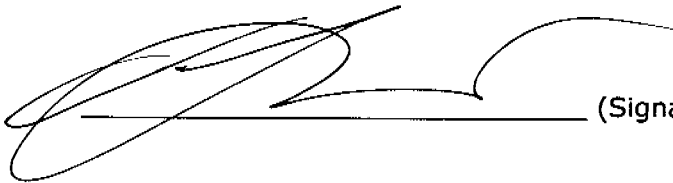
Date: 08/31/2010

Ref. No.: T10-65278-OR

MailbatchID: 308036

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 8 day of Sept. (month),
2010 (year), by Grisel Herrera, 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 #: 1817864

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/31/2010

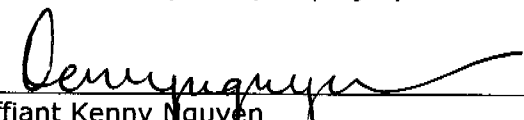
Ref. No.: T10-65278-OR

MailbatchID: 307905

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 August 31, 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_FLAT
2239178503
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2239178504
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2239178505
REF #: T10-65278-OR
SCOTT ALLEN EPPERLY
9373 TINGLEY LN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2239178506
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
2239178507
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2239178508
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
2239178509
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

CitiMortgage/CR Title


Date: 08/31/2010

Ref. No.: T10-65278-OR

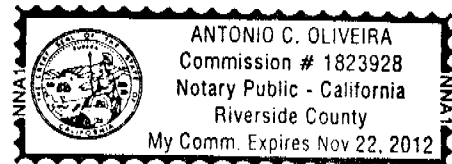
MailbatchID: 307905

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 1 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.

 (Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 1817778

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/31/2010

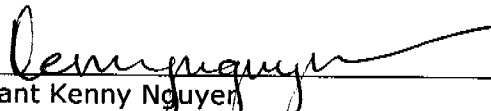
Ref. No.: T10-65278-OR

MailbatchID: 307890

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 August 31, 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 5449 7315
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 5449 7322
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 5449 7339
REF #: T10-65278-OR
SCOTT ALLEN EPPERLY
9373 TINGLEY LN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 5449 7346
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
7113 8257 1474 5449 7353
REF #: T10-65278-OR
SCOTT EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7113 8257 1474 5449 7360
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603-6620

ORNOS_FLAT
7113 8257 1474 5449 7377
REF #: T10-65278-OR
MICHELLE EPPERLY
3658 BOARDMAN
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

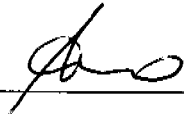
Date: 08/31/2010

Ref. No.: T10-65278-OR

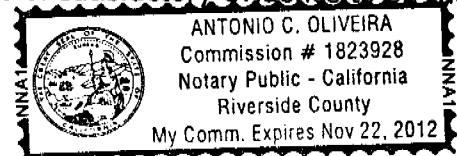
MailbatchID: 307890

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 1 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.



(Signature of Notary)



(Seal of Notary)



Walz Affidavit #: 1817594

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 08/31/2010

Ref. No.: T10-65278-OR

MailbatchID: 307877

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of CitiMortgage/CR Title; is not a party to the within action; and that on August 31, 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 Anthony Gomez

ORNOS
2239206649
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
C/O EQUITY 1 LENDERS GROUP
9444 WAPLES STREET, SUITE 300
SAN DIEGO, CA 92121

ORNOS
2239206650
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC., AS
PO BOX 507
HERNDON, VA 20172-0507

ORNOS
2239206651
REF #: T10-65278-OR
DULCEY ANN EPPERLY
1319 SARGENT ST
KLAMATH FALLS, OR 97603

ORNOS
2239206652
REF #: T10-65278-OR
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
3300 SW 34TH AVENUE, SUITE 101
OCALA, FL 34474

ORNOS
2239206653
REF #: T10-65278-OR
STATE OF OREGON DEPARTMENT
OF JUSTICE
ATTN: ATTORNEY GENERAL, JOHN
KROGER
1162 COURT ST NE
SALEM, OR 973014096

ORNOS
2239206654
REF #: T10-65278-OR
STATE OF OREGON DIVISION OF
CHILD SUPPORT
PO BOX 14506
SALEM, OR 97309

ORNOS
2239206655
REF #: T10-65278-OR
Mortgage Electronic Registration
Systems, Inc., As
C/O Equity 1 Lenders Group
100 E San Marcos Blvd Ste 325
San Marcos, CA 92069-2990

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

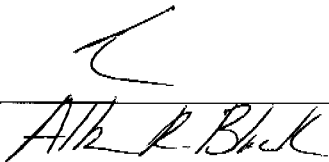
Date: 08/31/2010

Ref. No.: T10-65278-OR

MailbatchID: 307877

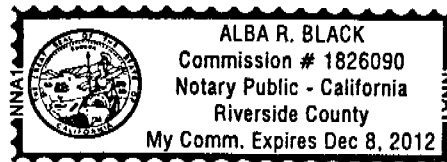
STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

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



(Signature of Notary)

(Seal of Notary)



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.: T10-65278-OR

Reference is made to that certain deed made by, SCOTT A EPPERLY, AND MICHELLE A EPPERLY, HUSBAND AND WIFE as Grantor to DAVID FENNELL, ATTORNEY, as trustee, in favor of UNION FEDERAL BANK OF INDIANAPOLIS, as Beneficiary, dated 05-28-2004, recorded 06-01-2004, in official records of KLAMATH County, Oregon in book/reel/volume No. M04 at page No. 35126, fee/file/instrument/microfile/reception No. 35126-33 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R807229

THE EAST 90 FEET OF LOT 1 BLOCK 4, ALTAMONT ACRES AND THE EAST 90 FEET OF LOT 2 BLOCK 4, ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

3658 BOARDMAN AVE
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 08/01/2009 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 \$1,123.04

Monthly Late Charge \$44.92

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 \$128,977.70 together with interest thereon at the rate of 5.875% per annum from 07-01-2009 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 **12-06-2010** 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: August 04, 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



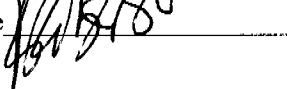
MARIA DELATORRE, ASST SEC

State of CA
County of Orange }

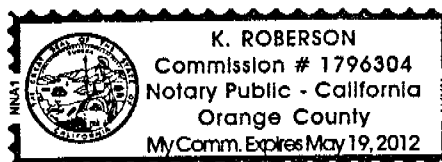
On August 04, 2010 before me, **K ROBERSON** Notary Public, personally appeared MARIA DELATORRE, ASST SEC who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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 04-15-2011. 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



T10-65278-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 3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603, 3658 BOARDMAN AVE 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 08-04-2010 to bring your mortgage loan current was \$15,459.62. 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: 12-06-2010, 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.

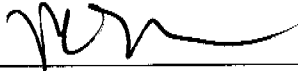
T10-65278-OR

DATED: August 04, 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 black ink, appearing to read 'MD', is written over a horizontal line.

MARIA DELATORRE, ASST SEC

T10-65278-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 3658 BOARDMAN AVE
KLAMATH FALLS, OR 97603, 3658 BOARDMAN AVE 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 02-07-2011 to bring your mortgage loan current was \$17,143.98. 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: 04-15-2011, 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-

T10-65278-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 3-9-2011, 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 07, 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', 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: 771121727

TS#: T10-65278-OR

Borrower name(s): SCOTT A EPPERLY, AND MICHELLE A EPPERLY, HUSBAND
AND WIFE

Property Address: 3658 BOARDMAN AVE , 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):

- ☒ [x] 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 2-7-2011. 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.

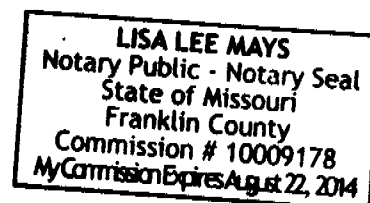
DATED: 4/28/11

Kimberly Dinnwiddie
Kimberly Dinnwiddie
Document Control Officer

STATE OF Missouri
COUNTY OF St Charles

SUBSCRIBED AND SWORN to me this 4/28/11

Lisa Lee Mays
Notary Public



T1065278OR / EPPERLY
ASAP# 3695522

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 Trustee's Notice of Sale, Fair Debt Notice and Notice to 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":

3658 Boardman Ave
Klamath Falls, OR 97603

By delivering such copy, personally and in person to Michelle Epperly, at the above Property Address on August 16, 2010 at 1:49 PM.

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

SUBSCRIBED AND SWORN BEFORE ME
this 24th day of Aug, 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



258658

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 # 12644

Trustee's Notice of Sale

Epperly

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:

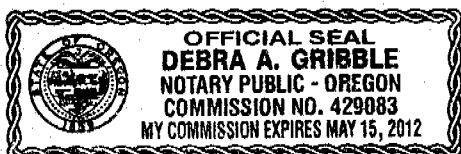
August 27, September 03, 10, 17, 2010

Total Cost: \$987.39

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: September 17, 2010

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

T.S. No.: T10-65278-OR Reference is made to that certain deed made by, SCOTT A EPPERLY, AND MICHELLE A EPPERLY, HUSBAND AND WIFE as Grantor to DAVID FENNEL, ATTORNEY, as trustee, in favor of UNION FEDERAL BANK OF INDIANAPOLIS, as Beneficiary, dated 05-28-2004, recorded 06-01-2004, in official records of KLAMATH County, Oregon in book/reel/volume No. M04 at page No. 35126, fee/file/instrument/microfile/reception No. 35126-33 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R807229 THE EAST 90 FEET OF LOT 1 BLOCK 4, ALTAMONT ACRES AND THE EAST 90 FEET OF LOT 2 BLOCK 4, ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 3658 BOARDMAN AVE 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 08/01/2009 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 \$ 1,123.04 Monthly late Charge \$44.92

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 \$128,977.70 together with interest thereon at the rate of 5.875% per annum from 07-01-2009 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 12-06-2010 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 of 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: August 04, 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 DELA-TORRE, ASST. SEC. ASAP# 3695522 08/27/2010, 09/03/2010, 09/10/2010, 09/17/2010 #12644 August 27, September 03, 10, 17, 2010.