

1st 1694144

2011-007392
Klamath County, Oregon

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.



00103548201100073920200209

06/17/2011 03:11:24 PM

Fee: \$147.00

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 Compliance
Affidavit of Posting
Affidavit of Mailing
Affidavit of Publication**

2. Direct Party (Grantor):

First American Title

3. Indirect Party (Beneficiary):

Jeffrey B. & Jeanne E, Callison

4. True and Actual Consideration Paid:

N/A

5. Legal Description:

NA

6. Deed Reference:

M02-32922

F



Walz Affidavit #: 2278051

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 03/23/2011

Ref. No.: T11-75195-OR

MailbatchID: 342096

5216469

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 March 23, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x *Emily Salgado*
Affiant Emily Salgado

ORNOS_FLAT
7196 9006 9295 0940 2936
REF #: T11-75195-OR
JEFFREY CALLISON
4623 ANDERSON AVENUE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0940 2943
REF #: T11-75195-OR
JEFFREY CALLISON
4623 ANDERSON AVE
KLAMATH FALLS, OR 97603-8469

ORNOS_FLAT
7196 9006 9295 0940 2950
REF #: T11-75195-OR
JEANNE CALLISON
4623 ANDERSON AVENUE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0940 2967
REF #: T11-75195-OR
JEANNE CALLISON
4623 ANDERSON AVE
KLAMATH FALLS, OR 97603-8469

ORNOS_FLAT
7196 9006 9295 0940 2974
REF #: T11-75195-OR
JEFFREY CALLISON
4623 ANDERSON AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0940 2981
REF #: T11-75195-OR
JEANNE CALLISON
4623 ANDERSON AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0940 2998
REF #: T11-75195-OR
JEFFREY B. CALLISON
3910 MAZAMA DRIVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
7196 9006 9295 0940 3001
REF #: T11-75195-OR
JEANNE E. CALLISON
3910 MAZAMA DRIVE
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 03/23/2011

Ref. No.: T11-75195-OR

MailbatchID: 342096

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

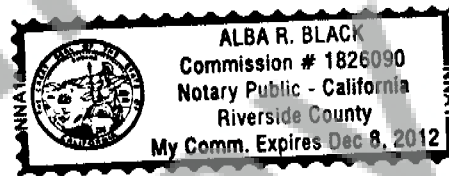
Subscribed and sworn to (or affirmed) before me on this 31 day of MAR (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.



Alva R. Black

(Signature of Notary)

(Seal of Notary)



Unofficial Copy



Walz Affidavit #: 2278463

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 03/23/2011

Ref. No.: T11-75195-OR

MailbatchID: 342175

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 March 23, 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_FLAT
2248359205
REF #: T11-75195-OR
JEFFREY CALLISON
4623 ANDERSON AVENUE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2248359206
REF #: T11-75195-OR
JEFFREY CALLISON
4623 ANDERSON AVE
KLAMATH FALLS, OR 97603-8469

ORNOS_FLAT
2248359207
REF #: T11-75195-OR
JEANNE CALLISON
4623 ANDERSON AVENUE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2248359208
REF #: T11-75195-OR
JEANNE CALLISON
4623 ANDERSON AVE
KLAMATH FALLS, OR 97603-8469

ORNOS_FLAT
2248359209
REF #: T11-75195-OR
JEFFREY CALLISON
4623 ANDERSON AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2248359210
REF #: T11-75195-OR
JEANNE CALLISON
4623 ANDERSON AVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2248359211
REF #: T11-75195-OR
JEFFREY B. CALLISON
3910 MAZAMA DRIVE
KLAMATH FALLS, OR 97603

ORNOS_FLAT
2248359212
REF #: T11-75195-OR
JEANNE E. CALLISON
3910 MAZAMA DRIVE
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 03/23/2011

Ref. No.: T11-75195-OR

MailbatchID: 342175

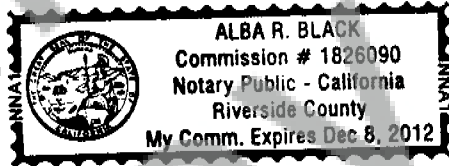
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 31 day of MAR (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

(Signature of Notary)

(Seal of Notary)

Alba R. Black



Unofficial Copy



Walz Affidavit #: 2278494

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 03/23/2011

Ref. No.: T11-75195-OR

MailbatchID: 342184

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 March 23, 2011, 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 *Grisel Herrera*
Affiant Grisel Herrera

ORNOS
2248360368
REF #: T11-75195-OR
WASHINGTON MUTUAL BANK, FA
ATTN: GROUP 9, INC.
2150 CABOT BLVD. WEST
LANGHORNE, PA 19047

ORNOS
2248360369
REF #: T11-75195-OR
WASHINGTON MUTUAL BANK, FA
1201 THIRD AVENUE
SEATTLE, WA 98101

ORNOS
2248360370
REF #: T11-75195-OR
JEANNE ELAINE CALLISON
3608 LA JOLLA CT, APT. B
KLAMATH FALLS, OR 97603

ORNOS
2248360371
REF #: T11-75195-OR
STATE OF OREGON DEPARTMENT
OF JUSTICE
ATTN: ATTORNEY GENERAL, JOHN
KROGER
1162 COURT STREET NE
SALEM, OR 973014096

ORNOS
2248360372
REF #: T11-75195-OR
STATE OF OREGON
C/O KLAMATH COUNTY CIRCUIT
COURT
316 MAIN ST
KLAMATH FALLS, OR 97601

ORNOS
2248360373
REF #: T11-75195-OR
KLAMATH IRRIGATION DISTRICT
6640 KID LANE
KLAMATH FALLS, OR 97603

ORNOS
2248360374
REF #: T11-75195-OR
JEFF BAIRD CALLISON
4623 ANDERSON AVENUE
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 03/23/2011

Ref. No.: T11-75195-OR

MailbatchID: 342184

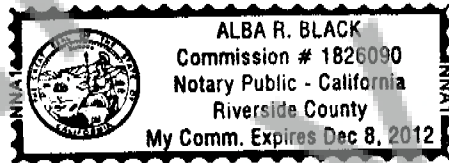
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 31 day of MAR (month),
2011 (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)

Alba R. Black



Unofficial Copy



Walz Affidavit #: 2278905

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 03/23/2011

Ref. No.: T11-75195-OR

MailbatchID: 342222

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 March 23, 2011, 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
7196 9006 9295 0941 2720
REF #: T11-75195-OR
WASHINGTON MUTUAL BANK, FA
ATTN: GROUP 9, INC.
2150 CABOT BLVD. WEST
LANGHORNE, PA 19047

ORNOS
7196 9006 9295 0941 2737
REF #: T11-75195-OR
WASHINGTON MUTUAL BANK, FA
1201 THIRD AVENUE
SEATTLE, WA 98101

ORNOS
7196 9006 9295 0941 2744
REF #: T11-75195-OR
JEANNE ELAINE CALLISON
3608 LA JOLLA CT, APT. B
KLAMATH FALLS, OR 97603

ORNOS
7196 9006 9295 0941 2751
REF #: T11-75195-OR
STATE OF OREGON DEPARTMENT
OF JUSTICE
ATTN: ATTORNEY GENERAL, JOHN
KROGER
1162 COURT STREET NE
SALEM, OR 973014096

ORNOS
7196 9006 9295 0941 2768
REF #: T11-75195-OR
STATE OF OREGON
C/O KLAMATH COUNTY CIRCUIT
COURT
316 MAIN ST
KLAMATH FALLS, OR 97601

ORNOS
7196 9006 9295 0941 2775
REF #: T11-75195-OR
KLAMATH IRRIGATION DISTRICT
6640 KID LANE
KLAMATH FALLS, OR 97603

ORNOS
7196 9006 9295 0941 2782
REF #: T11-75195-OR
JEFF BAIRD CALLISON
4623 ANDERSON AVENUE
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

CitiMortgage/CR Title

Date: 03/23/2011

Ref. No.: T11-75195-OR

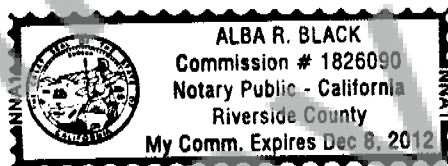
MailbatchID: 342222

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 31 day of MAR (month),
2011 (year), by Grisel Herrera, 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)



Unofficial Copy

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL TO

CR Title Services, Inc.
1000 TECHNOLOGY DRIVE
MS 314
O'FALLON, MO 63368
877-576-0472

TRUSTEE'S NOTICE OF SALE

T.S. No.: T11-75195-OR

Reference is made to that certain deed made by, JEFFREY B. CALLISON AND JEANNE E. CALLISON as Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY, as trustee, in favor of UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS, as Beneficiary, dated 05-30-2002, recorded 06-04-2002, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No. , fee/file/instrument/microfile/reception No. 32922-40 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R872468
AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST

Commonly known as:
4623 ANDERSON 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 12/01/2010 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 \$950.87 Monthly Late Charge \$28.81

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 \$150,446.67 together with interest thereon at the rate of 4% per annum from 11-01-2010 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 CR Title Services, Inc., the undersigned trustee will on **07-25-2011** 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: March 21, 2011

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



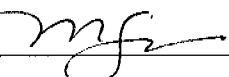
JAMES M. DAVIS, ASST SEC

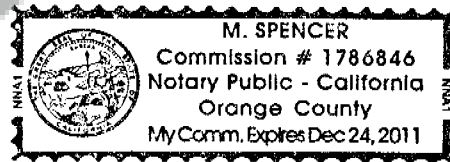
State of CA } ss
County of Orange }

On March 21, 2011 before me, M. Spencer Notary Public, personally appeared **JAMES M. DAVIS, 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)
M. Spencer Notary Public



To the extent your obligation has been discharged, dismissed or is subject to an automatic state of bankruptcy order under Title 11 of the United States Code, this notice is for

compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect any such obligation.

Unofficial
Copy

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 07-25-2011. 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



T11-75195-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 4623 ANDERSON AVENUE
KLAMATH FALLS, OR 97603, 4623 ANDERSON 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 03-21-2011 to bring your mortgage loan current was \$8,554.91. 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: 07-25-2011, 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-

T11-75195-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 04/20/2011, 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: March 21, 2011

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

Trustee phone number: 866-702-9658

Trustee signature:



JAMES M. DAVIS, ASST SEC

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

Loan No: 770070119

TS#: T11-75195-OR

Borrower name(s): JEFFREY B. CALLISON AND JEANNE E. CALLISON

Property Address: 4623 ANDERSON 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 3-21-2011. 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: 6/6/11

Document Control Officer **Lisa Lee Mays**

Lisa Lee Mays

STATE OF MO
 COUNTY OF St. Charles

SUBSCRIBED AND SWORN to me this 6th day of June, 2011

[Signature]
 Notary Public

PATRICIA A. SCHOLLMAYER Notary Public - Notary Seal State of Missouri St. Charles County Commission # 10481194 My Commission Expires March 15, 2014

T1175195OR / CALLISON
ASAP# 3960761

CRTS

AFFIDAVIT OF POSTING

STATE OF OREGON
County of Klamath ss.

I, Gabriel Martinez, 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, Exhibit "A" and Notice of Default and Election to Sell upon the individuals and other legal entities to be served, named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

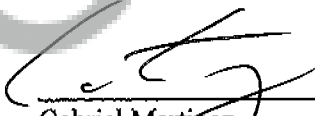
4623 Anderson Avenue, Klamath Falls, OR 97603, as follows:

On 04/06/2011 at 4:45 p.m., I attempted personal service at the Property Address. A locked gate is situated at the main entrance to the Property Address effectively preventing access to the front door of the structure situated on the premises. At that time, I POSTED such true copy conspicuously on the main entrance gate, pursuant to ORS 86.750 (1)(b)(A).

On 04/11/2011 at 8:00 a.m., I returned to the Property Address. Again, the gate situated at the main entrance to the Property Address was locked and I was prevented from gaining access to the structure existing on the premises. At that time, I POSTED another such copy conspicuously on the main entrance gate, pursuant to ORS 86.750 (1)(b)(B).

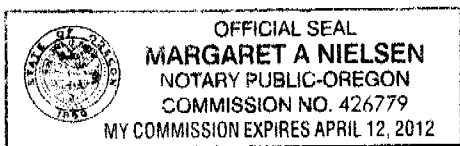
On 04/13/2011 at 9:33 a.m., I returned to the Property Address. Again, the gate situated at the main entrance to the Property Address was locked and I was prevented from gaining access to the structure existing on the premises. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

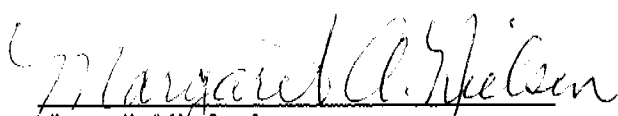
I declare under the penalty of perjury that the above statement is true and correct.



Gabriel Martinez 262028

SUBSCRIBED AND SWORN to before me this 14th day of April, 2011 by Gabriel Martinez.





Notary Public for Oregon

AFFIDAVIT OF MAILING

STATE OF OREGON
County of Multnomah

ss.

I, Sarah Ruth Tasko, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On April 13, 2011, I mailed a copy of the Trustee's Notice of Sale, Exhibit "A" and Notice of Default and Election to Sell, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

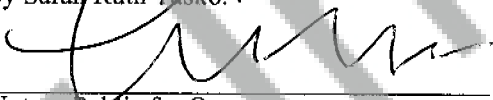
The envelope was addressed as follows:

OCCUPANT
4623 Anderson Avenue
Klamath Falls, OR 97603


This mailing completes service upon an occupant at the above address with an effective date of **04/06/2011** as calculated pursuant to ORS 86.750 (1)(c).

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

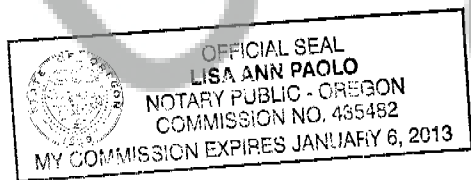
SUBSCRIBED AND SWORN BEFORE ME
this 13 day of April, 2011
by Sarah Ruth Tasko.



Notary Public for Oregon

X 

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



262028

Affidavit of Publication

STATE OF OREGON,
COUNTY OF KLAMATH

I, Heidi Wright, Publisher,
being first duly sworn, depose and say
that I am 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 # 13243

Trustee's Notice of Sale

Callison

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:

April 19, 26, May 03, 10, 2011

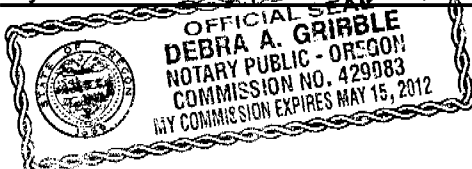
Total Cost: \$959.24

Subscribed and sworn by Heidi Wright

before me on: May 10, 2011

Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE T.S. No.:T11-75195-OR

Reference is made to that certain deed made by, JEFFREY B. CALLISON AND JEANNE E. CALLISON as Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY, as trustee, in favor of UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS, as Beneficiary, dated 05-30-2002, recorded 06-04-2002, in official records of KLAMATH County, Oregon in book/reel/volume No. at page No., fee/file/instrument/microfile/reception No. 32922-40 (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R872468 AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST Commonly known as: 4623 ANDERSON 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 12/01/2010 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 \$950.87 Monthly Late Charge \$28.81.

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 \$150,446.67 together with interest thereon at the rate of 4% per annum from 11-01-2010 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 CE Title Services, Inc., the undersigned trustee will on 07-25-2011 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: March 21, 2011 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 JAMES M. DAVIS, ASST SEC ASAP# 3960761 04/19/2011, 04/26/2011, 05/03/2011, 05/10/2011.

#13243 April 19, 26, May 03, 10, 2011.

CRS