

NJC 90292

2011-010427

Klamath County, Oregon



00107395201100104270270271

09/15/2011 03:42:25 PM

Fee: \$167.00

Recording Requested By and
When recorded mail to:
FIDELITY NATIONAL TITLE
INSURANCE COMPANY
1920 Main Street, Suite 1120
Irvine, CA 92614
Phone: 949-252-4900

Loan # 0031016462

TS # 11-02001-6

Title Order # 809403

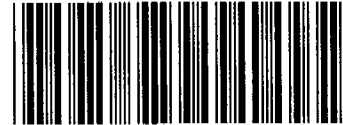
Grantor: PATRICK M. LEAL, JENNIFER L. LEAL, AS HUSBAND AND WIFE

Grantee: Northwest Trustee Services Inc

MO6-05207

AFFIDAVIT OF MAILING

167/Amo



Walz Affidavit #: 2378969

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 05/10/2011

Ref. No.: 11-02001-6

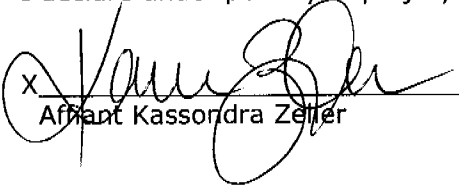
MailbatchID: 351569

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on May 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 Kassondra Zeller

ORGRNTR
7196 9006 9295 1883 9839
REF #: 11-02001-6
CURRENT OCCUPANT
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORGRNTR
7196 9006 9295 1883 9846
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORGRNTR
7196 9006 9295 1883 9853
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601

ORGRNTR
7196 9006 9295 1883 9860
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603

ORGRNTR
7196 9006 9295 1883 9877
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DRIVE
KLAMATH FALLS, OR 97603

ORGRNTR
7196 9006 9295 1883 9884
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORGRNTR
7196 9006 9295 1883 9891
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601-3539

ORGRNTR
7196 9006 9295 1883 9907
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORGRNTR
7196 9006 9295 1883 9914
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601-3539

ORGRNTR
7196 9006 9295 1883 9921
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORGRNTR
7196 9006 9295 1883 9938
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603

ORGRNTR
7196 9006 9295 1883 9945
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DRIVE
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 05/10/2011

Ref. No.: 11-02001-6

MailbatchID: 351569

ORGRNTR
7196 9006 9295 1883 9952
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601

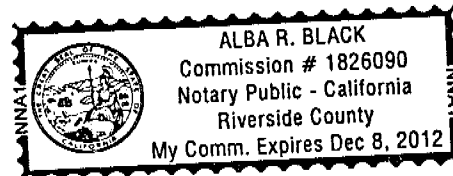
STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

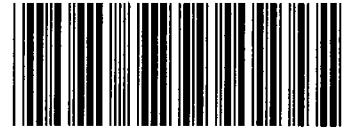
Subscribed and sworn to (or affirmed) before me on this 10 day of MAY (month),
2011 (year), by Kassondra Zeller, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.



(Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 2378191

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 05/10/2011

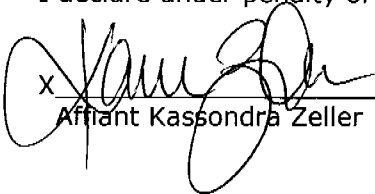
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MailbatchID: 351460

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

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

X 
Affiant Kassondra Zeller

ORGRNTR
2249966785
REF #: 11-02001-6
CURRENT OCCUPANT
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORGRNTR
2249966786
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORGRNTR
2249966787
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601

ORGRNTR
2249966788
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603

ORGRNTR
2249966792
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DRIVE
KLAMATH FALLS, OR 97603

ORGRNTR
2249966790
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORGRNTR
2249966791
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601-3539

ORGRNTR
2249966792
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORGRNTR
2249966793
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601-3539

ORGRNTR
2249966794
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORGRNTR
2249966795
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603

ORGRNTR
2249966796
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DRIVE
KLAMATH FALLS, OR 97603

AFFIDAVIT OF MAILING

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ORGRNTR
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REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601

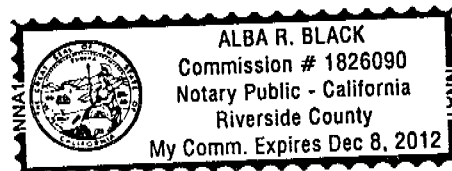
STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 10 day of MAY (month),
2011 (year), by Kassondra Zeller, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.



(Signature of Notary)

(Seal of Notary)



NOTICE:

**YOU ARE IN DANGER OF LOSING YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY**

Re: TS#: 11-02001-6

Loan #: 0031016462

This notice is about your mortgage loan on your property at 901 DIVISION STREET, KLAMATH FALLS, OR 97601

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 May 10, 2011 to bring your mortgage loan current was \$5,263.11. 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 877-304-3100 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: AMERICAN HOME MORTGAGE SERVICING, INC. at 4875 Belfort Road, Suite 130 Jacksonville, FL 32256

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

Date and time: September 13, 2011 at 10:00 AM

Place: on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls,

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 AMERICAN HOME MORTGAGE SERVICING, INC. at 877-304-3100 to request that your lender 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. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://oregonlawhelp.org>.

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 877-304-3100. 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. 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 modifications 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 "LOAN MODIFICATION REQUEST FORM". YOUR LENDER MUST RECEIVE THE FORM BY June 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.

May 10, 2011

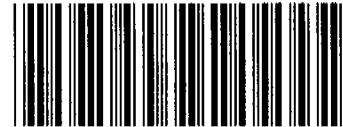
Trustee name: FIDELITY NATIONAL TITLE INSURANCE COMPANY

Trustee signature: 
Stephanie Islas, Authorized Signature

Trustee telephone number: 949-252-4900

Trustee Address: 1920 Main Street, Suite 1120, Irvine, CA 92614

440-4795 (8/09/COM)



Walz Affidavit #: 2387022

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 05/13/2011

Ref. No.: 11-02001-6

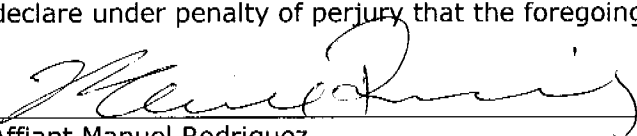
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STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

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

x


Affiant Manuel Rodriguez

ORNOD
7196 9006 9295 1940 4289
REF #: 11-02001-6
CARTER-JONES COLLECTION
SERVICE, INC.
1143 PINE ST
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4296
REF #: 11-02001-6
CREDIT BUREAU OF KLAMATH
COUNTY
839 MAIN STREET
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4302
REF #: 11-02001-6
CURRENT OCCUPANT
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4319
REF #: 11-02001-6
DISCOVER BANK C/O DONNA J
SMITH, MICHAEL CONNOLLY
AARON MCLELLAN
11124 NE HALSEY PMB 680
PORTLAND, OR 97220

ORNOD
7196 9006 9295 1940 4326
REF #: 11-02001-6
DISCOVER BANK C/O DONNA J.
SMITH, MICHAEL CONNOLLY
AARON MCLELLAN
11124 NE HALSEY PMB 680
PORTLAND, OR 97220

ORNOD
7196 9006 9295 1940 4333
REF #: 11-02001-6
DISCOVER BANK, ISSUER OF THE
DISCOVER CARD
2325 CLAYTON ROAD
CONCORD, CA 94520

ORNOD
7196 9006 9295 1940 4340
REF #: 11-02001-6
GARY ARANT
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4357
REF #: 11-02001-6
JENNIFER L ROSE
2217 OGDEN ST
KLAMATH FALLS, OR 97603-4032

ORNOD
7196 9006 9295 1940 4364
REF #: 11-02001-6
JENNIFER L. LEAL
2217 OGDEN ST
KLAMATH FALLS, OR 97603-4032

AFFIDAVIT OF MAILING***Default Resolution Network***

Date: 05/13/2011

Ref. No.: 11-02001-6

MailbatchID: 352250

ORNOD
7196 9006 9295 1940 4371
REF #: 11-02001-6
JENNIFER L. LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4401
REF #: 11-02001-6
JENNIFER LEAL
5522 EASTWOOD DRIVE
KLAMATH FALLS, OR 97603

ORNOD
7196 9006 9295 1940 4432
REF #: 11-02001-6
JENNIFER L LEAL
2217 OGDEN ST
KLAMATH FALLS, OR 97603-4032

ORNOD
7196 9006 9295 1940 4463
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4494
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4524
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601

ORNOD
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REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4388
REF #: 11-02001-6
JENNIFER L. ROSE
2217 OGDEN ST
KLAMATH FALLS, OR 97603-4032

ORNOD
7196 9006 9295 1940 4418
REF #: 11-02001-6
JENNIFER LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORNOD
7196 9006 9295 1940 4449
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DRIVE
KLAMATH FALLS, OR 97603

ORNOD
7196 9006 9295 1940 4470
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601-3539

ORNOD
7196 9006 9295 1940 4500
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DRIVE
KLAMATH FALLS, OR 97603

ORNOD
7196 9006 9295 1940 4531
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601-3539

ORNOD
7196 9006 9295 1940 4395
REF #: 11-02001-6
JENNIFER LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORNOD
7196 9006 9295 1940 4425
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
7196 9006 9295 1940 4456
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603

ORNOD
7196 9006 9295 1940 4487
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORNOD
7196 9006 9295 1940 4517
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603

ORNOD
7196 9006 9295 1940 4548
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

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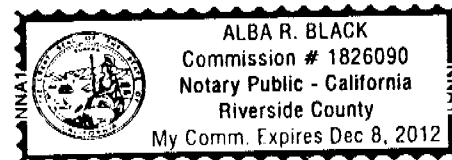
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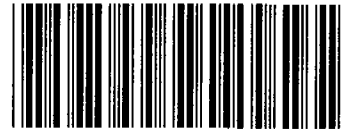
STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 17 day of MAY (month),
2011 (year), by Manuel Rodriguez, 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 #: 2387490

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 05/13/2011

Ref. No.: 11-02001-6

MailbatchID: 352273

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

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

x 
Affiant Manuel Rodriguez

ORNOD
2250041358
REF #: 11-02001-6
CARTER-JONES COLLECTION
SERVICE, INC.
1143 PINE ST
KLAMATH FALLS, OR 97601

ORNOD
2250041359
REF #: 11-02001-6
CREDIT BUREAU OF KLAMATH
COUNTY
839 MAIN STREET
KLAMATH FALLS, OR 97601

ORNOD
2250041360
REF #: 11-02001-6
CURRENT OCCUPANT
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
2250041361
REF #: 11-02001-6
DISCOVER BANK C/O DONNA J
SMITH, MICHAEL CONNOLLY
AARON MCLELLAN
11124 NE HALSEY PMB 680
PORTLAND, OR 97220

ORNOD
2250041362
REF #: 11-02001-6
DISCOVER BANK C/O DONNA J.
SMITH, MICHAEL CONNOLLY
AARON MCLELLAN
11124 NE HALSEY PMB 680
PORTLAND, OR 97220

ORNOD
2250041363
REF #: 11-02001-6
DISCOVER BANK, ISSUER OF THE
DISCOVER CARD
2325 CLAYTON ROAD
CONCORD, CA 94520

ORNOD
2250041364
REF #: 11-02001-6
GARY ARANT
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
2250041365
REF #: 11-02001-6
JENNIFER L ROSE
2217 OGDEN ST
KLAMATH FALLS, OR 97603-4032

ORNOD
2250041366
REF #: 11-02001-6
JENNIFER L. LEAL
2217 OGDEN ST
KLAMATH FALLS, OR 97603-4032

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ORNOD
2250041367
REF #: 11-02001-6
JENNIFER L. LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
2250041370
REF #: 11-02001-6
JENNIFER LEAL
5522 EASTWOOD DRIVE
KLAMATH FALLS, OR 97603

ORNOD
2250041373
REF #: 11-02001-6
JENNIFER L LEAL
2217 OGDEN ST
KLAMATH FALLS, OR 97603-4032

ORNOD
2250041376
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601

ORNOD
2250041379
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
2250041382
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601

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2250041385
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION STREET
KLAMATH FALLS, OR 97601

ORNOD
2250041368
REF #: 11-02001-6
JENNIFER L. ROSE
2217 OGDEN ST
KLAMATH FALLS, OR 97603-4032

ORNOD
2250041371
REF #: 11-02001-6
JENNIFER LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORNOD
2250041374
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DRIVE
KLAMATH FALLS, OR 97603

ORNOD
2250041377
REF #: 11-02001-6
JENNIFER L LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601-3539

ORNOD
2250041380
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DRIVE
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ORNOD
2250041383
REF #: 11-02001-6
PATRICK M LEAL
901 DIVISION ST
KLAMATH FALLS, OR 97601-3539

ORNOD
2250041369
REF #: 11-02001-6
JENNIFER LEAL
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KLAMATH FALLS, OR 97603-8473

ORNOD
2250041372
REF #: 11-02001-6
JENNIFER L LEAL
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ORNOD
2250041375
REF #: 11-02001-6
JENNIFER L LEAL
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KLAMATH FALLS, OR 97603

ORNOD
2250041378
REF #: 11-02001-6
JENNIFER L LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

ORNOD
2250041381
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603

ORNOD
2250041384
REF #: 11-02001-6
PATRICK M LEAL
5147 GATEWOOD DR
KLAMATH FALLS, OR 97603-8473

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Date: 05/13/2011

Ref. No.: 11-02001-6

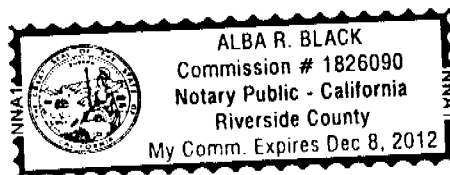
MailbatchID: 352273

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (or affirmed) before me on this 17 day of MAY (month),
2011 (year), by Manuel Rodriguez, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.

ALB R. Black (Signature of Notary)

(Seal of Notary)



TRUSTEE'S NOTICE OF SALE

Loan No: 0031016462
T.S. No.: 11-02001-6

Reference is made to that certain Deed of Trust dated as of March 20, 2006 made by, PATRICK M. LEAL, JENNIFER L. LEAL, AS HUSBAND AND WIFE, was the original Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, was the original trustee, in favor of MERS AS NOMINEE FOR AMERICAN HOME MORTGAGE, was the original beneficiary, recorded on March 22, 2006, as Instrument No. M06-05207 of Official Records in the office of the Recorder of Klamath County, Oregon (the "Deed of Trust") to wit:

APN: R614339

THE NORTH 80 FEET OF LOT 647 IN BLOCK 119, MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 901 DIVISION STREET, KLAMATH FALLS, OR

The current beneficiary is: HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-B SECURITIES MORTGAGE LOAN TRUST, SERIES 2006-AB4 MORTGAGE PASS-THROUGH CERTIFICATES

Both the Beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default(s) for which the foreclosure is made is that the grantor(s): failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary; and which defaulted amounts total: \$5,263.11 as of May 10, 2011.

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 \$91,738.76 together with interest thereon at the rate of 6.00000% per annum from December 1, 2010 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the duly appointed trustee under the Deed of Trust will on **September 13, 2011** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls**, County of Klamath, 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 of the Deed of Trust, together with any interest which the grantor or his successor(s) in interest acquired after the execution of the Deed of Trust, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance

required under the obligation or Deed of Trust, at any time prior to five days before the date last set for sale.

**FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL
TITLE INSURANCE COMPANY, 1920 Main Street, Suite 1120, Irvine, CA
92614 949-252-4900**

**SALE INFORMATION CAN BE OBTAINED ON LINE AT www.lpsasap.com
AUTOMATED SALES INFORMATION PLEASE CALL 714-730 - 2727**

TRUSTEE'S NOTICE OF 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 Deed of Trust, the words "trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: May 11, 2011

FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee



Michael Busby, Authorized Signature

State of California
County of Orange

I, the undersigned, certify that I am the Trustee Sale Officer and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



Michael Busby, Authorized Signature

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for September 13, 2011. Unless the property owner (your landlord) pays the lender who is foreclosing on this property, the foreclosure will go through and someone new will own this property.

The following information applies to you only if you occupy and rent this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a residential tenant.

If the foreclosure goes through, the business or individual who buys this property at the foreclosure sale has the right to require you to move out. The buyer must first give you an eviction notice in writing that specifies the date by which you must move out. The buyer may not give you this notice until after the foreclosure sale happens. If you do not leave before the move-out date, the buyer can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

FEDERAL LAW REQUIRES YOU TO BE NOTIFIED

IF YOU ARE OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING UNDER A LEGITIMATE RENTAL AGREEMENT, FEDERAL LAW REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING A CERTAIN NUMBER OF DAYS BEFORE THE BUYER CAN REQUIRE YOU TO MOVE OUT. THE FEDERAL LAW THAT REQUIRES THE BUYER TO GIVE YOU THIS NOTICE IS EFFECTIVE UNTIL DECEMBER 31, 2012. Under federal law, the buyer must give you at least 90 days' notice in writing before requiring you to move out. If you are renting this property under a fixed-term lease (for example, a six-month or one-year lease), you may stay until the end of your lease term. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 90 days, even if you have a fixed-term lease with more than 90 days left.

STATE LAW NOTIFICATION REQUIREMENTS

IF THE FEDERAL LAW DOES NOT APPLY, STATE LAW STILL REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING BEFORE REQUIRING YOU TO MOVE OUT IF YOU ARE OCCUPYING AND RENTING THE PROPERTY AS A TENANT IN GOOD FAITH. EVEN IF THE FEDERAL LAW REQUIREMENT IS NO LONGER EFFECTIVE AFTER DECEMBER 31, 2012, THE REQUIREMENT UNDER STATE LAW STILL APPLIES TO YOUR SITUATION. Under state law, if you have a fixed-term lease (for example, a six-month or one-year lease), the buyer must give you at least 60 days' notice in writing before requiring you to move out. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 30 days, even if you have a fixed-term lease with more than 30 days left.

If you are renting under a month-to-month or week-to-week rental agreement, the buyer must give you at least 30 days' notice in writing before requiring you to move out.

IMPORTANT: For the buyer to be required to give you notice under state law, you must prove to the business or individual who is handling the foreclosure sale that you are occupying and renting this property as a residential dwelling under a legitimate rental agreement. The name and address of the business or individual who is handling the foreclosure sale is shown on this notice under the heading "TRUSTEE." You must mail or deliver your proof not later than August 14, 2011 (30 days before the date first set for the foreclosure sale). Your proof must be in writing and should be a copy of your rental agreement or lease. If you do not have a written rental agreement or lease, you can provide other proof, such as receipts for rent you paid.

ABOUT YOUR SECURITY DEPOSIT

Under state law, you may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before

the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The business or individual who buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out. You should contact the buyer to discuss that possibility if you would like to stay. Under state law, if the buyer accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the buyer becomes your new landlord and must maintain the property. Otherwise, the buyer is not your landlord and is not responsible for maintaining the property on your behalf and you must move out by the date the buyer specifies in a notice to you.

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD TO ANOTHER BUSINESS OR INDIVIDUAL OR UNTIL A COURT OR A LENDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. AS EXPLAINED ABOVE, YOU MAY BE ABLE TO APPLY A DEPOSIT YOU MADE OR PREPAID RENT AGAINST YOUR CURRENT RENT OBLIGATION. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE AND OF ANY NOTICE YOU GIVE OR RECEIVE CONCERNING THE APPLICATION OF YOUR DEPOSIT OR YOUR PREPAID RENT.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR HOME WITHOUT FIRST GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU MAY WISH TO CONSULT A LAWYER. If you believe you need legal assistance, 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 do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Free legal assistance:

Oregon Law Center

Portland: (503) 473-8329
Coos Bay: 1-800-303-3638
Ontario: 1-888-250-9877
Salem: (503) 485-0696
Grants Pass: (541) 476-1058
Woodburn: 1-800-973-9003
Hillsboro: 1-877-726-4381

<http://www.oregonlawcenter.org/>

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: <http://www.osbar.org>.

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: PATRICK M. LEAL, JENNIFER L. LEAL, AS HUSBAND AND WIFE, Grantor

To: Fidelity National Title Insurance Company, Successor Trustee

After recording return to (name, address, zip):

Fidelity National Title Insurance Company
1920 Main Street, Suite 1120
Irvine, CA 92614

TS No: 11-02001-6 Loan No: 0031016462

Reference is made to that certain Deed of Trust made by PATRICK M. LEAL, JENNIFER L. LEAL, AS HUSBAND AND WIFE, as the original grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as the original trustee, in favor of MERS AS NOMINEE FOR AMERICAN HOME MORTGAGE, as the original beneficiary, dated as of March 20, 2006, and recorded March 22, 2006, as Instrument No. M06-05207, in the Records of Klamath County, Oregon, covering the following described real property situated in the above-mentioned county and state, (the "Deed of Trust") to wit:

APN: R614339

THE NORTH 80 FEET OF LOT 647 IN BLOCK 119, MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON,

Commonly known as: 901 DIVISION STREET, KLAMATH FALLS, OR

The current beneficiary is: HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-B SECURITIES MORTGAGE LOAN TRUST, SERIES 2006-AB4 MORTGAGE PASS-THROUGH CERTIFICATES

The undersigned Fidelity National Title Insurance Company, as duly appointed trustee, hereby certifies that to the best of its knowledge and based on information available, that no assignments of the Deed of Trust by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Deed of Trust, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the Deed of Trust, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is that the grantor(s): failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the beneficiary; and which defaulted amounts total: **\$3,551.56** as of 04/26/2011

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Deed of Trust immediately due and payable, those sums being the following, to wit: The sum of \$91,738.76 together with interest thereon at a rate of 6.00000% per annum December 1, 2010 until paid: plus all accrued late charges thereon and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed trust.

Notice hereby is given that the Beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the

obligations secured by the Deed of Trust and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **September 13, 2011**, at the following place: **on the front steps of the Circuit Court, 316 Main Street., In the City of Klamath Falls, County of Klamath, State of Oregon**

FOR SALE INFORMATION CALL: **714.730.2727**

Website for Trustee's Sale Information: **www.lpsasap.com**

Other than as shown of record, neither the Beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the Deed of Trust, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property.

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), together with costs, trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured 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.

FOR FURTHER INFORMATION CONTACT:
FIDELITY NATIONAL TITLE INSURANCE COMPANY
1920 Main Street, Suite 1120
Irvine, CA 92614
949-252-4900

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: April 26, 2011

Fidelity National Title Insurance Company, Successor Trustee

Mario Selva, Authorized Signor

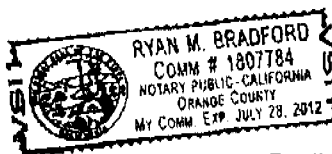
State of California } ss.
County of Orange } ss.

On April 26, 2011, before me, Ryan M. Bradford, a Notary Public, personally appeared Mario Selva, 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.

Ryan M. Bradford # 1807784
My Commission Expires 7/28/2012



(Seal)

Recording Requested By and
When recorded mail to:
FIDELITY NATIONAL TITLE
INSURANCE COMPANY
1920 Main Street, Suite 1120
Irvine, CA 92614
Phone: 949-252-4900

Loan # 0031016462
TS # 11-02001-6
Title Order # 809403
Grantor: PATRICK M. LEAL, JENNIFER L. LEAL, AS HUSBAND AND WIFE

AFFIDAVIT OF COMPLIANCE

AFFIDAVIT OF COMPLIANCE

2008 Oregon Laws, ch. 19, § 20 and as amended by 2009 Oregon Laws ch. 864, § 1 (Enrolled Senate Bill 628)

STATE OF Florida County of Duval) ss:

I, Heather McCray, being first duly sworn, depose, and say that am employed by AMERICAN HOME MORTGAGE SERVICING, INC. ("the beneficiary or the beneficiaries agent") and I have personal knowledge of the facts stated herein based upon a review of the relevant records during the normal course of business. Specifically, I have personal knowledge of Loan number 0031016462, where the grantor(s) name(s) is/are Patrick M Leal Jennifer L Leal

- ☒ Beneficiary did not receive a Modification Request Form from the grantor(s) within the time specified in 2008 Oregon Laws, ch. 19, § 20 and as amended by 2009 Oregon Laws ch. 864, § 1 (Enrolled Senate Bill 628) The Modification Request Form was sent on 05/10/2011; or
- ☐ Beneficiary received a timely Modification Request Form from the grantor(s) on _____ [date].

IF BENEFICIARY RECEIVED A TIMELY MODIFICATION REQUEST FORM:

(check all that apply)

- ☐ Beneficiary or beneficiary's agent reviewed the information submitted by grantor(s), and notified the grantor(s) on _____ that the beneficiary denied the request for modification of the loan.
- ☐ Beneficiary or beneficiary's agent requested grantor(s) provide additional information needed to determine whether the loan could be modified.
- ☐ If timely requested by the grantor(s), the beneficiary or beneficiary's agent met with the grantor(s) in person or spoke to the grantor(s) by telephone on _____ before the beneficiary or beneficiary's agent responded to the grantor(s) request to modify the loan. The person representing the beneficiary or the beneficiary's agent who met or spoke with grantor(s) had or was able to obtain authority to modify the loan.
- ☐ The grantor(s) did not respond to the beneficiary within seven business days of _____ the beneficiary or the beneficiary agent attempted to contact the grantor(s) to schedule a meeting in person or by telephone.
- ☐ The beneficiary has previously considered the current financial information provided by the grantor(s), and has in good faith determined that the grantor(s) is not eligible for a modification of this loan. The beneficiary has informed the grantor(s) that the grantor(s) is not eligible for a modification of this loan on _____.
- ☐ The beneficiary agreed to a modification of the loan, but the grantor breached those terms by: failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary;

Dated: 5-17-11

By: Heather McCray

Heather McCray

Before me Michele Hall, Notary Public, personally appeared _____, 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 FLORIDA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Michele Hall



Recording Requested By and
When recorded mail to:
FIDELITY NATIONAL TITLE
INSURANCE COMPANY
1920 Main Street, Suite 1120
Irvine, CA 92614
Phone: 949-252-4900

Loan # 0031016462
TS # 11-02001-6
Title Order # 809403
Grantor: PATRICK M. LEAL, JENNIFER L. LEAL, AS HUSBAND AND WIFE

AFFIDAVIT OF SERVICE

11020016 / LEAL
ASAP# 3996917

FDRSA**AFFIDAVIT OF POSTING**

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 upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

901 Division Street
Klamath Falls, OR 97601

As follows:

On 05/13/2011 at 9:33 AM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(A).

On 05/16/2011 at 11:06 AM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

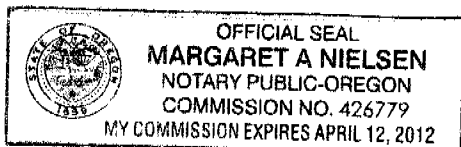
On 05/19/2011 at 12:54 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME
this 22nd day of June, 20 11
by Robert Bolenbaugh.

Margaret A. Nielsen
Notary Public for Oregon

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



265946

AFFIDAVIT OF MAILING

STATE OF OREGON

County of Multnomah

ss.

I, Brandy Socha, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On May 20, 2011, I mailed a copy of the Trustee's Notice of Sale, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT
901 Division Street
Klamath Falls, OR 97601


This mailing completes service upon an occupant at the above address with an effective date of **05/13/2011** as calculated pursuant to ORS 86.750 (1)(c).

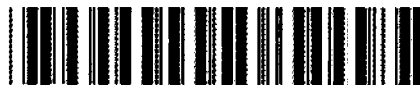
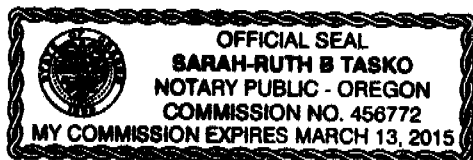
I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME
this 20 day of MAY, 20 11
by Brandy Socha.

Notary Public for Oregon

X


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



265346

Recording Requested By and
When recorded mail to:
FIDELITY NATIONAL TITLE
INSURANCE COMPANY
1920 Main Street, Suite 1120
Irvine, CA 92614
Phone: 949-252-4900

Loan # 0031016462
TS # 11-02001-6
Title Order # 809403
Grantor: PATRICK M. LEAL, JENNIFER L. LEAL, AS HUSBAND AND WIFE

AFFIDAVIT OF PUBLICATION

11-02001

**AFFIDAVIT OF PUBLICATION
STATE OF OREGON,
COUNTY OF KLAMATH**

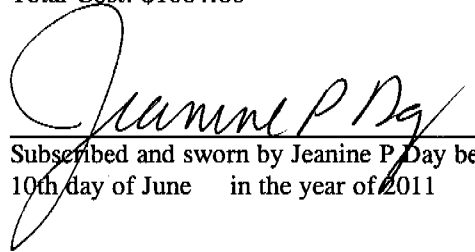
I, Jeanine P. Day, Finance Director, being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News, a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at Klamath Falls in the aforesaid county and state; that I know from my personal knowledge that the

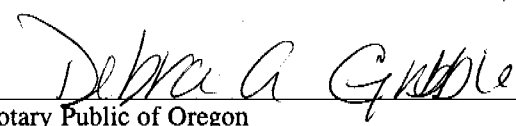
Legal#13372 SALE LEAL
#3996917

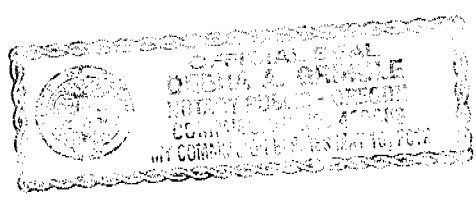
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues:
05/20/2011 05/27/2011 06/03/2011 06/10/2011

Total Cost: \$1064.60


Subscribed and sworn by Jeanine P. Day before me on:
10th day of June in the year of 2011


Notary Public of Oregon
My commission expires on May 15, 2012



TRUSTEE'S NOTICE OF SALE
Loan No: 0031016462 T.S. No.: 11-02001-6

Reference is made to that certain Deed of Trust dated as of March 20, 2006 made by, PATRICK M. LEAL, JENNIFER L. LEAL, AS HUSBAND AND WIFE, was the original Grantor to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, was the original trustee, in favor of MERS AS NOMINEE FOR AMERICAN HOME MORTGAGE, was the original beneficiary; recorded on March 22, 2006, as Instrument No. M06-05207 of Official Records in the office of the Recorder of Klamath County, Oregon (the "Deed of Trust") to wit: APN: R614339 THE NORTH 80 FEET OF LOT 647 IN BLOCK 119, MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON; Commonly known as: 901 DIVISION STREET, KLAMATH FALLS, OR The current beneficiary is: HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF DEUTSCHE ALT-B SECURITIES MORTGAGE LOAN TRUST, SERIES 2006-AB4 MORTGAGE PASS-THROUGH CERTIFICATES.

Both the Beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default(s) for which the foreclosure is made is that the grantor(s): failed to pay payments which became due; together with late charges due; together with other fees and expenses incurred by the Beneficiary; and which defaulted amounts total: \$5,263.11 as of May 10, 2011.

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 \$91,738.76 together with interest thereon at the rate of 6.00000% per annum from December 1, 2010 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the duly appointed trustee under the Deed of Trust will on September 13, 2011 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, 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 of the Deed of Trust, together with any interest which the grantor or his successor(s) in interest acquired after the execution of the Deed of Trust, 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

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to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Deed of Trust, at any time prior to five days before the date last set for sale. FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL TITLE INSURANCE COMPANY, 1920 Main Street, Suite 1120, Irvine, CA 92614 949-252-4900 SALE INFORMATION CAN BE OBTAINED ON LINE AT www.ipsasap.com AUTOMATED SALES INFORMATION PLEASE CALL 714-730 - 2727 TRUSTEE S NOTICE OF 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 Deed of Trust, the words "trustee" and "Beneficiary" include their respective successors in interest, if any Dated: May 2011 FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee Michael Busby, Authorized Signature State of California County of Orange I, the undersigned, certify that I am the Trustee Sale Officer and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale. Michael Busby, Authorized Signature ASAP# 3996917 05/20/2011, 05/27/2011, 06/03/2011, 06/10/2011. #13372 May 20, 27, June 03, 10, 2011.