

1st 1751521

2011-014243
Klamath County, Oregon



00111896201100142430250250

12/28/2011 02:54:00 PM

Fee: \$172.00

RECORDING COVER SHEET

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON REPRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

**After Recording Return To
And Send Tax Statements To:**

**T.D Service Company
1820 E First St., Ste 210
P.O. Box 11988
Santa Ana CA 92711-1988**

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

- Affidavit of Mailing ✓
- Affidavit of Non-Military Service ✓
- Trustees Notice of Sale ✓
- Notice to Tenants
- Affidavit of Publication -

2. Direct Party (Grantor):

Errol N & Geneva R. Barney

3. Indirect Party (Beneficiary):

Christopher C. Dorr

4. True and Actual Consideration Paid:

N/A

5. Legal Description:

See Document

6. Ref # M96-14650

UNOFFICIAL COPY

1/

151 1751521

**RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY**

After recording Mail to

T.D. SERVICE COMPANY
1820 E. FIRST ST., SUITE 210
P.O. BOX 11988
SANTA ANA , CA 92711-1988

5851356

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
AND ADDITIONAL DOCUMENTS AS ATTACHED.**

T.S. No: D531165 OR Unit Code: D Loan No: 117744790-1/BARNEY

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

I, NELLY DINGLAKS, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of California a competent person over the age of eighteen years and not the beneficiary or his successor in interest and not a party to the within action.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, attached hereto.

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee of the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien of interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by CHRISTOPHER C. DORR, OSBA # 992526 , the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail at Santa Ana, CA on September 7, 2011. With respect to each person listed on the attached, one such notice was mailed with postage thereon sufficient for first-class delivery to the address indicated, and another such notice was mailed with proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

F

T.S. No: D531165 OR Unit Code: D Loan No: 117744790-1/BARNEY

By: *Nelly Dingers*

STATE OF CA)

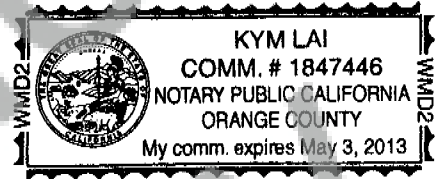
COUNTY OF Orange)SS

On 9-7-11 before me, *Kym Lai*, a Notary Public in and for said County and State, personally appeared *NELLY DINGERS*, 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 CA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Kym Lai* (Seal)



Unofficial Copy

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 531165

Date: 09/07/11

ERROL N. BARNEY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4106
RETURN RECEIPT REQUESTED

GENEVA R. BARNEY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4113
RETURN RECEIPT REQUESTED

OCCUPANT
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4120
RETURN RECEIPT REQUESTED

ERROL N. BARNEY
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4137
RETURN RECEIPT REQUESTED

GENEVA R. BARNEY
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4144
RETURN RECEIPT REQUESTED

OCCUPANT
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4151
RETURN RECEIPT REQUESTED

ERROL N. BARNEY
P O BOX 931
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1598 4168
RETURN RECEIPT REQUESTED

GENEVA R. BARNEY
P O BOX 931
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1598 4175
RETURN RECEIPT REQUESTED

ERROL NORMAN BARNEY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4182
RETURN RECEIPT REQUESTED

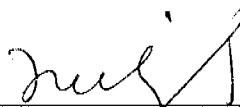
GENEVA RENEE BARNEY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4199
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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



Nelly Douglas

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 531165

Date: 09/07/11

ERROL NORMAN BARNEY
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4205
RETURN RECEIPT REQUESTED

GENEVA RENEE BARNEY
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4212
RETURN RECEIPT REQUESTED

ERROL NORMAN BARNEY
P O BOX 931
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1598 4229
RETURN RECEIPT REQUESTED

GENEVA RENEE BARNEY
P O BOX 931
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1598 4236
RETURN RECEIPT REQUESTED

THE KLAMATH TRIBES HOUSING AUTHORITY
905 MAIN STREET, #613
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 1598 4243
RETURN RECEIPT REQUESTED

BENEFICIAL OREGON INC.
1345 CTR DR. STE O.
MEDFORD, OR 97501

CERTIFIED 7105 2257 2920 1598 4250
RETURN RECEIPT REQUESTED

BENEFICIAL OREGON INC.
C/O RECORDS PROCESSING SERVICES
577 LAMONT ROAD
ELMHURST, IL 60126

CERTIFIED 7105 2257 2920 1598 4267
RETURN RECEIPT REQUESTED

BENEFICIAL OREGON INC.
C/O CT CORPORATION SYSTEM, REGISTERED AGT
388 STATE STREET STE 420
SALEM, OR 97301

CERTIFIED 7105 2257 2920 1598 4274
RETURN RECEIPT REQUESTED

BENEFICIAL OREGON INC.
C/O SANDY SON
961 WEIGEL DRIVE
ELMHURST, IL 60126

CERTIFIED 7105 2257 2920 1598 4281
RETURN RECEIPT REQUESTED

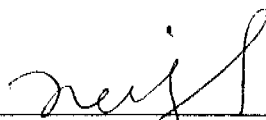
BENEFICIAL OREGON INC.
C/O LIBBY MOUSTAKAS

CERTIFIED 7105 2257 2920 1598 4298
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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



Nelly Dinglas

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 531165
961 WEIGEL DRIVE
ELMHURST, IL 60126

Date: 09/07/11

BENEFICIAL OREGON INC.
C/O KRISTA L. WHITE/PATRICK LAYMAN
BISHOP WHITE & MARSHALL, P.S.
P.O. BOX 2186
SEATTLE, WA 98111-2186

CERTIFIED 7105 2257 2920 1598 4304
RETURN RECEIPT REQUESTED

BENEFICIAL OREGON INC.
C/O KRISTA L. WHITE/PATRICK LAYMAN
BISHOP WHITE & MARSHALL, P.S.
720 OLIVE WAY, STE 1301
SEATTLE, WA 98101-1834

CERTIFIED 7105 2257 2920 1598 4311
RETURN RECEIPT REQUESTED

OREGON SHORES RECREATIONAL CLUB, INC.
2019 MEADOWVIEW DR.
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1598 4328
RETURN RECEIPT REQUESTED

CARTER-JONES COLLECTION SERV
1143 PINE STREET
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 1598 4335
RETURN RECEIPT REQUESTED

OREGON DEPARTMENT OF REVENUE
955 CENTER ST NE
SALEM, OR 97301-2555

CERTIFIED 7105 2257 2920 1598 4342
RETURN RECEIPT REQUESTED

OREGON DEPARTMENT OF REVENUE
C/O NICK REVENUE AGENT
PTAC, ADM SVCS-BANKRUPTCY
P O BOX 14725
SALEM, OR 97309-5018

CERTIFIED 7105 2257 2920 1598 4359
RETURN RECEIPT REQUESTED

OREGON SHORES RECREATIONAL CLUB INC.
2019 MEADOWVIEW DR
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1598 4366
RETURN RECEIPT REQUESTED

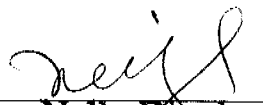
OREGON SHORES RECREATIONAL CLUB INC.
C/O STAN SPENCER, OSRC INC.
2019 MEADOWVIEW DR
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1598 4373
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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



Nelly Dinglas

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 531165

Date: 09/07/11

TENANT OF THE PROPERTY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

CERTIFIED 7105 2257 2920 1598 4380
RETURN RECEIPT REQUESTED

Unofficial
Copy

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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



Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# D 531165

Date: 09/07/11

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

ERROL N. BARNEY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

GENEVA R. BARNEY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

OCCUPANT
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

ERROL N. BARNEY
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

GENEVA R. BARNEY
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

OCCUPANT
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726


ERROL N. BARNEY
P O BOX 931
CHILOQUIN, OR 97624

GENEVA R. BARNEY
P O BOX 931
CHILOQUIN, OR 97624

ERROL NORMAN BARNEY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

GENEVA RENEE BARNEY
2889 WOODLAND COURT

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



Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# D 531165

Date: 09/07/11

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

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Addressed to the following:

CHILOQUIN, OR 97624-8726

ERROL NORMAN BARNEY
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

GENEVA RENEE BARNEY
2889 WOODLAND CT W
CHILOQUIN, OR 97624-8726

ERROL NORMAN BARNEY
P O BOX 931
CHILOQUIN, OR 97624

GENEVA RENEE BARNEY
P O BOX 931
CHILOQUIN, OR 97624

THE KLAMATH TRIBES HOUSING AUTHORITY
905 MAIN STREET, #613
KLAMATH FALLS, OR 97601

BENEFICIAL OREGON INC.
1345 CTR DR. STE O.
MEDFORD, OR 97501

BENEFICIAL OREGON INC.
C/O RECORDS PROCESSING SERVICES
577 LAMONT ROAD
ELMHURST, IL 60126

BENEFICIAL OREGON INC.
C/O CT CORPORATION SYSTEM, REGISTERED AGT
388 STATE STREET STE 420
SALEM, OR 97301

BENEFICIAL OREGON INC.
C/O SANDY SON
961 WEIGEL DRIVE

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



Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# D 531165

Date: 09/07/11

STATE OF CALIFORNIA
COUNTY OF ORANGE SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

ELMHURST, IL 60126

BENEFICIAL OREGON INC.
C/O LIBBY MOUSTAKAS
961 WEIGEL DRIVE
ELMHURST, IL 60126

BENEFICIAL OREGON INC.
C/O KRISTA L. WHITE/PATRICK LAYMAN
BISHOP WHITE & MARSHALL, P.S.
P.O. BOX 2186
SEATTLE, WA 98111-2186

BENEFICIAL OREGON INC.
C/O KRISTA L. WHITE/PATRICK LAYMAN
BISHOP WHITE & MARSHALL, P.S.
720 OLIVE WAY, STE 1301
SEATTLE, WA 98101-1834

OREGON SHORES RECREATIONAL CLUB, INC.
2019 MEADOWVIEW DR.
CHILOQUIN, OR 97624

CARTER-JONES COLLECTION SERV
1143 PINE STREET
KLAMATH FALLS, OR 97601

OREGON DEPARTMENT OF REVENUE
955 CENTER ST NE
SALEM, OR 97301-2555

OREGON DEPARTMENT OF REVENUE
C/O NICK REVENUE AGENT
PTAC, ADM SVCS-BANKRUPTCY
P O BOX 14725
SALEM, OR 97309-5018

OREGON SHORES RECREATIONAL CLUB INC.
2019 MEADOWVIEW DR

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



Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# D 531165

Date: 09/07/11

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 1820 E. First Street, Ste# 300, Santa Ana, CA, 92705. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

CHILOQUIN, OR 97624

OREGON SHORES RECREATIONAL CLUB INC.
C/O STAN SPENCER, OSRC INC.
2019 MEADOWVIEW DR
CHILOQUIN, OR 97624

TENANT OF THE PROPERTY
2889 WOODLAND COURT
CHILOQUIN, OR 97624-8726

Unofficial Copy

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



Nelly Dinglas

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupants of **2889 Woodland Ct. Chiloquin, OR 97624**

PERSONALLY SERVED: Original or True Copy to within named, personally and in person to **Geneva Barney** at the address below.

SUBSTITUTE SERVICE: By delivering an Original or True Copy to **Geneva Barney**, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: **Errol Barney & Bryson Barney**

OTHER METHOD: By posting the above-mentioned documents to the Main Entrance of the address below.

1st Attempt:

2nd Attempt:

3rd Attempt:

NON-OCCUPANCY: I certify that I received the within document(s) for service on ___ and after personal inspection, I found the above described real property to be unoccupied.

SUBSTITUTE SERVICE MAILER: That on the day of **September 6, 2011**, I mailed a copy of the Trustee's Notice of Sale addressed to **All Known Occupants** at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

Chelsea Chambers

2889 Woodland Ct. Chiloquin, OR 97624
ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

September 2, 2011 10:00 AM
DATE OF SERVICE TIME OF SERVICE

or non occupancy

By: *A. Thompson*

Subscribed and sworn to before on this 6th day of September, 2011.



Margaret A. Nielsen
Notary Public for Oregon

AFFIDAVIT OF NON-MILITARY SERVICE

Date: 08/15/2011
T.S. Number: D531165 OR
Unit Code: D
Loan No: 117744790

STATE OF WASHINGTON)
COUNTY OF SPOKANE)ss,

MARY WRIGHT, BEING DULY SWORN, DEPOSES AND SAYS:

TO THE BEST OF OUR KNOWLEDGE:

ERROL N. BARNEY AND GENEVA R. BARNEY

ARE NOT, AND NEITHER IS, IN THE MILITARY SERVICE OF THE UNITED STATES, WITHIN THE MEANING OF THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT, AS AMENDED; THAT NEITHER PERSON IS A MEMBER OF THE UNITED STATES MARINE CORPS, WOMEN'S RESERVE, OR WOMEN'S ARMY AUXILIARY CORPS OR WOMEN'S ARMY CORPS (WACS), OR WOMEN'S COAST GUARD RESERVE UNDER ORDERS TO REPORT FOR INDUCTION UNDER THE SELECTIVE TRAINING AND SERVICE ACT OF 1940, AS AMENDED, OR AS A MEMBER OF THE ENLISTED RESERVE CORPS UNDER ORDERS TO REPORT FOR MILITARY SERVICE OR AN AMERICAN CITIZEN SERVING WITH THE FORCES OF ANY NATION ALLIED WITH THE UNITED STATES IN THE PROSECUTION OF A WAR, OR IN THE FEDERAL SERVICE OR ACTIVE DUTY AS A MEMBER OF THE ARMY OF THE UNITED STATES, OR THE UNITED STATES NAVY, OR THE MARINE CORPS, OR THE COAST GUARD, OR AS AN OFFICER OF THE PUBLIC HEALTH SERVICE WITHIN THE PURVIEW OF THE SERVICE MEMBERS CIVIL RELIEF ACT OF 2003.

THAT THIS AFFIDAVIT IS MADE FOR THE PURPOSE OF INDUCING CHRISTOPHER C. DORR, LLC, OSBA #992526, AS TRUSTEE WITHOUT LEAVE OF COURT FIRST OBTAINED, TO CAUSE CERTAIN PROPERTY TO BE SOLD UNDER THE TERMS OF A DEED OF TRUST PURSUANT TO THE POWER OF SALE CONTAINED THEREIN.

DATED: 08-15-11

BY: Mary Wright

SUBSCRIBED AND SWORN BEFORE ME THIS 15th DAY OF AUGUST

Gina M Polignoni
NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE.

MY COMMISSION EXPIRES ON 12/10/14

**NOTARY PUBLIC
STATE OF WASHINGTON
GINA M POLIGNONI
COMMISSION EXPIRES 12/10/2014**

RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY
1820 E. FIRST ST., SUITE 210
P.O. BOX 11988
SANTA ANA, CA 92711-1988

Space above this line for recorder's use _____

OREGON TRUSTEE'S NOTICE OF SALE



T.S. No: D531165 OR Unit Code: D Loan No: 117744790-1/BARNEY
Title #: 5851356

Reference is made to that certain Trust Deed made by ERROL N. BARNEY, GENEVA R. BARNEY as Grantor, to WILLIAM L. SISEMORE as Trustee, in favor of KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION as Beneficiary.

Dated May 20, 1996, Recorded May 20, 1996 as Instr. No. --- in Book M96 Page 14650 of Official Records in the office of the Recorder of KLAMATH County; OREGON

covering the following described real property situated in said county and state, to wit:
LOT 13, BLOCK 40, TRACT 1184, OREGON SHORES, UNIT 2, FIRST ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Both the beneficiary and the trustee have elected to sell the said real property. The property will be sold to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums:

8 PYMTS FROM 10/15/10 TO 05/15/11 @ 405.16	\$3,241.28
1 PYMT DUE 06/15/11 @ 417.12	\$417.12
2 PYMTS FROM 07/15/11 TO 08/15/11 @ 404.22	\$808.44
TOTAL LATE CHARGES	\$316.88
ADVANCE - ATTORNEY FEES	\$840.44
APPRAISAL FEE	\$535.00
CREDIT DUE	<\$114.10>
PROPERTY INSPECTION	\$100.50
DEMAND FEE	\$35.00
IMPOUND/ESCROW DEFICIT	\$263.51
Sub-Total of Amounts in Arrears:	\$6,444.07

Together with any default in the payment of recurring obligations as they become due.

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Trust Deed, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

The street or other common designation if any, of the real property described above is purported to be :
2889 WOODLAND COURT, CHILOQUIN, OR 97624-8726

The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following, to wit: Principal \$28,829.18, together with interest as provided in the note or other instrument secured from 09/15/10, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute.

WHEREFORE, notice is hereby given that the undersigned trustee will, on January 6, 2012, at the hour of 10:00 A.M. in accord with the Standard Time, as established by ORS 187.110, INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS , County of KLAMATH, State of OREGON, (which is the date, time and place set for said sale) 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 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 the right exists under O.R.S.86.753, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of in the Notice of Default, that is capable of being cured by tendering the performance required under the obligation of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

Page 3

T.S. No: D531165 OR Unit Code: D Loan No: 117744790-1/BARNEY

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (714) 480-5690 or you may access sales information at www.tacforeclosures.com/sales

DATED: August 24, 2011

CHRISTOPHER C. DORR, OSBA # 992526

By 
CHRISTOPHER C. DORR, ATTORNEY AT LAW

DIRECT INQUIRIES TO:
T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
1820 E. FIRST ST., SUITE 210
P.O. BOX 11988
SANTA ANA, CA 92711-1988
(800) 843-0260

T.S. No: D531165 OR

Loan#: 117744790-1/BARNEY

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/>

and Oregon Law Help Site (providing more information and a directory of legal aid programs)

<http://oregonlawhelp.org/OR/index.cfm>

and Oregon State Bar Lawyer Referral Service

503-684-3763 or toll-free in Oregon at 800-452-7636

<http://www.osbar.org>

<http://www.osbar.org/public/ris/ris.html#referral>

and information on federal loan modification programs at:

<http://www.makinghomeaffordable.gov/>

T.S. Number: D531165 OR
Loan No: 117744790-1/BARNEY

**NOTICE: Pursuant to CH 864, 2009 Oregon Laws
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:
2889 WOODLAND COURT, CHILOQUIN, OR 97624-8726**

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 **August 24, 2011** to bring your mortgage loan current was **\$7,389.31**.

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 **(800) 843-0260** 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: **T.D. SERVICE COMPANY 1820 E. FIRST ST., SUITE 210, P.O. BOX 11988, SANTA ANA, CA 92711-1988.**

THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:
SALE DATE: January 6, 2012 AT 10:00 A.M. INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, OREGON.

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 at 509/227-0910 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 phone 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 Web site at: **<http://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://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 509/227-0910. 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: 1-800-723-3638. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at:
<http://www.makinghomeaffordable.gov/> or 1-888-995-Hope.

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 October 3, 2011 WHICH IS AT LEAST 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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Trustee name (print): **CHRISTOPHER C. DORR, OSBA # 992526**
Trustee phone number: **(971) 208-3346**

Trustee signature  Date: AUGUST 24, 2011

UNRECORDED COPY

STERLING SAVINGS BANK MODIFICATION REQUEST FORM

Date: August 24, 2011

TS Number: D531165

Unit Code: D

Loan No. 117744790/BARNEY

Property: 2889 WOODLAND COURT, CHILOQUIN, OR 97624

Please note that this Modification Request Form must be completed and returned to:

T.D. Service Company

Attn: Unit D/ Foreclosure Department

1820 East First Street, Suite 210

Santa Ana, CA 92705

and must be received *on or before October 3, 2011*. Complete and return this Modification Request Form and Financial Statement disclosing the information requested, including your current address, phone number, and other facts that may affect your eligibility for loan modification.

I wish to apply for a loan modification. A loan modification is a written agreement between me and the lender that changes at least some of the terms of the loan.

Signature: _____

Signature: _____

You must also complete and return the Financial Statement contained on the following page. **The lender may request additional information or documentation** from you after review of this Modification Request Form in order to make a determination as to your eligibility for modification.

Financial Information Request For Loan # _____

Your name & mailing address

Co-Borrower's name & mailing address

Phone/Cell numbers and best time to call Phone/Cell numbers and best time to call

How long have you owned the home? _____

Total Monthly Income (Net)

	Wages	Social Security	Pensions	Rent/Other Income
Mortgagor				
Co-Mortgagor				

Of Dependents _____ How long on current job? Mortgagor _____ Co-Mortgagor _____

Is the property for sale? _____ Listing date & price _____

Realtor name & company _____ Realtor's phone # _____

Monthly Expenses

1 st Mortgage	\$	Food	\$
2 nd Mortgage	\$	Gas/Electric	\$
Property Taxes	\$	Water/Sewer	\$
Homeowner's Insurance	\$	Trash	\$
HOA/Condo Fees	\$	Phones/Cell Phones	\$
Credit Card Payments	\$	Cable/Satellite TV	\$
Installment loan payments	\$	Internet	\$
Transportation/Gas/Car Repairs	\$	Life/Health Insurance	\$
# Of vehicles in household	\$	Child Support/Alimony	\$
Auto payments	\$	Medical/Dental Expenses	\$
Auto Insurance	\$	Charitable Contributions	\$
Day Care/Child Care	\$	Tuition	\$
Other	\$	Other	\$

I agree that the financial information provided is an accurate statement of my / Our financial status. I understand that any action taken by the Lender is in strict reliance on this information. My / our signature below grants the holder of my mortgage the authority to confirm the information that I have disclosed in this financial statement, to verify it is accurate by ordering a credit report and to contact my realtor and/or credit counseling representative.

By signing below, I agree that the lender, lender's affiliates, the loan servicer and their respective successors and assigns (collectively, "Servicer") may contact me at the telephone numbers listed above for the purpose related to the servicing and/or collection of any loan(s) or line of credit I have made. I agree that Servicer may use an automated dialing and announcing device to make such calls, that Servicer may make such calls to any telephone, facsimile or cellular telephone number that Servicer may subsequently obtain.

Mortgagor's Signature

Date

Co-Mortgagor's Signature

Date

T.S. Number: D531165 OR

Property Address: 2889 WOODLAND COURT, CHILOQUIN, OR 97624-8726

NOTICE TO TENANTS

The Trustee is required to give you the following "Notice to Residential Tenants," which was written by the Oregon Legislature. However, it may not accurately or fully state your rights and responsibilities as a tenant under state and federal law. The Trustee cannot give you legal advice regarding these matters. If you have questions, you should consult with your own legal advisor.

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 lease, 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 that is 30 days before the date of the sale is 12/07/11. 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.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for January 6, 2012. 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 a commercial 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 BECAUSE YOU ARE NOT CONSIDERED TO BE A BONA FIDE TENANT, 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 12/07/11 (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. If the buyer does not accept rent from you and does not notify you in writing that you must move out, there is no landlord and no one is responsible for maintaining the property.

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. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

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.

Trustee name: **CHRISTOPHER C. DORR, OSBA # 992526**
c/o **T.D. SERVICE COMPANY**
Foreclosure Department
1820 E. FIRST ST., SUITE 210
P.O. BOX 11988
SANTA ANA, CA 92711-1988
(800) 843-0260

You are entitled to receive notice as provided under ORS 86.755 (5)(c) and you may have additional rights under Federal Law.

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 Web site at: <http://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://www.oregonlawhelp.org>.

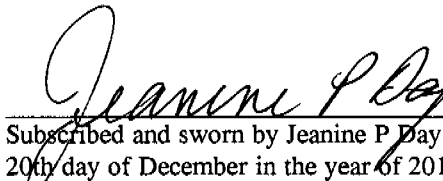
**AFFIDAVIT OF PUBLICATION
STATE OF OREGON,
COUNTY OF KLAMATH**

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

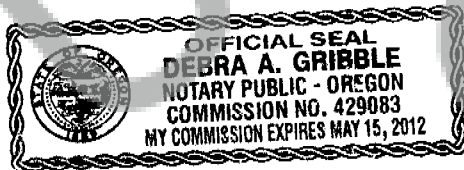
Legal#13870 SALE BARNEY
#949692

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:
11/22/2011 11/29/2011 12/06/2011 12/13/2011


Subscribed and sworn by Jeanine P Day before me on:
20th day of December in the year of 2011


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



**OREGON TRUSTEE'S NOTICE OF SALE
T.S. No: D531165 OR Unit Code: D Loan No: 117744790-
1/BARNEY AP #1: R242268 Title #: 5851356**

Reference is made to that certain Trust Deed made by ERROL N. BARNEY, GENEVA R. BARNEY as Grantor, to WILLIAM L. SISEMORE as Trustee, in favor of KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION as Beneficiary. Dated May 20, 1996, Recorded May 20, 1996 as Instr. No. --- in Book M96 Page 14650 of Official Records in the office of the Recorder of KLAMATH County; OREGON covering the following described real property situated in said county and state, to wit: LOT 13, BLOCK 40, TRACT 1184, OREGON SHORES, UNIT 2, FIRST ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: 8 PYMTS FROM 10/15/10 TO 05/15/11 @ 405.16 \$3,241.28 1 PYMT DUE 06/15/11 @ 417.12 \$417.12 2 PYMTS FROM 07/15/11 TO 08/15/11 @ 404.22 \$808.44 TOTAL LATE CHARGES \$316.88 ADVANCE - ATTORNEY FEES \$840.44 APPRAISAL FEE \$535.00 CREDIT DUE <\$114.10> PROPERTY INSPECTION \$100.50 DEMAND FEE \$35.00 IMPOUND/ESCROW DEFICIT \$263.51 Sub-Total of Amounts in Arrears:\$6,444.07 Together with any default in the payment of recurring obligations as they become due. ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Trust Deed, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee. The street or other common designation if any, of the real property described above is purported to be : 2889 WOODLAND COURT, CHILOQUIN, OR 97624-8726 The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following, to wit: Principal \$28,829.18, together with interest as provided in the note or other instrument secured from 09/15/10, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute.

WHEREFORE, notice is hereby given that the undersigned trustee will, on January 6, 2012, at the hour of 10:00 A.M. in accord with the Standard Time, as established by ORS 187.110, INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, County of KLAMATH, State of OREGON, (which is the new date, time and place set for said sale) 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 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 O.R.S.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 Trust Deed 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) and by curing any other default complained herein that is capable of being cured by tendering the performance required under the obligation of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check. The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (714) 480-5690 or you may access sales information at www.tacforeclosures.com/sales DATED: 08/24/11
CHRISTOPHER C. DORR, OSBA # 992526 By CHRISTOPHER C. DORR, ATTORNEY AT LAW DIRECT INQUIRIES TO: T.D. SERVICE COMPANY FORECLOSURE DEPARTMENT 1820 E. FIRST ST., SUITE 210 P.O. BOX 11988 SANTA ANA, CA 92711-1988 (800) 843-0260 TAC# 949692 PUB: 11/22/11, 11/29/11, 12/06/11, 12/13/11.
#13870 November 22, 29, December 06, 13, 2011.