

WTC 91679

2012-003815

Klamath County, Oregon

RECORDING REQUESTED BY
and When Recorded Mail to:



00116574201200038150180189

Fidelity National Title Insurance Company
1920 Main Street, Suite 1120
Irvine, CA 92614
TS No.: 11-03797-6
Loan No. 0263887606
TAX ID: R556240

04/11/2012 03:32:30 PM

Fee: \$137.00

Affidavit(s) of Compliance

Affidavit of Mailing Trustee's Notice of Sale

Affidavit of Compliance

Affidavit of Posting and Service

Affidavit of Publication

Grantor: Allyssa A. Decker

37Am



AFFIDAVIT OF MAILING

Default Resolution Network

Date: 11/17/2011

Ref. No.: 11-03797-6

MailbatchID: 389052

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on November 17, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

X Emily Salgado
Affiant Emily Salgado

ORGRNTR
2257404419
REF #: 11-03797-6
CURRENT OCCUPANT
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603

ORGRNTR
2257404420
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603-8078

ORGRNTR
2257404421
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVENUE
KLAMATH FALLS, OR 97603

ORGRNTR
2257404422
REF #: 11-03797-6
ALLYSSA A DECKER
6485 BRYANT AVE
KLAMATH FALLS, OR 97603

ORGRNTR
2257404423
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603

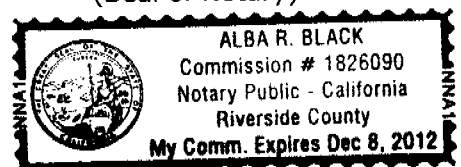
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 1 day of Dec (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

Alba R. Black

(Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 2715916

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 11/17/2011

Ref. No.: 11-03797-6

MailbatchID: 389046

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on November 17, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

X 
Affiant Emily Salgado

ORGRNTR
7196 9006 9295 6023 9557
REF #: 11-03797-6
CURRENT OCCUPANT
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603

ORGRNTR
7196 9006 9295 6023 9564
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603-8078


ORGRNTR
7196 9006 9295 6023 9571
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVENUE
KLAMATH FALLS, OR 97603

ORGRNTR
7196 9006 9295 6023 9588
REF #: 11-03797-6
ALLYSSA A DECKER
6485 BRYANT AVE
KLAMATH FALLS, OR 97603

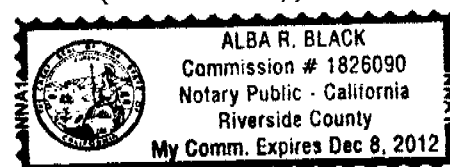
ORGRNTR
7196 9006 9295 6023 9595
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

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

 (Signature of Notary)

(Seal of Notary)



NOTICE:

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

Re: TS#: 11-03797-6

Loan #: 0263887606

This notice is about your mortgage loan on your property at 4608 STURDIVANT AVE, KLAMATH FALLS, OR 97603-8078

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 November 4, 2011 to bring your mortgage loan current was \$4,896.99. 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 888-828-2377 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:

Wells Fargo Bank c/o FIDELITY NATIONAL TITLE INSURANCE COMPANY 1920 Main Street, Suite 1120, Irvine, CA 92614

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

Date and time: March 20, 2012 at 10:00 AM

Place: on the front steps of the Circuit Court, 316 Main Street., in the City of 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 Wells Fargo Bank, N.A at 888-828-2377 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 888-828-2377. 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 **December 17, 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.

November 17, 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



Walz Affidavit #: 2718258

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 11/18/2011

Ref. No.: 11-03797-6

MailbatchID: 389301

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on November 18, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x Emily Salgado
Affiant Emily Salgado

ORNOD
2257451315
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603-8078

ORNOD
2257451316
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVENUE
KLAMATH FALLS, OR 97603

ORNOD
2257451317
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603

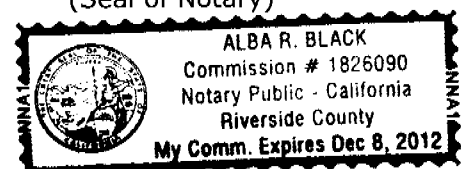
ORNOD
2257451318
REF #: 11-03797-6
ALLYSSA A DECKER
6485 BRYANT AVE
KLAMATH FALLS, OR 97603

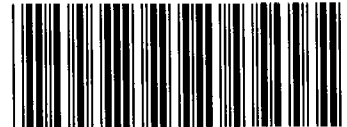
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 1 day of Dec (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

ALBA R. BLACK (Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 2718319

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 11/18/2011

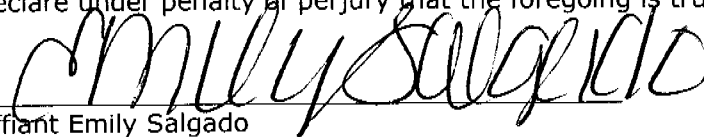
Ref. No.: 11-03797-6

MailbatchID: 389302

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on November 18, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

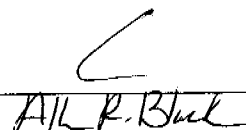
I declare under penalty of perjury that the foregoing is true and correct.

X 
Affiant Emily Salgado

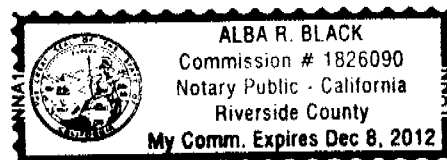
ORNOD
2257451284
REF #: 11-03797-6
CURRENT OCCUPANT
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603

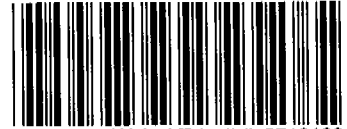
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 1 day of Dec (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

 (Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 2718183

AFFIDAVIT OF MAILING**Default Resolution Network**

Date: 11/18/2011

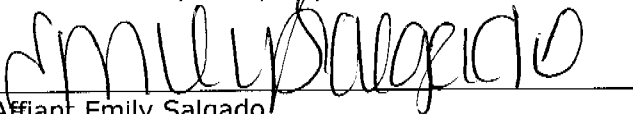
Ref. No.: 11-03797-6

MailbatchID: 389299

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on November 18, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x 
Affiant Emily Salgado

ORNOD
7196 9006 9295 6054 8413
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603-8078

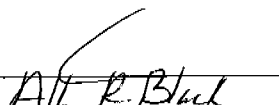
ORNOD
7196 9006 9295 6054 8420
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVENUE
KLAMATH FALLS, OR 97603

ORNOD
7196 9006 9295 6054 8437
REF #: 11-03797-6
ALLYSSA A DECKER
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603

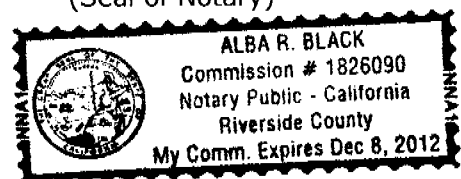
ORNOD
7196 9006 9295 6054 8444
REF #: 11-03797-6
ALLYSSA A DECKER
6485 BRYANT AVE
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 1 day of Dec (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

 (Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 2718242

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 11/18/2011

Ref. No.: 11-03797-6

MailbatchID: 389300

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on November 18, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x Emily Salgado
Affiant Emily Salgado

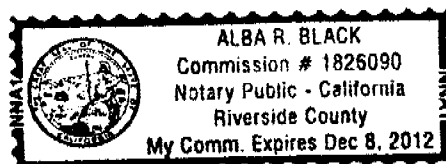
ORNOD
7196 9006 9295 6054 8109
REF #: 11-03797-6
CURRENT OCCUPANT
4608 STURDIVANT AVE
KLAMATH FALLS, OR 97603

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 1 day of Dec (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

ALR. Black (Signature of Notary)

(Seal of Notary)



THIS IS TO CERTIFY THAT THIS IS A FULL, TRUE AND
CORRECT COPY OF THE ORIGINAL RECORDED
IN THE OFFICE OF KLAMATH COUNTY

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: ALLYSSA A. DECKER, Grantor

Current Trustee: FIDELITY NATIONAL TITLE
INSURANCE COMPANY

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

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

RECORDING FEE: **\$47.00**

RECORDED ON: **November 8, 2011**

AS DOCUMENT NO: **2011-012566**

BY: **s/ JOSEPHINE GALAPON**

FIDELITY NATIONAL TITLE INSURANCE CO. (LSI DIVISION)

TS No: 11-03797-6 Loan No: 0263887606

Reference is made to that certain Deed of Trust made by ALLYSSA A. DECKER, as the original grantor, to FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the original trustee, in favor of WELLS FARGO BANK, N.A., as the original beneficiary, dated as of September 3, 2009, and recorded September 9, 2009, as Instrument No. 2009-012066 , of Official Records in the Office of the Recorder of Klamath County, Oregon, covering the following described real property situated in the above-mentioned county and state, (the "Deed of Trust"):

The current beneficiary is: Wells Fargo Bank, NA., the ("Beneficiary").

APN: R3909011CD11600 As more particularly described in Exhibit "A" attached hereto and made a part hereof

Commonly known as: 4608 STURDIVANT AVE, KLAMATH FALLS, OR

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: \$4,083.11 as of November 4, 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 \$119,385.01 together with interest thereon at a rate of 5.00000% per annum from June 1, 2011 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 **March 20, 2012**, 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: November 4, 2011

Fidelity National Title Insurance Company, Trustee,

Natalie Franklin
Natalie Franklin, Authorized Signor

State of California }ss.
County of Orange }ss

On November 4, 2011, before me, Ryan M. Bradford, Notary Public, personally appeared Natalie Franklin, 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)

TRUSTEE'S NOTICE OF SALE

Loan No: 0263887606

T.S. No.: 11-03797-6

Reference is made to that certain Deed of Trust dated as of September 3, 2009 made by, ALLYSSA A. DECKER, as the original grantor, to FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the original trustee, in favor of WELLS FARGO BANK, N.A., as the original beneficiary, recorded on September 9, 2009, as Instrument No. 2009-012066 of Official Records in the Office of the Recorder of Klamath County, Oregon (the "Deed of Trust").

The current beneficiary is: Wells Fargo Bank, NA., (the "Beneficiary").

APN: R556240

LOT 2, BLOCK 7, TRACT NO. 1025, WINCHESTER, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON

Commonly known as: 4608 STURDIVANT AVE, KLAMATH FALLS, OR

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: \$4,083.11 as of November 4, 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 \$119,385.01 together with interest thereon at the rate of 5.00000% per annum from June 1, 2011 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 **March 20, 2012** 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**


FOR SALE INFORMATION CALL: 714.730.2727
Website for Trustee's Sale Information: www.lpsasap.com

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: November 17, 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 March 20, 2012. The date of this sale may be postponed. Unless the lender who is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting 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 new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- **THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERMS LEASE, OR**
- **AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.**

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- **Is the result of an arm's-length transaction;**
- **Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and**
- **Was entered into prior to the date of the foreclosure sale.**

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. 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 new owner that 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 after 90 days or at the end of your fixed term lease. After the sale, you should receive written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner 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 new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD 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: 503-295-2760
Coos Bay: 800-303-3638
Ontario: 888-250-9877
Salem: 503-485-0696
Grants Pass: 541-476-1058
Woodburn: 800-973-9003
Hillsboro: 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> or <http://www.osbar.org/public/ris/ris.html>.

Loan No. 0263887606
Trustee Sale No. 11-03797-6

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 CA, County of Orange) ss:

I, Lisa Rohrbacker, do hereby declare that I am employed by Fidelity National Title Company (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 0263887606 where the grantor(s) name(s) is/are ALLYSSA A. DECKER:

- X 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 11/17/2011

Dated: April 7, 2012

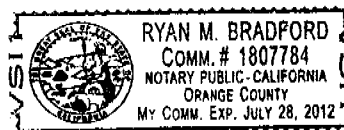
By: [Signature]
Lisa Rohrbacker, Authorized Signor

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

On 4/7/2012, before me, Ryan M. Bradford, a Notary Public, personally appeared Lisa Rohrbacker, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



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

(Seal)

11037976 / DECKER
ASAP# 4140353

FDRSA

AFFIDAVIT OF SERVICE

STATE OF OREGON
County of Klamath

ss.

I, Erick Kaber, 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":

4608 Sturdivant Ave
Klamath Falls, OR 97603

By delivering such copy, personally and in person to Kaeleen Koger, at the above Property Address on November 18, 2011 at 12:30 PM.

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

SUBSCRIBED AND SWORN BEFORE ME
this 22 day of November, 20 11
by Erick Kaber.

Sheri Renee Hargrave
Notary Public for Oregon

X Erick Kaber
Erick Kaber
Nationwide Process Service, Inc.
300 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



278727

**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

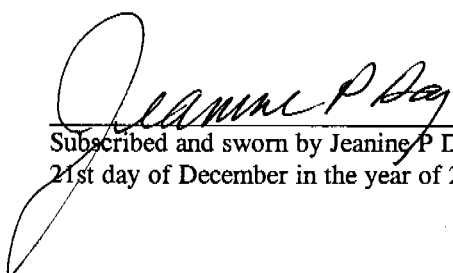
Legal#13884 SALE DECKER
#4140353

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:

11/30/2011 12/07/2011 12/14/2011 12/21/2011

Total Cost: \$932.90


Subscribed and sworn by Jeanine P Day before me on:
21st day of December in the year of 2011


Notary Public of Oregon

My commission expires on May 15, 2012



TRUSTEE'S NOTICE OF SALE
Loan No: 0263887606 T.S. No.: 11-03797-6

Reference is made to that certain Deed of Trust dated as of September 3, 2009 made by, ALLYSSA A. DECKER, as the original grantor, to FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the original trustee, in favor of WELLS FARGO BANK, N.A., as the original beneficiary, recorded on September 9, 2009, as Instrument No. 2009-012066 of Official Records in the Office of the Recorder of Klamath County, Oregon (the "Deed of Trust"). The current beneficiary is: Wells Fargo Bank, N.A., (the "Beneficiary"). APN: R556240 LOT 2, BLOCK 7, TRACT NO. 1025, WINCHESTER, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON Commonly known as: 4608 STURDIVANT AVE, KLAMATH FALLS, OR.

~~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: \$4,083.11 as of November 4, 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 \$119,385-01 together with interest thereon at the rate of 5.00000% per annum from June 1, 2011 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 March 20, 2012 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 successors) 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 FOR SALE INFORMATION CALL: 714.730.2727 Website for Trustee's Sale Information: www.lpsasap.com

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: November 17, 2011 FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee ASAP# 4140353 11/30/2011, 12/07/2011, 12/14/2011, 12/21/2011.
#13884 November 30, December 07, 14, 21, 2011.