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2012-008163

Klamath County, Oregon



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07/25/2012 03:15:48 PM

Fee: \$127.00

**FIDELITY NATIONAL DEFAULT SOLUTION/ KLAMATH**

**RECORDING COVER SHEET FOR  
NOTICE OF SALE PROOF OF COMPLIANCE  
Per ORS 205.234**

**AFTER RECORDING RETURN TO:  
RECONTRUST COMPANY, N.A.  
400 National way  
SIMI VALLEY, CA 93065**

**TS No.: 09-0127860**

- 090610988
1. **AFFIDAVIT OF MAILING NOTICE OF SALE INCLUDING NOTICE OF SALE**  
GRANTEE: SHARON L YOUNG  
GRANTOR: RAUL CERVANTES
  2. **AFFIDAVIT OF MAILING NOTICE TO GRANTOR INCLUDING NOTICE TO GRANTOR**  
GRANTEE: SHARON L YOUNG  
GRANTOR: JUAN RODRIGUEZ
  3. **AFFIDAVIT OF PUBLICATION**  
GRANTEE: SHARON L YOUNG  
GRANTOR: JEANINE P. DAY
  4. **AFFIDAVIT OF POSTING AND SERVICE**  
GRANTEE: SHARON L YOUNG  
GRANTOR: DAVID HARTMAN
  5. **AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT (If Applicable)**  
GRANTEE: SHARON L YOUNG  
GRANTOR: MICHELLE CHANG

Original Grantor on Trust Deed: SHARON L YOUNG

Beneficiary/Grantee: BANK OF AMERICA, N.A.

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

127Amf

After Recording return to:

RECONTRUST COMPANY, N.A.

1800 Tapo Canyon Road., CA6-914-01-94

Simi Valley, CA 93063

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from Grantor

SHARON L YOUNG

RECONTRUST COMPANY, N.A.

Trustee

TS No. 09-0127860

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, Raul Cervantes, the undersigned, 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 the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by causing a copy thereof to be mailed 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, to-wit:

See attached Exhibit A for all the mailing address(es).

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 or 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 or 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 RECONTRUST COMPANY, N.A., the trustee named in said notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at LOS ANGELES COUNTY, CALIFORNIA, 04/27/2012. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a 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 and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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

State of California

County of Ventura

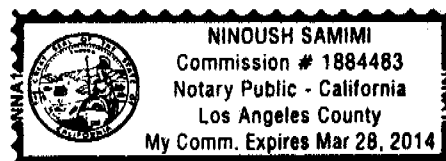
**APR 27 2012**  
Raul Cervantes Assistant Vice President

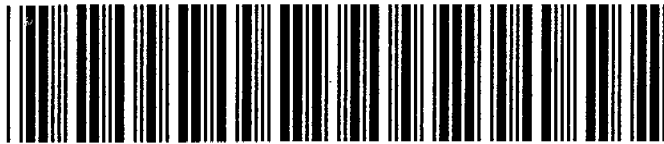
Signature [Signature]

Subscribed and sworn to (or affirmed) before me on this APR 27 2012 day of APR 27 2012, by Raul Cervantes, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

WITNESS my hand and official seal

Signature [Signature] (Seal)  
NINOUSH SAMIMI





02 090127860

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 09-0127860**

SHARON L YOUNG

04/27/2012

739 Roseway Dr

Klamath Falls, OR 97601

7187 7930 3132 4174 7725

SHARON L YOUNG

04/27/2012

6651 REDDING ST

KLAMATH FALLS, OR 97603-9453

7187 7930 3132 4174 7732

Residents/Occupants

04/27/2012

6651 REDDING ST

KLAMATH FALLS, OR 97603-9453

7187 7930 3132 4174 7794

SHARON L YOUNG

04/27/2012

1757 Greensprings Dr

Klamath Falls, OR 97601-5557

7187 7930 3132 4174 7671

SHARON L YOUNG

04/27/2012

1757 Greensprings Dr

Klamath Falls, OR 97601-5557

7187 7930 3132 4174 7749

KLAMATH IRRIGATION DISTRICT

04/27/2012

6640 KID LANE

KLAMATH FALLS, OR 97603

7187 7930 3132 4174 7800

KLAMATH IRRIGATION DISTRICT

04/27/2012

6640 KID LANE

KLAMATH FALLS, OR 97603

7187 7930 3132 4174 7824

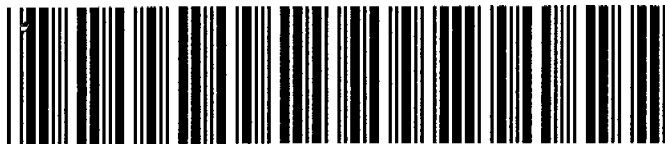
SHARON L YOUNG

04/27/2012

4177 Adelaide Ave

Klamath Falls, OR 97603-3703

7187 7930 3132 4174 7688



02 090127860

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 09-0127860**

SHARON L YOUNG

04/27/2012

4177 Adelaide Ave

Klamath Falls, OR 97603-3703

7187 7930 3132 4174 7756

SHARON L YOUNG

04/27/2012

827 Rose St

Klamath Falls, OR 97601-2845

7187 7930 3132 4174 7695

SHARON L YOUNG

04/27/2012

827 Rose St

Klamath Falls, OR 97601-2845

7187 7930 3132 4174 7763

WILLIAM M. GANONG

04/27/2012

C/O KLAMATH IRRIGATION DISTRICT

514 WALNUT AVENUE

KLAMATH FALLS, OR 97601

7187 7930 3132 4174 7831

SHARON L YOUNG

04/27/2012

2217 BIEHN ST

KLAMATH FALL, OR 97601-1759

7187 7930 3132 4174 7770

SHARON L YOUNG

04/27/2012

2217 BIEHN ST

KLAMATH FALLS, OR 97601-1759

7187 7930 3132 4174 7701

SHARON L YOUNG

04/27/2012

2217 BIEHN ST

KLAMATH FALLS, OR 97601-1759

7187 7930 3132 4174 7787

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Sharon L Young, as grantor(s), to Amerititle, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 10/20/2008, recorded 10/28/2008, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2008-014623, and subsequently assigned to BANK OF AMERICA, N.A. by Assignment recorded 09/02/2009 in Book/Reel/Volume No. at Page No. as Recorder's fee/file/instrument/microfilm/reception No. 2009-11805, covering the following described real property situated in said county and state, to wit:

THE NORTH 62 FEET OF THE S 1/2 OF TRACT 34, ANKENY GARDEN TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 6651 REDDING ST  
KLAMATH FALLS, OR 97603-9453

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations that the Trust Deed secures 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: monthly payments of \$1,293.05 beginning 03/01/2009; plus late charges of \$51.72 each month beginning with the 03/01/2009 payment plus prior accrued late charges of \$-155.16; plus advances of \$1,305.00; together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation that the Trust Deed secures are immediately due and payable, said sums being the following to wit: \$174,103.98 with interest thereon at the rate of 6.50 percent per annum beginning 02/01/2009 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Wednesday, August 29, 2012 at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, OR, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 ORS 86.753 has the right, 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 Beneficiary 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 notice of default that is capable of being cured by tendering the performance required under the obligation that the Trust Deed secures, 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 that the Trust Deed secures, together with the Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, 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 that the Trust Deed secures, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

### **NOTICE TO RESIDENTIAL TENANTS**

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for Wednesday, August 29, 2012. The date of this sale may be postponed. Unless the lender that 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 bona fide residential tenant.

If the foreclosure sale 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 TERM 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 a 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 at 503-684-3763 or toll-free in Oregon at 800-452-7636 and ask for the lawyer referral service. 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. For more information and a directory of legal aid programs, go to <http://oregonlawhelp.org> or contact the Oregon State Bar's lawyer referral service at the phone numbers referenced above.

APR 24 2012

Dated \_\_\_\_\_, 2012

RECONTRUST COMPANY, N.A.

By: Heidi Recinos APR 24 2012

Title: Heidi Recinos  
Assistant Vice President

For further information, please contact:  
RECONTRUST COMPANY, N.A.  
RECONTRUST COMPANY, N.A.  
1800 Tapo Canyon Rd., CA6-914-01-94  
SIMI VALLEY, CA 93063  
(800)-281-8219  
TS No. 09 -0127860

THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.

After Recording return to:

RECONTRUST COMPANY, N.A.

1800 Tapo Canyon Road., CA6-914-01-94

Simi Valley, CA 93063

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR

RE: Trust Deed from Grantor

SHARON L YOUNG

RECONTRUST COMPANY, N.A.

Trustee

TS No. 09-0127860

## AFFIDAVIT OF MAILING NOTICE TO GRANTOR

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, Juan Rodriguez, the undersigned, 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 the beneficiary's successor in interest named in the attached original notice given pursuant to the requirements of sections 20 & 21 of Chapter 19, Oregon Laws 2008 (Amending and/or supplementing ORS 86.705 to ORS 86.795).

I gave notice to grantor(s) and occupant(s) of the real property described in the attached notice by causing a copy thereof to be mailed 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, to-wit:

See attached Exhibit A for all the mailing address(es).

Said persons include (a) the grantor(s) in the trust deed and (b) occupant(s) of the subject property. Each of the notices so mailed was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at LOS ANGELES COUNTY, CALIFORNIA, on 04/24/2012. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a 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 was recorded and on or before the date of the Notice of Trustee's Sale was mailed, served and/or posted.

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

APR 24 2012

State of California

County of Ventura

Signature

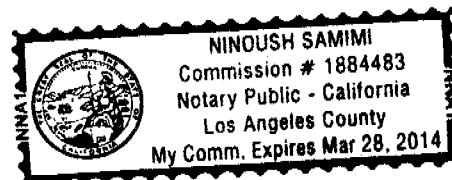
Juan Rodriguez Assistant Vice President

Subscribed and sworn to (or affirmed) before me on this APR 24 2012 day of APR 24 2012, by Juan Rodriguez, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

WITNESS my hand and official seal

Signature

NINOUSH SAMIMI (Seal)







02 090127860

## **AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR "EXHIBIT A"**

**TS No. 09-0127860**

SHARON L YOUNG  
739 Roseway Dr  
Klamath Falls, OR 97601  
7187 7930 3132 4155 7072

04/24/2012

SHARON L YOUNG  
6651 REDDING ST  
KLAMATH FALLS, OR 97603-9453  
7187 7930 3132 4155 7089

04/24/2012

Residents/Occupants  
6651 REDDING ST  
KLAMATH FALLS, OR 97603-9453  
7187 7930 3132 4155 7157

04/24/2012

SHARON L YOUNG  
1757 Greensprings Dr  
Klamath Falls, OR 97601-5557  
7187 7930 3132 4155 7034

04/24/2012

SHARON L YOUNG  
1757 Greensprings Dr  
Klamath Falls, OR 97601-5557  
7187 7930 3132 4155 7096

04/24/2012

KLAMATH IRRIGATION DISTRICT  
6640 KID LANE  
KLAMATH FALLS, OR 97603  
7187 7930 3132 4155 7164

04/24/2012

KLAMATH IRRIGATION DISTRICT  
6640 KID LANE  
KLAMATH FALLS, OR 97603  
7187 7930 3132 4155 7171

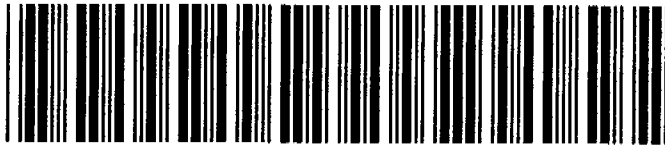
04/24/2012

SHARON L YOUNG  
4177 Adelaide Ave  
Klamath Falls, OR 97603-3703  
7187 7930 3132 4155 7041

04/24/2012

SHARON L YOUNG  
4177 Adelaide Ave  
Klamath Falls, OR 97603-3703  
7187 7930 3132 4155 7102

04/24/2012



02 090127860

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR  
"EXHIBIT A"**

**TS No. 09-0127860**

SHARON L YOUNG  
827 Rose St  
Klamath Falls, OR 97601-2845  
7187 7930 3132 4155 7058

04/24/2012

SHARON L YOUNG  
827 Rose St  
Klamath Falls, OR 97601-2845  
7187 7930 3132 4155 7126

04/24/2012

WILLIAM M. GANONG  
C/O KLAMATH IRRIGATION DISTRICT  
514 WALNUT AVENUE  
KLAMATH FALLS, OR 97601  
7187 7930 3132 4155 7188

04/24/2012

SHARON L YOUNG  
2217 BIEHN ST  
KLAMATH FALL, OR 97601-1759  
7187 7930 3132 4155 7133

04/24/2012

SHARON L YOUNG  
2217 BIEHN ST  
KLAMATH FALLS, OR 97601-1759  
7187 7930 3132 4155 7065

04/24/2012

SHARON L YOUNG  
2217 BIEHN ST  
KLAMATH FALLS, OR 97601-1759  
7187 7930 3132 4155 7140

04/24/2012

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

**This notice is about your mortgage loan on your property at:**

Street address: 6651 REDDING ST

City: KLAMATH FALLS

State: OR

ZIP: 97603-9453

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 a 'foreclosure.'

The amount you would have had to pay as of 04/24/12 to bring your mortgage current was \$62,381.82. 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 888-219-7773 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:

Bank of America, N.A.

400 National Way

SIMI VALLEY, CA 93065

**THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:** 08/29/2012 at 10:00 AM inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, OR

**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 Hassan Javed at 1-866-880-1657 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide phone 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: [www.osbar.org](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>.

**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.

Date: April 24, 2012

TS No.: 09 -127860

Trustee name: RECONTRUST COMPANY, N.A.

Trustee phone number: (800) 281-8219

A handwritten signature in black ink, appearing to be 'JR' or similar initials, enclosed within an oval shape.

---

Juan Rodriguez Assistant Vice President

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 2701 Foothills Blvd,  
Klamath Falls, OR 97603 in the aforesaid county and  
state; that I know from my personal knowledge that the  
Legal#14355 SALE YOUNG  
#1006.65293

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:

06/13/2012 06/20/2012 06/27/2012 07/04/2012

Total Cost: \$1064.00

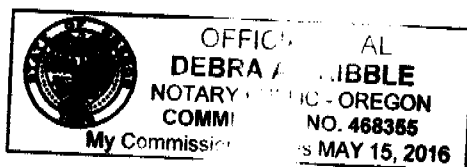
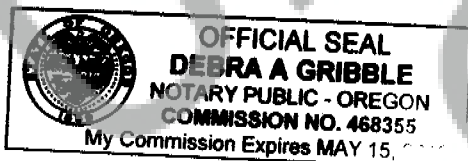
*Jeanine P Day*

Subscribed and sworn by Jeanine P Day before me on:  
5th day of July in the year of 2012

*Debra A Gribble*

Notary Public of Oregon

My commission expires on May 15, 2016



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by SHARON L YOUNG, as grantor(s), to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 10/20/2008, recorded 10/28/2008, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2008-014623, and subsequently assigned to BANK OF AMERICA, N.A. by Assignment recorded 09/02/2009 in Book/Reel/Volume No. at Page No. as Recorder's fee/file/instrument/microfilm/reception No. 2009-11805, covering the following described real property situated in said county and state, to wit: THE NORTH 62 FEET OF THE S 1/2 OF TRACT 34, ANKENY GARDEN TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. PROPERTY ADDRESS: 6651 REDDING ST KLAMATH FALLS, OR 97603-9453.

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations that the Trust Deed secures 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: monthly payments of \$1,293.05 beginning 03/01/2009; plus late charges of \$51.72 each month beginning with the 03/01/2009 payment plus prior accrued late charges of \$-155.16; plus advances of \$1,305.00; together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation that the Trust Deed secures are immediately due and payable, said sums being the following to wit: \$174,103.98 with interest thereon at the rate of 6.50 percent per annum beginning 02/01/2009 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Wednesday, August 29, 2012 at the hour of 10:00 AM, in accord with the standard of time established by ORS 167.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, OR, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the 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 ORS 86.753 has the right, 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 to the Beneficiary 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 notice of default that is capable of being cured by tendering the performance required under the obligation that the Trust Deed secures, 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 that the Trust Deed secures, together with the Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, 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, that the Trust Deed secures, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. Dated: April 24, 2012 RECONTRUST COMPANY, N.A. For further information, please contact: RECONTRUST COMPANY, N.A. 1800 Tapo Canyon Rd., CA6-914-01-94 SIMI VALLEY, CA 93063 (800)-281-8219 (TS# 09-0127860) 1006.65293-FEI.

#14355 June 13, 20, 27, July 04, 2012.



**FEI, LLC**  
**Affidavit of Posting and Service**

State of Oregon  
County of Klamath

David Hartman, being sworn, says:

- That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale:
- That my business address is 422 N 6th St, Klamath Falls, OR.
- That I posted a copy of the Notice of Trustee's Sale on the parcel of land described in the attached Notice of Trustee's Sale, commonly referred to as 6651 REDDING ST, KLAMATH FALLS, OR 97603-9453 in a conspicuous place on:
  - 1st Attempt: Thursday, April 26, 2012 at 11:30 am
  - 2nd Attempt: Sunday, April 29, 2012 at 10:00 am
  - 3rd Attempt: Wednesday, May 2, 2012 at 10:40 am

Signed in Klamath County, Oregon by:

Signature

David Hartman

Date

05-02-2012

State of Oregon

County of KLAMATH

On this 2ND day of MAY in the year of 2012, before me a Notary Public, Personally appeared DAVID HARTMAN, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

Notary Public for Oregon:

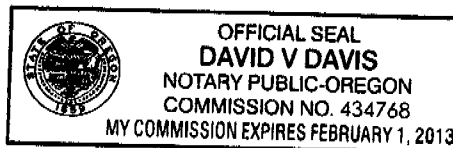
Residing at:

Commission expires:

David V Davis

Klamath County

01 FEB 2013



D 4925563

1006.65293  
09-0127860

ReconTrust Company

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT**  
**(In Lieu of Personal Service)**

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, 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 Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

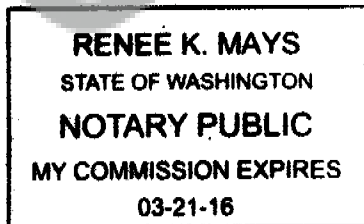
On May 3, 2012 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 6651 REDDING ST, KLAMATH FALLS, OR, 97603-9453 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

*Michelle Chang*

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Michelle Chang is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5-3-12



*Renee K Mays*  
NOTARY PUBLIC in and for the State of  
Washington, residing at King  
My commission expires 3-21-16

09-0127860 / YOUNG, SHARON L  
Sales Group-OR