

WTC 93602

2012-008897
Klamath County, Oregon



RE

08/13/2012 03:18:09 PM

Fee: \$117.00

FIDELITY NATIONAL TITLE-TUSTIN OR / 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.: 12-0036244

120151490

1. **AFFIDAVIT OF MAILING NOTICE OF SALE INCLUDING NOTICE OF SALE**
GRANTEE: RICHARD J. ZUPAN AND KIM M. ZUPAN
GRANTOR: RAUL CERVANTES
2. **AFFIDAVIT OF MAILING NOTICE TO GRANTOR INCLUDING NOTICE TO GRANTOR**
GRANTEE: RICHARD J. ZUPAN AND KIM M. ZUPAN
GRANTOR: JUAN RODRIGUEZ
3. **AFFIDAVIT OF PUBLICATION**
GRANTEE: RICHARD J. ZUPAN AND KIM M. ZUPAN
GRANTOR: JEANINE P DAY
4. **AFFIDAVIT OF POSTING AND SERVICE**
GRANTEE: RICHARD J. ZUPAN AND KIM M. ZUPAN
GRANTOR: DAVID HARTMAN

Original Grantor on Trust Deed: RICHARD J. ZUPAN AND KIM M. ZUPAN

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.

WTC 93602

After Recording return to:

RECONTRUST COMPANY, N.A.
1800 Tapo Canyon Road., CA6-914-01-94
Sjmi Valley, CA 93063

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from Grantor

RICHARD J. ZUPAN and KIM M. ZUPAN
RECONTRUST COMPANY, N.A.

Trustee

TS No. 12-0036244

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, 05/11/2012. 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.

MAY 11 2012

Raul Cervantes Assistant Vice President

State of California
County of Ventura

Signature 

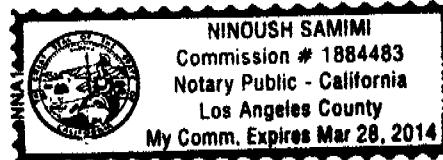
Subscribed and sworn to (or affirmed) before me on this _____ day of MAY 11 2012, _____, by
Raul Cervantes, proved to me on the basis of satisfactory evidence to be the person(s)
who appeared before me.

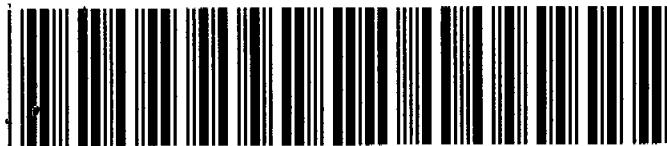
WITNESS my hand and official seal.

Signature 

NINOUSH SAMIMI

(Seal)





02 120036244

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

TS No. 12-0036244

RICHARD J. ZUPAN

05/11/2012

4614 DENVER AVE

KLAMATH FALLS, OR 97603

7187 7930 3132 4259 0221

KIM M. ZUPAN

05/11/2012

4614 DENVER AVE

KLAMATH FALLS, OR 97603

7187 7930 3132 4259 0245

RICHARD J. ZUPAN

05/11/2012

4614 DENVER AVENUE

KLAMATH FALLS, OR 97603

7187 7930 3132 4259 0238

KIM M. ZUPAN

05/11/2012

4614 DENVER AVENUE

KLAMATH FALLS, OR 97603

7187 7930 3132 4259 0252

Residents/Occupants

05/11/2012

4614 DENVER AVENUE

KLAMATH FALLS, OR 97603

7187 7930 3132 4259 0269

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

05/11/2012

ATTENTION: C&L SERVICE CORP./MORRIS-GRIFFIN CORP

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

2488 E 81ST STREET, SUITE 700

TULSA, OK 74137

7187 7930 3132 4259 0276

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

05/11/2012

100 BEECHAM DRIVE SUITE 104

ATTN: RECORDING DEPT

C/O BANK OF AMERICA HOME LOANS SERVICING, LP

PITTSBURGH, PA 15205

7187 7930 3132 4259 0283

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Richard J. Zupan And Kim M. Zupan, As Tenants By The Entirety, as grantor(s), to First American Title Insurance, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 08/22/2008, recorded 08/28/2008, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2008-012099, and subsequently assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, FKA, COUNTRYWIDE HOME LOANS SERVICING, L.P. by Assignment recorded 02/14/2012 in Book/Reel/Volume No. at Page No. as Recorder's fee/file/instrument/microfilm/reception No. 2012-001615, covering the following described real property situated in said county and state, to wit:

SEE ATTACHED FOR LEGAL DESCRIPTION.

PROPERTY ADDRESS: 4614 DENVER AVENUE
KLAMATH FALLS, OR 97603

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 \$1,013.85 beginning 10/01/2011; plus late charges of \$40.55 each month beginning with the 10/01/2011 payment plus prior accrued late charges of \$.00; plus advances of \$0.00; 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: \$140,045.88 with interest thereon at the rate of 5.38 percent per annum beginning 09/01/2011 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, September 12, 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, September 12, 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.

MAY 08 2012

Dated _____, 20____

RECONTRUST COMPANY, N.A.

Heidi Recinos

MAY 08 2012

By: **Heidi Recinos**
Title: **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. 12 -0036244

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.

Exhibit "A"

Real property in the County of Klamath, State of Oregon, described as follows:

A PIECE OR PARCEL OF LAND SITUATE IN THE N $\frac{1}{2}$ SE $\frac{1}{4}$ NW $\frac{1}{4}$ OF SECTION 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE CENTER LINE OF A 60 FOOT ROADWAY FROM WHICH THE SECTION CORNER COMMON TO SECTIONS 2, 3, 10 AND 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN AND SO MARKED ON THE GROUND BY AN IRON PIN DRIVEN THEREIN, BEARS SOUTH 89°44 $\frac{1}{2}$ ' WEST ALONG THE SAID BOUNDARY CENTER LINE 1419.5 FEET TO A POINT IN THE WEST BOUNDARY OF THE SAID SECTION 11, AND NORTH 0°13 $\frac{1}{2}$ ' WEST 1662.5 FEET TO SAID SECTION CORNER, AND RUNNING THENCE SOUTH 0°01' EAST 331.45 FEET TO A POINT IN THE SOUTHERLY BOUNDARY OF THE SAID N $\frac{1}{2}$ SE $\frac{1}{4}$ NW $\frac{1}{4}$ OF SECTION 11; THENCE NORTH 89°42' EAST ALONG SAID BOUNDARY LINE 65.7 FEET; THENCE NORTH 0°01' WEST 331.4 FEET, MORE OR LESS, TO AN INTERSECTION WITH THE CENTER LINE OF THE ABOVE MENTIONED ROADWAY; THENCE SOUTH 89°44 $\frac{1}{2}$ ' WEST ALONG SAID ROADWAY CENTER LINE 65.7 FEET, MORE OR LESS, TO THE SAID POINT OF BEGINNING.

NOTE: THIS LEGAL DESCRIPTION WAS CREATED PRIOR TO JANUARY 1, 2008.

Tax Parcel Number: R552226

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

RICHARD J. ZUPAN and KIM M. ZUPAN
RECONTRUST COMPANY, N.A.

Trustee

TS No. 12-0036244

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 05/08/2012. 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.

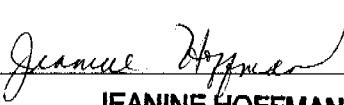
MAY 08 2012

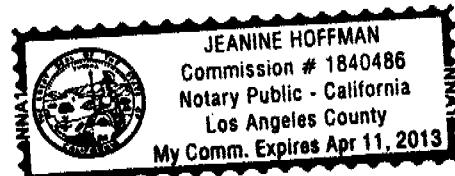
State of California
County of Ventura

Signature 
Juan Rodriguez Assistant Vice President

Subscribed and sworn to (or affirmed) before me on this MAY 08 2012 day of MAY 08 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 
JEANINE HOFFMAN (Seal)





02 120036244

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

TS No. 12-0036244

RICHARD J. ZUPAN
4614 DENVER AVE
KLAMATH FALLS, OR 97603
7187 7930 3132 4241 8235

05/08/2012

KIM M. ZUPAN
4614 DENVER AVE
KLAMATH FALLS, OR 97603
7187 7930 3132 4241 8259

05/08/2012

RICHARD J. ZUPAN
4614 DENVER AVENUE
KLAMATH FALLS, OR 97603
7187 7930 3132 4241 8242

05/08/2012

KIM M. ZUPAN
4614 DENVER AVENUE
KLAMATH FALLS, OR 97603
7187 7930 3132 4241 8266

05/08/2012

Residents/Occupants
4614 DENVER AVENUE
KLAMATH FALLS, OR 97603
7187 7930 3132 4241 8273

05/08/2012

**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: 4614 DENVER AVENUE

City: KLAMATH FALLS

State: OR

ZIP: 97603

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called a 'foreclosure.'

The amount you would have had to pay as of 05/08/12 to bring your mortgage current was \$7,086.09. 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: 09/12/2012 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. 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: May 8, 2012

TS No.: 12 -36244

Trustee name: RECONTRUST COMPANY, N.A.

Trustee phone number: (800) 281-8219



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#14411 SALE ZUPAN #1006.159136 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:
06/27/2012 07/04/2012 07/11/2012 07/18/2012

Total Cost: \$1388.00

Jeanine P Day
Subscribed and sworn by Jeanine P Day before me on:
18th day of July in the year of 2012

Debra A. Gribble
Notary Public of Oregon
My commission expires on May 15, 2016



The newspapers of **Oregon** make public notices from their printed pages available electronically in a single database for the benefit of the public. This enhances the legislative intent of public notice - keeping a free and independent public informed about activities of their government and business activities that may affect them. Importantly, Public Notices now are in one place on the web (www.PublicNoticeAds.com), not scattered among thousands of government web pages.

County: Klamath

Printed In: Herald and News (Klamath Falls)

Printed On: 2012/07/18

TRUSTEE'S NOTICE OF SALE Reference is made to that certain Trust Deed made by RICHARD J. ZUPAN AND KIM M. ZUPAN, AS TENANTS BY THE ENTIRETY, as grantor(s), to FIRST AMERICAN TITLE INSURANCE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 08/22/2008, recorded 08/28/2008, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2008-012099, and subsequently assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, FKA, COUNTRYWIDE HOME LOANS SERVICING, L.P. by Assignment recorded 02/14/2012 in Book/Reel/Volume No. at Page No. as Recorder's fee/file/instrument/microfilm/reception No. 2012-001615, covering the following described real property situated in said county and state, to wit: **LEGAL DESCRIPTION:** Real property in the County of Klamath, State of Oregon, described as follows: A PIECE OR PARCEL OF LAND SITUATE IN THE N1/2SE1/4NW1/4 OF SECTION 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON DESCRIBED AS FOLLOWS: BEGINNING AT A POINT IN THE CENTER LINE OF A 60 FOOT ROADWAY FROM WHICH THE SECTION CORNER COMMON TO SECTIONS 2, 3, 10 AND 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN AND SO MARKED ON THE GROUND BY AND IRON PIN DRIVEN THEREIN, BEARS SOUTH 89 DEGREES 441/2' WEST ALONG THE SAID BOUNDARY CENTER LINE 1419.5 FEET TO A POINT IN THE WEST BOUNDARY OF THE SAID SECTION 11, AND NORTH 0 DEGREES 13-1/2' WEST 1662.5 FEET TO SAID SECTION CORNER, AND RUNNING THENCE SOUTH 0 DEGREES 01' EAST 331.45 FEET TO A POINT IN THE SOUTHERLY BOUNDARY OF THE SAID N1/2SE1/4NW1/4 OF SECTION 11; THENCE NORTH 89 DEGREES 42' EAST ALONG SAID BOUNDARY LINE 65.7 FEET; THENCE NORTH 0 DEGREES 01' WEST 331.4 FEET, MORE OR LESS, TO AN INTERSECTION WITH THE CENTER LINE OF THE ABOVE MENTIONED ROADWAY; THENCE SOUTH 89 DEGREES 44-1/2' WEST ALONG SAID ROADWAY CENTER LINE 65.7 FEET, MORE OR LESS, TO THE SAID POINT OF BEGINNING. **NOTE:** THIS LEGAL DESCRIPTION WAS CREATED PRIOR TO JANUARY 1, 2008. **Tax Parcel Number:** R552226 **PROPERTY ADDRESS:** 4614 DENVER AVENUE KLAMATH FALLS, OR 97603. 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 \$1,013.85 beginning 10/01/2011; plus late charges of \$40.55 each month beginning with the 10/01/2011 payment plus prior accrued late charges of \$.00; plus advances of \$0.00; 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: \$140,045.88 with interest thereon at the rate of 5.38 percent per annum beginning 09/01/2011 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, September 12, 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. Dated: May 08, 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# 12-0036244) 1006.159136-FEI. #14411 June 27, July 04, 11, 18, 2012.

Public Notice ID: 18963394

unofficial
copy

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 personally served a copy of the Notice of Trustee's Sale upon an adult occupant of the real property, commonly referred to as 4614 DENVER AVENUE, Klamath Falls, OR 97603 in the manner in which a summons is served by delivering to or leaving with Richard Zupan, a person over the age of eighteen (18) years, then residing therein on Friday, May 11, 2012, at 12:45 pm.

Signed in Klamath County, Oregon by:

Signature

Date



05.11.2012

State of Oregon
County of Klamath

On this 11th 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.

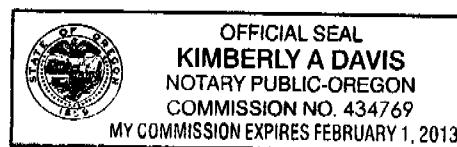
Notary Public for Oregon:

Residing at:

Commission expires:

Kimberly A Davis
Klamath County

01 Feb 2013



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12-0036244

ReconTrust Company