

2012-011048

Klamath County, Oregon



00125291201200110480370377

10/04/2012 03:31:30 PM

Fee: \$217.00

After recording Mail to

T.D. SERVICE COMPANY
4000 W. METROPOLITAN DRIVE
SUITE 400
ORANGE , CA 92868

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

T.S. No: F535841 OR Unit Code: F Loan No: 65065035156810001/CARTWRIGHT

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

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

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

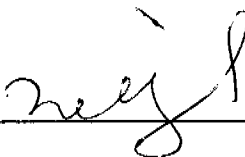
Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee of the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by CHRISTOPHER C. DORR, OSBA # 992526, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail at Orange, CA on April 24, 2012. With respect to each person listed on the attached, one such notice was mailed with postage thereon sufficient for first-class delivery to the address indicated, and another such notice was mailed with proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

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

217Am

T.S. No: F535841 OR Unit Code: F Loan No: 65065035156810001/CARTWRIGHT

By: 

STATE OF CALIFORNIA)

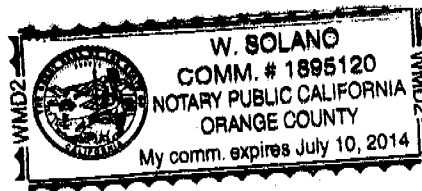
COUNTY OF ORANGE)SS

On 4/24/12 before me, W. Solano, a Notary Public in and for said County and State, personally appeared Nelly Dinglas, 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  (Seal)



DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# F 535841

Date: 04/25/12

STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1714 7769
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1714 7776
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1714 7783
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1714 7790
RETURN RECEIPT REQUESTED

OCCUPANT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1714 7806
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 895111271

CERTIFIED 7105 2257 2920 1714 7813
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 895111271

CERTIFIED 7105 2257 2920 1714 7820
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1714 7837
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1714 7844
RETURN RECEIPT REQUESTED

OCCUPANT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1714 7851
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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


Nelly Dinglas

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# F 535841

STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

Date: 04/25/12

CERTIFIED 7105 2257 2920 1714 7868
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1714 7875
RETURN RECEIPT REQUESTED

OCCUPANT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1714 7882
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1714 7899
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1714 7905
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

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



Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# F 535841

Date: 04/24/12

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

SPOUSE OF STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

OCCUPANT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 895111271

SPOUSE OF STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 895111271

STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

OCCUPANT
7864 SPRAGUE RIVER RD

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



Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# F 535841

Date: 04/24/12

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

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Addressed to the following:

CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

OCCUPANT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

SPOUSE OF STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

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



Nelly Dingles

RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY
4000 W. METROPOLITAN DRIVE
SUITE 400
ORANGE, CA 92868

Space above this line for recorder's use

OREGON TRUSTEE'S NOTICE OF SALE



T.S. No: F535841 OR Unit Code: F Loan No: 65065035156810001/CARTWRIGHT
AP #1: R210104 AP #2: R210088
Title #: 120108270

Reference is made to that certain Trust Deed made by STEVEN W. CARTWRIGHT as **Grantor**, to WELLS FARGO FINANCIAL NATIONAL BANK as **Trustee**, in favor of WELLS FARGO BANK, N.A. as **Beneficiary**.

Dated November 2, 2006, Recorded November 7, 2006 as Instr. No. 2006-022290 in Book --- Page --- of Official Records in the office of the Recorder of KLAMATH County; OREGON

covering the following described real property situated in said county and state, to wit:
PARCEL 1: THAT PORTION OF THE E 1/2 OF THE NW 1/4 OF SECTION 28, TOWNSHIP 34 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON WHICH LIES NORTH OF THE SPRAGUE RIVER ROAD. PARCEL 2: THAT PORTION OF THE W 1/2 OF THE SW 1/4 OF THE NE 1/4 OF SECTION 28, TOWNSHIP 34 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, WHICH LIES NORTH OF THE SPRAGUE RIVER ROAD. LESS AND EXCEPT THAT PORTION DEDED TO DENNIS C. ABEL AND PATRICIA ABEL JANUARY 18, 2006 IN M06-00968, RECORDS OF KLAMATH COUNTY, OREGON.

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

UNPAID PRINCIPAL BALANCE	\$118,113.11
INTEREST @ 7.8750 % FROM 11/20/11 THRU 04/12/12	\$3,694.73
Sub-Total of Amounts in Arrears:	\$121,807.84

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

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

insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

The street or other common designation if any, of the real property described above is purported to be Vacant Land:

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

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following, to wit: Principal \$118,113.11, together with interest as provided in the note or other instrument secured from 11/20/11, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute.

WHEREFORE, notice is hereby given that the undersigned trustee will, on August 20, 2012, at the hour of 10:00 A.M. in accord with the Standard Time, as established by ORS 187.110, INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, County of KLAMATH, State of OREGON, (which is the date, time and place set for said sale) sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

Notice is further given that the right exists under O.R.S.86.753, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of in the Notice of Default, that is capable of being cured by tendering the performance required under the obligation of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

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T.S. No: F535841 OR Unit Code: F Loan No: 65065035156810001/CARTWRIGHT

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

If you are interested in attempting to save your home from foreclosure, Wells Fargo may be able to assist you. Please contact 1-888-508-8811 for more information.

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

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


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

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

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

DATED: APRIL 12, 2012

CHRISTOPHER C. DORR, OSBA # 992526

By 

CHRISTOPHER C. DORR, ATTORNEY AT LAW

DIRECT INQUIRIES TO:
T.D. SERVICE COMPANY
FORECLOSURE DEPARTMENT
4000 W. Metropolitan Drive
Suite 400
Orange, CA 92868
(800) 843-0260

T.S. No: F535841 OR

Loan#: 65065035156810001/CARTWRIGHT

Free legal assistance:

Oregon Law Center

Portland: (503) 473-8329

Coos Bay: 1-800-303-3638

Ontario: 1-888-250-9877

Salem: (503) 485-0696

Grants Pass: (541) 476-1058

Woodburn: 1-800-973-9003

Hillsboro: 1-877-726-4381

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

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

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

and Oregon State Bar Lawyer Referral Service

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

<http://www.osbar.org>

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

and information on federal loan modification programs at:

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

T.S. Number: F535841 OR
Property Address: VACANT LAND

The Trustee is required to give you the following "Notice to Residential Tenants," which was written by the Oregon Legislature. The Trustee cannot give you legal advice regarding these matters. If you have questions, you should consult with your own legal advisor.

NOTICE TO RESIDENTIAL TENANTS:

The property in which you are now living is in foreclosure. A foreclosure sale is scheduled for August 20, 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 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 and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Trustee: **CHRISTOPHER C. DORR, OSBA # 992526**
c/o T.D. SERVICE COMPANY
Foreclosure Department
4000 W. Metropolitan Drive
Suite 400
Orange, CA 92868-0000
(800) 843-0260

Free legal assistance: Oregon Law Center

Portland: (503) 473-8329

Coos Bay: 1-800-303-3638

Ontario: 1-888-250-9877

Salem: (503) 485-0696

Grants Pass: (541) 476-1058

Woodburn: 1-800-973-9003

Hillsboro: 1-877-726-4381

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

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

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

and Oregon State Bar Lawyer Referral Service

503-684-3763 or toll-free in Oregon at 800-452-7636 <http://www.osbar.org>

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

and information on federal loan modification programs at:

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

LOAN MODIFICATION REQUEST FORM

Your home is at risk of foreclosure. There may be options available to help you keep your home. If you want to request a loan modification, you must return this form to the address below by May 22, 2012.

Please deliver the documents as requested below to Wells Fargo Bank

**Wells Fargo Bank
18700 N.W. Walker Road Bldg. #92
Beaverton, OR 97006**

Fax: 866/834-7949

Email #1: Mediations@wellsfargo.com

Email #2:

There may be options available to you, including:

- 1) Modifying your loan terms
- 2) Temporarily lowering payments
- 3) Scheduling payments to cure the arrears
- 4) Temporary suspension of payments
- 5) Other options based on your lender and the type of loan.

In order to discuss your loan options, they will need a complete understanding of your current financial situation. You should gather and provide the following documents:

- 1) Last year's filed tax returns with all schedules
- 2) Pay stubs for the last 2 months
- 3) Bank statements for the last 3 months
- 4) Other documents showing your financial hardship status
- 5) List of monthly expenditures
- 6) Your lender may request that you complete additional forms or provide additional information

RETURNING THIS REQUEST DOES NOT MODIFY YOUR LOAN. Your lender is required to contact you within 45 days after you return this form to discuss a possible loan modification. The foreclosure sale will not occur until your lender has contacted you about your request. **YOUR LENDER IS NOT REQUIRED TO MODIFY YOUR LOAN.** The foreclosure sale may proceed if your loan is not modified.

If you are interested in attempting to save your home from foreclosure, Wells Fargo Bank may be able to assist you. Please contact 888/508-8811 for more information.

REQUEST A MEETING. Before the lender responds to your request for a loan modification, you may request **IN WRITING** or **FAX** to 866/834-7949 a request to meet with the lender. Upon receipt of your written request for a meeting, the lender will attempt to contact you by mail, telephone or e-mail to schedule a meeting in person or by telephone at the lender's option. **NOTE:** It is important that you respond immediately to any contact from your lender to schedule a meeting that you have requested. If you do not respond within 7 days from the date your lender attempts to contact you to schedule a meeting, your lender may refuse to meet, deny your request for consideration of a loan modification and resume foreclosure activities.

File No.: F535841 OR
Loan No.: 65065035156810001/CARTWRIGHT
Borrower Name: STEVEN W. CARTWRIGHT
Property Address: VACANT LAND

I wish to apply for a loan modification.

Signature: _____

Signature: _____

Please indicate where your lender may contact you:

Mailing Address:

Home Telephone Number: _____

Work Telephone Number: _____

Email: _____ providing your e-mail address authorizes the lender or its agent to communicate with you by e-mail concerning your request for loan modification consideration and for the purpose of scheduling and confirming a meeting.

T.S. Number: F535841 OR
Loan No: 65065035156810001/CARTWRIGHT

NOTICE: Pursuant to CH 864, 2009 Oregon Laws
YOU ARE IN DANGER OF LOSING YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY

This notice is about your mortgage loan on your property at:
VACANT LAND

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 **April 12, 2012** to bring your mortgage loan current was **\$123,167.44**.

The amount you must now pay to bring your loan current may have increased since that date. By law, your lender has to provide you with details about the amount you owe, if you ask. You may call **(800) 843-0260** to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe.

You may also get these details by sending a request by certified mail to: **T.D. SERVICE COMPANY 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868**.

THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:
SALE DATE: August 20, 2012 AT 10:00 A.M. INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, OREGON.

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can pay the amount past due or correct any other default, up to five days before the sale.
 2. You can refinance or otherwise pay off the loan in full anytime before the sale.
 3. You can call Foreclosure Dept. at 888/508-8811 to find out if your lender is willing to give you more time or change the terms of your loan.
 4. You can sell your home, provided the sale price is enough to pay what you owe.
-

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, please call the statewide telephone contact number at **800-SAFENET (800-723-3638)**. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or you may visit its Web site at: <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

Your lender may be willing to modify your loan to reduce the interest rate, reduce the monthly payments or both. You can get information about possible loan modification programs by contacting your lender at 0. If you can't reach your lender, you may contact the trustee at the telephone number at the bottom of this notice. If you have already entered into a loan modification with your lender, it is

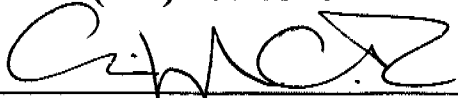
possible that you will not be able to modify your loan again unless your circumstances have changed. Your lender is not obligated to modify your loan.

You may request to meet with your lender to discuss options for modifying your loan. During discussions with your lender, you may have the assistance of a lawyer, a housing counselor or another person of your choosing. To receive a referral to a housing counselor or other assistance available in your community, call this toll-free consumer mortgage foreclosure information number: 1-800-723-3638. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at:
<http://www.makinghomeaffordable.gov/> or 1-888-995-Hope.

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY May 22, 2012 WHICH IS AT LEAST 30 DAYS AFTER THE DATE SHOWN BELOW.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have questions, talk to a lawyer or one of the organizations mentioned above before signing.

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

Trustee signature  Date: APRIL 12, 2012

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

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

FOR THE WITHIN NAMED: Occupants of **Vacant Land, Chiloquin, OR 97624**

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

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

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

1st Attempt: April 20, 2012 10:49 AM POSTED

2nd Attempt: April 23, 2012 6:11 PM POSTED

3rd Attempt: April 26, 2012 5:02 PM POSTED

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

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

Signed _____

Vacant Land, Chiloquin, OR 97624

ADDRESS OF SERVICE

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

April 20, 2012 10:49 AM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

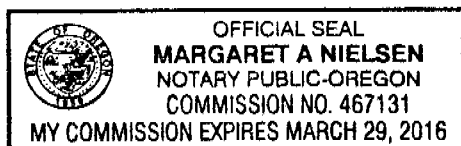
By: _____

ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 27 day of April, 2012.

Margaret A. Nielsen

Notary Public for Oregon



**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#14431 SALE CARTWRIGHT #957720

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:

07/05/2012 07/11/2012 07/18/2012 07/25/2012

Jeanine P. Day
Subscribed and sworn by Jeanine P Day before me on:
25th day of July in the year of 2012

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



OREGON TRUSTEE'S NOTICE OF SALE

T.S. No: F535841 OR Unit Code: F
Loan No: 65065035156810001/CARTWRIGHT
AP #1: R210104(3408-028B0-00101-000) AP #2:
R210088(3408-028A0-01601-000) Title #: 120108270

Reference is made to that certain Trust Deed made by STEVEN W. CARTWRIGHT as Grantor, to WELLS FARGO FINANCIAL NATIONAL BANK as Trustee, in favor of WELLS FARGO BANK, N.A. as Beneficiary. Dated November 2, 2006, Recorded November 7, 2006 as Instr. No. 2006-022290 in Book --- Page --- of Official Records in the office of the Recorder of KLAMATH County; OREGON covering the following described real property situated in said county and state, to wit: PARCEL 1: THAT PORTION OF THE E 1/2 OF THE NW 1/4 OF SECTION 28, TOWNSHIP 34 SOUTH, RANGE 8, EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, WHICH LIES NORTH OF THE SPRAGUE RIVER ROAD. PARCEL 2: THAT PORTION OF THE W 1/2 OF THE SW 1/4 OF THE NE 1/4 OF SECTION 28, TOWNSHIP 34 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, WHICH LIES NORTH OF THE SPRAGUE RIVER ROAD, LESS AND EXCEPT THAT PORTION DEDED TO DENNIS C. ABEL AND PATRICIA ABEL JANUARY 18, 2006 IN M06-00968, RECORDS OF KLAMATH COUNTY, OREGON.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: UNPAID PRINCIPAL BALANCE \$118,113.11 INTEREST @ 7.8750 % FROM 11/20/11 THRU 04/12/12 \$3,894.73 Sub-Total of Amounts in Arrears: \$121,807.84 Together with any default in the payment of recurring obligations as they become due. ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Trust Deed, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee. The street or other common designation if any, of the real property described above is purported to be Vacant Land: The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following, to wit: Principal \$118,113.11, together with interest as provided in the note or other instrument secured from 11/20/11, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute.

WHEREFORE, notice is hereby given that the undersigned trustee will, on August 20, 2012, at the hour of 10:00 A.M. in accord with the Standard Time, as established by ORS 187.110, INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, County of KLAMATH, State of OREGON, (which is the new date, time and place set for said sale) sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in O.R.S.86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained herein that is capable of being cured by tendering the performance required under the obligation of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check. If you are interested in attempting to save your home from foreclosure, Wells Fargo may be able to assist you. Please contact 1-888-508-8811 for more information. The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (714) 480-5690 or you may access sales information at www.tacforeclosures.com/sales DATED: 04/12/12
CHRISTOPHER C. DORR, OSBA # 992526 By CHRISTOPHER C. DORR, ATTORNEY AT LAW DIRECT INQUIRIES TO: T.D. SERVICE COMPANY FORECLOSURE DEPARTMENT 4000 W. Metropolitan Drive Suite 400, Orange, CA 92868 (800) 843-0260 TAC# 957720
PUB: 07/05/12, 07/11/12, 07/18/12, 07/25/12.
#14431 July 05, 11, 18, 25, 2012.

Non-Military Affidavit Under the Servicemembers' Civil Relief Act

The affiant, Ryan Janke, is an employee of Wells Fargo Bank, N.A. ("Wells Fargo") and is authorized to make this affidavit on behalf of the Wells Fargo Bank, N.A. The affiant, being first duly sworn upon oath, deposes and says:

On this date, 7/21/12, the affiant conducted a search of the Department of Defense Manpower Data Center for the Borrower(s), Steven W. Cartwright, who is over 18 years of age. The certified military status report(s) provided for said Borrower(s) indicate(s) that said Borrower(s) is/are not in active military service as defined in the Servicemembers' Civil Relief Act. The Military Status Report(s) verifying said belief is/are attached. The affiant is also familiar with and has personally reviewed the servicing records relating to the loan at issue in the above-captioned action, which were and are regularly made and kept by Wells Fargo Bank, N.A., in the regular course of its business, made by or at the direction of persons with knowledge of the facts stated therein, at or near the time of learning the facts stated therein, which do not indicate that the above-named borrower(s) is/are in active military service, nor do they indicate that borrower(s) has/have been in active military service for the nine months preceding the date of this affidavit.

I SOLEMNLY AFFIRM, under the penalties of perjury penalty of perjury to the best of my knowledge, information and belief that the contents of the foregoing paper are true.

FURTHER AFFIANT SAYETH NOT.

Ryan Janke
Type Name Here: Ryan Janke

State of Iowa)
) ss.
County of DAWES)

Signed and sworn to (or affirmed) before me on July 24, 2012 by
Ryan Janke

[Signature]
Notary Public

(Stamp or Seal)



Affidavit of Compliance Oregon SB 628
Re: Trust Deed from

Steven w. Cartwright

Grantor

to

Wells Fargo Bank, N.A.

Trustee

File No.

T.D. Service Company F535841

Affidavit of Compliance with Oregon SB 628 (2009)

Original Loan Amount: \$124,000

Borrower name(s): Steven W. Cartwright

Property Address: MP5 Sprague River Highway, Chiloquin, Oregon 97624

STATE OF Oregon, County of Washington)ss:

The undersigned, Tessa A. Range, being first duly sworn on oath, deposes and says:

I am employed as Vice President Loan Documentation (position) by Wells Fargo Bank, N.A., the beneficiary of the trust deed securing the above-referenced loan or its authorized agent, at least 18 years of age and competent to testify in a court of law.

In the regular performance of my job functions, I am familiar with business records maintained by Wells Fargo Bank, N.A. ("Wells Fargo") for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and were made and are kept in the course of business activity conducted regularly by Wells Fargo. It is the regular practice of the mortgage servicing business of Wells Fargo to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by personally examining these business records. This affidavit is based upon such examination.

Having personal knowledge of the matters set forth below, I represent and aver, under the penalty of perjury, that the following selected paragraph(s) is/are true and correct (select all that apply):

☐ **Meeting Requested But Borrower Unavailable to Schedule Meeting.** Borrower requested a meeting within 30 days of the date the Trustee signed the notice required by

Section 20, chapter 19, Oregon Laws 2008 ("Law") and sent the required Loan Modification Request Form to beneficiary or its agent. The beneficiary or beneficiary's authorized agent attempted to contact the borrower by the methods contemplated by Law within 45 days of receiving the loan modification request. Borrower did not respond within 7 days of attempted contact. Accordingly, no meeting was required and no meeting occurred.

- [] **Meeting Occurred.** Borrower requested a meeting by telephone or in person within 30 days of the date the trustee signed the notice required by Law and sent the required Loan Modification Request Form to beneficiary or its agent. The beneficiary or beneficiary's authorized agent contacted Borrower by the methods allowed by law to schedule a meeting. A meeting was scheduled and took place between borrower and a representative of the beneficiary or beneficiary's agent -- authorized to modify the loan or able to obtain authority to modify the loan -- prior to the beneficiary determining whether or not to grant borrower's request for a loan modification.
- [] **Loan Modification Requested. Borrower Deemed Ineligible. Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by Law and sent the Loan Modification Request Form to beneficiary. The loan modification request was evaluated in good faith within 45 days of receipt. After considering the most current financial information provided by borrower, the beneficiary or beneficiary's agent determined that borrower is ineligible for a loan modification. Within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower is ineligible for a loan modification.
- [] **Loan Modification Requested. After Evaluation, Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by Law and sent the Loan Modification Request Form to beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt. Within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower's request for a loan modification was denied.
- [] **Loan Modification Requested. Insufficient Information Provided by Borrower. Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by law and sent the Loan Modification Request Form to beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt, but borrower, despite one or more additional requests from beneficiary or its agent, failed to provide sufficient information to enable beneficiary to determine in good faith whether borrower is eligible for a loan modification. Accordingly, within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower's request for a loan modification was denied.

[x] Other (Specify):

The beneficiary's authorized agent provided a written offer to Borrowers in default an option for them to request a meeting to discuss a possible loan modification. The Loan Modification Request Form accompanied the notice of default (NOD) provided to the Borrower on 4/24/2012. Borrower did not respond to written offer. Accordingly, no meeting was required and no meeting occurred.

If the borrower's loan modification request was denied, the beneficiary or beneficiary's agent provided the grantor with the information described in subsection (1)(b) or (c) of Section 3, chapter 864, Oregon Laws 2009.

DATED: September 5, 2012

By Tessa A. Range

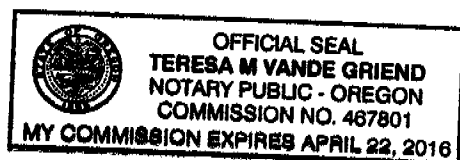
Typed Name: Tessa A. Range

Title: Vice President Loan Documentation

STATE OF OREGON)
) ss:
County of Washington)

This instrument was acknowledged before me on Sept. 5, 2012 by
Tessa A. Range.

T. Deane Smith
NOTARY PUBLIC FOR OREGON



My Commission Expires: 4-22-16

After recording Mail to

T.D. SERVICE COMPANY
4000 W. Metropolitan Drive, Suite 400
Orange, CA 92868

Affidavit of Mailing the Notice of Postponed Trustee's Sale Pursuant to ORS 86.755

T.S. No: F 535841 CA Unit Code: F Loan No: 65065035156810001 / CARTWRIGHT

State of California, County of Orange, ss:

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

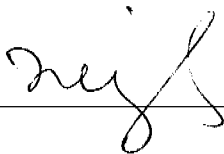
I gave Notice of Postponed Trustee's Sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at there respective last known address, attached hereto.

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

Each of the notices so mailed was certified to be a true copy of the original Notice of Postponed Trustee's Sale; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail at Orange, CA on August 21, 2012. With respect to each person listed on the attached, one such notice was mailed with postage thereon sufficient for first-class delivery to the address indicated, and another such notice was mailed with proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same.

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

By: _____



T.S. No: F 535841 CA Unit Code: F Loan No: 65065035156810001 / CARTWRIGHT

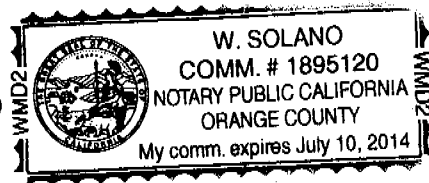
STATE OF CALIFORNIA)
COUNTY OF ORANGE) SS

On 08/21/12 before me, W. Solano, a Notary Public in and for said County and State personally appeared Nelly Dinglas, 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 acknowledge to me that the 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 W. Solano (Seal)



DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# F 535841

Date: 08/22/12

STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1758 3222
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1758 3239
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1758 3246
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1758 3253
RETURN RECEIPT REQUESTED

OCCUPANT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1758 3260
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 8951-11271

CERTIFIED 7105 2257 2920 1758 3277
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 8951-11271

CERTIFIED 7105 2257 2920 1758 3284
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1758 3291
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1758 3307
RETURN RECEIPT REQUESTED

OCCUPANT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1758 3314
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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


Nelly Dinglas

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# F 535841

STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

Date: 08/22/12

CERTIFIED 7105 2257 2920 1758 3321
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1758 3338
RETURN RECEIPT REQUESTED

OCCUPANT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1758 3345
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1758 3352
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1758 3369
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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


Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# F 535841

Date: 08/22/12

STATE OF CALIFORNIA
COUNTY OF ORANGE SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

SPOUSE OF STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

OCCUPANT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 8951-11271

SPOUSE OF STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 8951-11271

STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

OCCUPANT
7864 SPRAGUE RIVER RD

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


Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# F 535841

Date: 08/22/12

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

OCCUPANT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

SPOUSE OF STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

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


Nelly Dinglas



TD SERVICE COMPANY

Date: August 20, 2012
T.S. Number: F535841 OR
Unit Code: F
Loan No: 65065035156810001/CARTWRIGHT
Property Address: VACANT LAND

NOTICE OF POSTPONED TRUSTEE'S SALE Pursuant to ORS 86.755

You are hereby notified that the property in the above referenced matter scheduled for sale on August 20, 2012 has been postponed to September 19, 2012. The Trustee or their agent will on September 19, 2012 at 10:00 a.m. INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS sell at public auction to the highest and best bidder, payable at the time of the sale, the following described real property, situated in KLAMATH, State of Oregon.

Property is subject to that certain Deed of Trust recorded November 7, 2006 as Instrument Number 2006-022290 in Book --- Page --- in the Official Records of KLAMATH.

Said Trustee's Sale was originally scheduled for 08/20/12 pursuant to the Notice of Trustee's Sale and has been continued by public proclamation to the date, time and place specified above.

If you have any questions, please contact our office.

Sincerely,

Ester Daquioag
Sr. Trustee's Sale Technician

LTRPPOR

After recording Mail to

T.D. SERVICE COMPANY
4000 W. Metropolitan Drive, Suite 400
Orange, CA 92868

Affidavit of Mailing the Notice of Postponed Trustee's Sale Pursuant to ORS 86.755

T.S. No: F 535841 CA Unit Code: F Loan No: 65065035156810001 / CARTWRIGHT

State of California, County of Orange, ss:

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

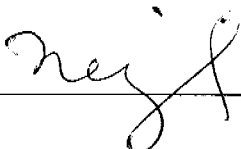
I gave Notice of Postponed Trustee's Sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at there respective last known address, attached hereto.

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

Each of the notices so mailed was certified to be a true copy of the original Notice of Postponed Trustee's Sale; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail at Orange, CA on September 20, 2012. With respect to each person listed on the attached, one such notice was mailed with postage thereon sufficient for first-class delivery to the address indicated, and another such notice was mailed with proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same.

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

By: _____



Page 2

T.S. No: F 535841 CA Unit Code: F Loan No: 65065035156810001 / CARTWRIGHT

STATE OF CALIFORNIA)
COUNTY OF ORANGE) SS

On 09/20/12 before me, W. Solano, a Notary Public in and for said County and State personally appeared Nelly Dinglas, 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 acknowledge to me that the 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.

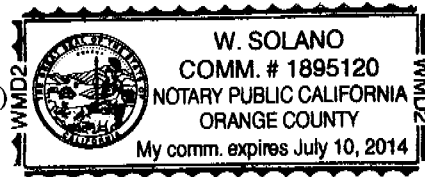
I certify under penalty of perjury under the Laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

W. Solano

(Seal)



DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# F 535841

Date: 09/20/12

STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1772 3758
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1772 3765
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1772 3772
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1772 3789
RETURN RECEIPT REQUESTED

OCCUPANT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1772 3796
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 8951-11271

CERTIFIED 7105 2257 2920 1772 3802
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 8951-11271

CERTIFIED 7105 2257 2920 1772 3819
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1772 3826
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1772 3833
RETURN RECEIPT REQUESTED

OCCUPANT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1772 3840
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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



Nelly Dinglas

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# F 535841

STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

Date: 09/20/12

CERTIFIED 7105 2257 2920 1772 3857
RETURN RECEIPT REQUESTED

SPOUSE OF STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1772 3864
RETURN RECEIPT REQUESTED

OCCUPANT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

CERTIFIED 7105 2257 2920 1772 3871
RETURN RECEIPT REQUESTED

STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1772 3888
RETURN RECEIPT REQUESTED

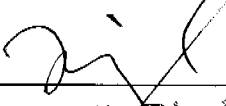
SPOUSE OF STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

CERTIFIED 7105 2257 2920 1772 3895
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

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



Nelly Dingles

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# F 535841

Date: 09/20/12

STATE OF CALIFORNIA

COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

SPOUSE OF STEVEN W. CARTWRIGHT
200 S. VIRGINIA ST. APT 215
RENO, NV 89501

STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

OCCUPANT
MP5 SPRAGUE RIVER HIGHWAY
CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 8951-11271

SPOUSE OF STEVEN W. CARTWRIGHT
695 E PATRIOT BLVD APT 207
RENO, NV 8951-11271

STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
7864 SPRAGUE RIVER RD
CHILOQUIN, OR 97624

OCCUPANT
7864 SPRAGUE RIVER RD

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



Nelly Dinglas

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL

T.S.# F 535841

Date: 09/20/12

STATE OF CALIFORNIA
COUNTY OF ORANGE

SS.

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Addressed to the following:

CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

SPOUSE OF STEVEN W. CARTWRIGHT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

OCCUPANT
7770 WATCHMAN CT
CHILOQUIN, OR 97624

STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

SPOUSE OF STEVEN W. CARTWRIGHT
200 SOUTH CENTER ST #215
RENO, NV 89501

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



Nelly Dinglas



TD SERVICE COMPANY

Date: September 19, 2012
T.S. Number: F535841 OR
Unit Code: F
Loan No: 65065035156810001/CARTWRIGHT
Property Address: VACANT LAND

NOTICE OF POSTPONED TRUSTEE'S SALE Pursuant to ORS 86.755

You are hereby notified that the property in the above referenced matter scheduled for sale on September 19, 2012 has been postponed to October 4, 2012. The Trustee or their agent will on October 4, 2012 at 10:00 a.m. INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS sell at public auction to the highest and best bidder, payable at the time of the sale, the following described real property, situated in KLAMATH, State of Oregon.

Property is subject to that certain Deed of Trust recorded November 7, 2006 as Instrument Number 2006-022290 in Book --- Page --- in the Official Records of KLAMATH.

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If you have any questions, please contact our office.

Sincerely,



Chris Tan
Senior Trustee's Sale Technician

LTRPPOR