

2012-014475

Klamath County, Oregon

12/31/2012 10:48:34 AM

Fee: \$127.00

RECORDING COVER SHEET

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

After Recording Return To:

**c/o Trustee Corps
17100 Gillette Ave
Irvine, CA 92614**

1. Title(s) of the Transaction(s) ORS 205.234(a):

**Affidavit of Mailing Trustee Notice of Sale
Declaration of Non Military Service
Trustee's Notice of Sale
Proof of Service
Affidavit of Publication**

2. Direct Party/Grantor(s) and address ORS 205.125(1)(b) and ORS 205.160:

Unionbancal Mortgage

3. Indirect Party/Grantee(s) and address ORS 205.125(1)(a) and ORS 205.160:

William C Edmund & Anita A.V. Edmund

4. Send Tax Statements To:

No Change

5. True and Actual Consideration:

N/A

6. Deed Reference:

2006-023145

When Recorded mail to:

Trustee Corps

17100 Gillette Ave

Irvine, CA, 92614

Ph: 949.252.8300

Fax: 949.252.8330

TS # OR01000017-12

Title Order # 7341210

Grantor: William & Anita Edmund

7341210/1980795

AFFIDAVIT PACKAGE

Recording Requested By:

When Recorded Mail to:

First American Title Insurance Company
c/o Trustee Corps
17100 Gillette Ave
Irvine, CA 92614

Trustee Sale No. OR01000017-12-1

APN 3808-016AO-11600-0000

Title Order No. 7341210

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA
COUNTY OF ORANGE

I, Horacio Montoya being first duly sworn, depose, 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 named in the attached original or copy of Notice of Sale given under the terms of that certain Trust Deed described in said notice.

Notice of the sale of the real property described in the attached Trustee's Notice of Sale was sent by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit: SEE ATTACHED


Said person(s) include the Grantor(s) in the Trust Deed, any successor in interest to the Grantor(s) whose interest appears of record or of whose interest the Trustee or the Beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices mailed were a true copy of the original Trustee's Notice of Sale by TRUSTEE CORPS, for First American Title Insurance Company, 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 mail in IRVINE, on December 26, 2012. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Trustee's 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.

"Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor(s) and successor in interest, if any."

Each of the notices so mailed was certified to be a true copy of the original Trustee's Notice of Sale by TRUSTEE CORPS, for First American Title Insurance Company, 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 mail in IRVINE, on December 26, 2012. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Trustee's Notice of Sale was mailed at least 25 days before the day of the Trustee's Sale.

Dated: December 26, 2012



BY: _____
Authorized Signatory

State of CALIFORNIA
County of ORANGE

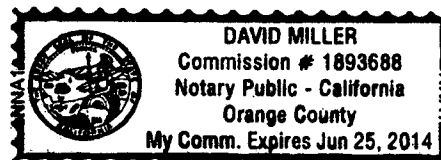
On December 26, 2012 before me, David Miller Notary Public in and for said county, personally appeared Horacio Montoya who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed and sworn within the instrument and acknowledged to me that he/she/they executed 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



Notary Public



Declaration of Mailing

Trustee's Sale No. OR01000017-12-1

Date: 11/06/2012

Mailing: Sale

I, Horacio Montoya, declare: That I am an officer, agent, or employee of MTC FINANCIAL INC. dba TRUSTEE CORPS Page: 1
whose business address is 17100 Gillette Ave, Irvine, CA 92614

I am over the age of eighteen years; On 11/06/2012 by Certified and First Class mail, enclosed in a sealed envelope with postage notices,

a true and correct copy of which is hereunto attached and made part hereof, addressed to following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert Fee	R R Fee
71901017845004211056	RUNNING Y RANCH RESORT OWNERS ASSOCIATION C/O ED ONIMUS PO BOX 1215 REDMOND, OR 97756		
71901017845004211711	ANITA A.V. EDMUND 4732 HORNED LARK DRIVE KLAMATH FALLS, OR 97601		
71901017845004212237	WILLIAM C. EDMUND 4732 HORNED LARK DR. KLAMATH FALLS, OR 97601		
71901017845004212589	WILLIAM C. EDMUND 30482 MARBELLA VISTA SAN JUAN CAPISTRANO, CA 92675		
71901017845004212947	WILLIAM C. EDMUND 4732 HORNED LARK DRIVE KLAMATH FALLS, OR 97601		
71901017845004213050	OCCUPANT 4732 HORNED LARK DR KLAMATH FALLS, OR 97601		
71901017845004213401	ANITA A.V. EDMUND 30482 MARBELLA VISTA SAN JUAN CAPISTRANO, CA 92675		
71901017845004213418	UNION BANK OF CALIFORNIA, N.A. RESIDENTIAL LOAN DEPARTMENT P.O. BOX 85643 SAN DIEGO, CA 92186-5643		
71901017845004213777	RUNNING Y RANCH RESORT OWNERS ASSOCIATION 5500 RUNNING Y ROAD KLAMATH FALLS, OR 97601		
71901017845004213944	ANITA A.V. EDMUND 4732 HORNED LARK DR. KLAMATH FALLS, OR 97601		
71901017845004214293	RUNNING Y RANCH RESORT OWNERS ASSOCIATION C/O SEAN MARSTERS P.O. BOX 1215 REDMOND, OR 97756		

Number of Pieces by Sender 11	Number of Pieces Received 1	Postmaster (Name) Receiving Employee <i>MC</i>	Mail By (Name) Sending Employee <i>NOV 6 2012</i>
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I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

11/6/12
(Date)

[Signature]
(Declaring)

Declaration of Mailing

Trustee's Sale No. OR01000017-12-1

Date: 11/06/2012

Mailing: Sale

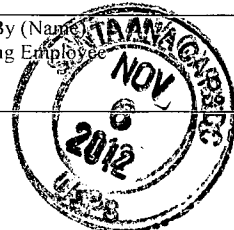
I, Horacio Montoya, declare: That I am an officer, agent, or employee of MTC FINANCIAL INC. dba TRUSTEE CORPS Page: 2
whose business address is 17100 Gillette Ave, Irvine, CA 92614

I am over the age of eighteen years; On 11/06/2012 by Certified and First Class mail, enclosed in a sealed envelope with postage notices,

a true and correct copy of which is hereunto attached and made part hereof, addressed to following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert Fee	R R Fee
71901017845004214576	RUNNING Y RANCH RESORT OWNERS ASSOCIATION 5115 RUNNING Y RD KLAMATH FALLS, OR 97601		
71901017845004214996	RUNNING Y RANCH RESORT OWNERS ASSOCIATION C/O CURT HEIMULLER 5115 RUNNING Y RD KLAMATH FALLS, OR 97601		

Number of Pieces by Sender	Number of Pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
2	2	<i>MC</i>	<i>TAANAGABE</i>



I certify (or Declare) under penalty of perjury under the laws of the State of CA that the foregoing is true and correct

11/6/12
(Date)

[Signature]
(Declaring)

DECLARATION OF NON-MILITARY SERVICE

T.S. No: OR01000017-12
Owner(s): WILLIAM C. EDMUND AND ANITA A.V. EDMUND, HUSBAND AND WIFE

The undersigned, declares as follows:

I am informed and believe and on that ground allege that the matters stated in this declaration are true.

That **WILLIAM C. EDMUND AND ANITA A.V. EDMUND, HUSBAND AND WIFE** is not now, or within the period of three months prior to the making of this declaration, (a) in the Federal Service on active duty as a member of the Army of the United States, or the United States Navy, or the United States Air Force, or the Women's Army Corps, or as an officer of the Public Health Service; or (b) in training or being educated under the supervision of the United States preliminary to induction into the military service; or (c) under orders to report for induction under the Selective Training Service Act of 1940; or (d) a member of the Enlisted Reserve Corps under orders to report to military service; or (e) an American Citizen, serving with the forces of any nation allied with the United States in the prosecution of the war, within the purview of the Soldiers' and Sailors' Civil Relief Act of 1940, as amended; or (f) serving in the armed forces of the United States pursuant to the Selective Service Act of 1948.

That this declaration is made for the above referenced trustee's sale number for the purpose of inducing MTC FINANCIAL INC. dba TRUSTEE CORPS, as Trustee, without leave of court first obtained, to cause said property to be sold under the terms of said deed of trust pursuant to the power of sale contained therein.

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

Executed on: 11/7/12

Union Bank of California, N.A., A National Banking Association

By: AVP JOE KRASOVIC

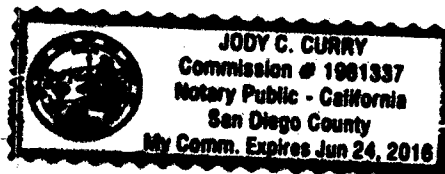
STATE OF California
COUNTY OF San Diego

On 11-7-2012 before me, Jody C. Curry, Notary Public, personally appeared Joe Krasovic 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.

Jody C. Curry
Notary Signature



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed executed by, **WILLIAM C. EDMUND AND ANITA A.V. EDMUND, HUSBAND AND WIFE** as Grantor to **UNIONBANCAL MORTGAGE CORPORATION** as Trustee, in favor of **UNION BANK OF CALIFORNIA, N.A., A NATIONAL BANKING ASSOCIATION** as Beneficiary and recorded on **November 17, 2006** as Instrument No. **2006-023145** of official records in the Office of the Recorder of **Klamath County, Oregon** to-wit:

APN: R890699

LOT 1242, TRACT 1440, RANCHVIEW ESTATES, FIRST ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON AS MORE FULLY DESCRIBED ON SAID DEED OF TRUST AND ALL RELATED LOAN DOCUMENTS

Commonly known as: **4732 HORNED LARK DR, KLAMATH FALLS, OR 97601**

Both the Beneficiary and the Trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay:

THE INSTALLMENTS OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 07/01/2012 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES, IN ADDITION TO ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND ALL RELATED LOAN DOCUMENTS.

Monthly Payment **\$1,726.71**
Monthly Late Charge **\$84.58**

By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of **\$337,328.70** together with interest thereon at the rate of **3.37500%** per annum from **June 1, 2012** until paid; plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on **March 1, 2013** at the hour of **10:00 AM**, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, **at the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR** County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of the execution 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 Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, Trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Trust Deed, at any time prior to five days before the date last set for sale.

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

Dated: October 29, 2012

First American Title Insurance Company

Sophia Cesena
By: **Sophia Cesena, Authorized Signor**
Authorized Signatory

First American Title Insurance Company
c/o TRUSTEE CORPS
17100 GILLETTE AVENUE
IRVINE, CA 92614
949-252-8300

SALE INFORMATION CAN BE OBTAINED ON LINE AT www.priorityposting.com
FOR AUTOMATED SALES INFORMATION PLEASE CALL:
Priority Posting and Publishing at 714-573-1965

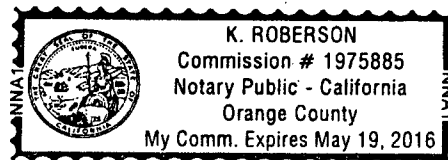
STATE OF CALIFORNIA
COUNTY OF ORANGE

On OCT 30 2012 before me, **K ROBERSON**, Notary Public,
personally appeared Sophia Cesena 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

Notary Signature



THIS COMMUNICATION MAY BE FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

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:
4732 HORNED LARK DR, KLAMATH FALLS, Oregon 97601.

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 October 29, 2012 to bring your mortgage loan current was \$7,245.16. 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 (858) 496-6805 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:

First American Title Insurance Company
c/o Trustee Corps
17100 Gillette Ave.
Irvine, CA 92614

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

Date and Time: March 1, 2013 at 10:00 AM

Place: at the main entrance to the County Courthouse, 316
Main St., Klamath Falls, OR, County of Klamath

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 UNION BANK at phone no (858) 496-6805 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 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 can visit its website at <http://www.osbar.org>. Legal assistance may be available to you 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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: October 29, 2012

First American Title Insurance Company

By: *Sophia Cesena*
Sophia Cesena, Authorized Signor
Authorized Signatory

Trustee Phone No: 866-714-0966 ext. 155

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for

March 1, 2013.

Unless the Lender who is foreclosing on this property is paid, the foreclosure will go through and someone new will own this property.

The following information applies to you only if you occupy and rent this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a residential tenant.

If the foreclosure goes through, the business or individual who buys this property at the foreclosure sale has the right to require you to move out. The buyer must first give you an eviction notice in writing that specifies the date by which you must move out. The buyer may not give you this notice until after the foreclosure sale occurs. If you do not leave before the move-out date, the buyer can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

FEDERAL LAW REQUIRES YOU TO BE NOTIFIED:

IF YOU ARE OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING UNDER A LEGITIMATE RENTAL AGREEMENT, FEDERAL LAW REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING A CERTAIN NUMBER OF DAYS BEFORE THE BUYER CAN REQUIRE YOU TO MOVE OUT. THE FEDERAL LAW THAT REQUIRES THE BUYER TO GIVE YOU THIS NOTICE IS EFFECTIVE UNTIL DECEMBER 31, 2012. Under federal law, the buyer must give you at least 90 days notice in writing before requiring you to move out. If you are renting this property under a fixed-term lease (for example, a six-month or one-year lease), you may stay until the end of your lease term. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 90 days, even if you have a fixed-term lease with more than 90 days left.

STATE LAW NOTIFICATION REQUIREMENTS:

IF THE FEDERAL LAW DOES NOT APPLY, STATE LAW STILL REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING BEFORE REQUIRING YOU TO MOVE OUT IF YOU ARE OCCUPYING AND RENTING THE PROPERTY AS A TENANT IN GOOD FAITH. EVEN IF THE FEDERAL LAW REQUIREMENT IS NO LONGER EFFECTIVE AFTER DECEMBER, 31, 2012, THE REQUIREMENT UNDER STATE LAW STILL APPLIES TO YOUR SITUATION. Under state law, if you have a fixed-term lease (for example, a six-month or one-year lease), the buyer must give you at least 60 days notice in writing before requiring you to move out. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 30 days, even if you have a fixed-term lease with more than 30 days left.

If you are renting under a month-to-month or week-to-week rental agreement, the buyer must give you at least 30 days notice before requiring you to move out.

IMPORTANT: For the buyer to be required to give you notice under state law, you must prove to the business or individual who is handling the foreclosure sale that you are occupying and renting this property as a residential dwelling under a legitimate rental agreement. The name and address of the business or individual who is handling the foreclosure sale is shown on this notice under the heading "TRUSTEE". You must mail or deliver your proof not later than (30 days before the date first set for the foreclosure sale). Your proof must be in writing and should be a copy of your rental agreement or lease. If you do not have a written rental agreement or lease, you can provide other proof, such as receipts for rent you paid.

ABOUT YOUR SECURITY DEPOSIT:

Under state law, you may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE:

The business or individual who buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out. You should contact the buyer to discuss that possibility if you would like to stay. Under state law, if the buyer accepts rent from you, signs a new rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the buyer becomes your new landlord and must maintain the property. Otherwise, the buyer is not your landlord and is not responsible for maintaining the property on your behalf and you must move out by the date the buyer specifies in a notice to you.

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD TO ANOTHER BUSINESS OR INDIVIDUAL OR UNTIL A COURT OR A LENDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. AS EXPLAINED ABOVE, YOU MAY BE ABLE TO APPLY A DEPOSIT YOU MADE OR PREPAID RENT YOU PAID AGAINST YOUR CURRENT RENT OBLIGATION. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE AND OF ANY NOTICE YOU GIVE OR RECEIVE CONCERNING THE APPLICATION OF YOUR DEPOSIT OR YOUR PREPAID RENT.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR HOME WITHOUT FIRST GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU MAY WISH TO CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice below.

Oregon Law Center
Portland: 503-473-8329
Coos Bay: 800-303-3638
Ontario: 888-250-9877
Salem: 503-485-0696
Grants Pass: 541-476-1058
Woodburn: 800-973-9003
Hillsboro: 877-726-4381
<http://www.oregonlawcenter.org/>

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the website 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://oregonlawhelp.org>

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

998112

OR01000017-12

**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 **4732 Horned Lark Dr. Klamath Falls, OR 97601**

☐ **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: November 01, 2012 9:05 AM POSTED

2nd Attempt: November 05, 2012 9:07 AM POSTED

3rd Attempt: November 10, 2012 1:31 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 November 12, 2012, I mailed a copy of the Trustee's Notice of Sale addressed to **All Known Occupants** at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Chelsea Chambers

**4732 Horned Lark Dr. Klamath Falls, OR 97601
ADDRESS OF SERVICE**

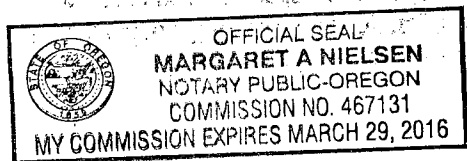
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served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

November 1, 2012 9:05 AM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By: [Signature]

Subscribed and sworn to before on this 12th day of November, 2012.



Margaret A. Nielsen
Notary Public for Oregon

3/01/13

OR01000017-12

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

I, Paul M. Eves, 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#14641 SALE EDMUND P#998112

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues:

11/08/2012 11/15/2012 11/22/2012 11/29/2012

Total Cost: \$1064.00

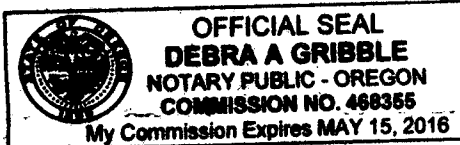
Paul M. Eves

Subscribed and sworn by Paul M. Eves before me on:
29th day of November in the year of 2012

Debra A Gribble

Notary Public of Oregon

My commission expires on May 15, 2016



**TS No. OR01000017-12 APN R890699 TO No. 7341210
TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain Trust Deed made by, WILLIAM C. EDMUND AND ANITA A.V. EDMUND, HUSBAND AND WIFE as Grantor to UNIONBANCAL MORTGAGE CORPORATION as trustee, in favor of UNION BANK OF CALIFORNIA, N.A., A NATIONAL BANKING ASSOCIATION as Beneficiary, recorded on 11/17/2006, as Instrument No. 2008-023145 of official records in the office of the Recorder of Klamath County, Oregon to-wit: APN: R890699 LOT 1242, TRACT 1440. RANCHVIEW ESTATES, FIRST ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON AS MORE FULLY DESCRIBED ON SAID DEED OF TRUST AND ALL RELATED LOAN DOCUMENTS Commonly known as: 4732 HORNED LARK DR, KLAMATH FALLS, OR 97601.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: The default for which the foreclosure is made is the Grantor's failure to pay THE INSTALLMENTS OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 07/01/2012 AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES, IN ADDITION TO ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND ALL RELATED LOAN DOCUMENTS. Monthly Payment \$1,726.71 Monthly Late Charge \$84.58

By this reason of said default the beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$337,328.70 together with interest thereon at the rate of 3.37500% per annum from June 1, 2012 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that, the undersigned trustee will on 3/1/2013 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes; At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR 97601 County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution 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 Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: October 29, 2012 First American Title Insurance Company By: Sophia Cesena, Authorized Signor Authorized Signatory First American Title Insurance Company c/o TRUSTEE CORPS 17100 GILLETIE AVENUE IRVINE, CA 92614 949-252-8300 SALE INFORMATION CAN BE OBTAINED ON LINE AT www.priorityposting.com FOR AUTOMATED SALES INFORMATION PLEASE CALL: Priority Posting and Publishing at 714-573-1965 THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. P998112 11/8, 11/15, 11/22, 11/29/2012. #14641 November 08, 15, 22, 29, 2012.

998112
3/01/13