2006-021693 Klamath County, Oregon



AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 06-18599

10/30/2006 09:48:47 AM

Fee: \$51.00

ASPEN: 63756

OREGON AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

April L. Barajas 909 Mitchell Street Klamath Falls, OR 97601

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Sutherland, LLC, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on August 4, 2006. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

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

State of Washington

County of Clark

On this 4 day of day of day, in the year 2006, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

Notary Public

My Commission Expires: (1(29/07

LYNNETTE S. ALLEN
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
NOVEMBER 29, 2007

Kelly D. Sutherland

\$57-A

AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 06-18599

### OREGON AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Carter-Jones Collection Service, Inc. 1143 Pine Street Klamath Falls, Or 97601

Carter-Jones Collection Service, Inc. R/A: Kent Pederson 1143 Pine Street Klamath Falls, Or 97601

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Sutherland, LLC, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on August 8, 2006. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

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

State of Washington

County of Clark

On this day of the year 2006, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

Notary Public
My Commission Expires!

LYNNETTE S. ALLEN
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
NOVEMBER 29, 2007

Kelly D. Sutherland

#### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by April L. Barajas, as grantor to Aspen Title, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for BCK Capital, Inc., as Beneficiary, dated June 22, 2004, recorded June 28, 2004, in the mortgage records of Klamath County, Oregon, in Volume M04, at Page 41582, beneficial interest having been assigned to EverHome Mortgage Company, as covering the following described real property:

A portion of Lots 624 and 625, Block 128, Mills addition to the City of Klamath Falls, according to the official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon, more particular described as follows:

Beginning on the East line of Mitchell Street, 38 feet North of the Southwest corner of Lot 625, in Block 128 of Mills Addition to the City of Klamath Falls; thence North along the West line of said Lot 625 a distance of 42 feet; thence East 100 feet; thence South 42 feet; thence West 100 feet to the place of beginning.

### COMMONLY KNOWN AS: 909 Mitchell Street, 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 a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Monthly payments in the sum of \$326.08, from April 1, 2006, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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 sum being the following, to-wit:

\$29,538.48, together with interest thereon at the rate of 7.625% per annum from March 1, 2006, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on December 6, 2006, at the hour of 11:00 AM, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor has or had power to convey at the time of the execution of 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 ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount 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 herein that is capable of being cured by tendering the performance required under the obligations or 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.

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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

Dated: 8/4/06

KELLY D. SUTHERLAND

Successor Trustee

State of Washington, County of Clark, ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

> SHAPIRO & SUTHERLAND, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 Telephone: (360) 260-2253

# 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 909 Mitchell Street Klamath Falls, Oregon 97601 PERSONALLY SERVED: Original or True Copy to within named, personally and in person to April Barajas at the address below. SUBSTITUE SERVICE: By delivering an Original or True Copy to April Barajas , a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Julio Fawcett **OTHER METHOD**: By posting the above-mentioned documents to the Main Entrance of the address below. NON-OCCUPANCY: I certify that I received the within document(s) for service on personal inspection, I found the above described real property to be unoccupied. SUBSTITUTE SERVICE MAILER: That on the 4th day of August 2006 I mailed a copy of the Trustee's Notice of Sale addressed to Julio Fawcett and all other 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. 909 Mitchell Street Klamath Falls, Oregon 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. August 4, 2006 12:57 PM DATE OF SERVICE TIME OF SERVICE or non occupancy Subscribed and sworn to before on this

R: MARGARET A NIELSEN

### Affidavit of Publication

## STATE OF OREGON, **COUNTY OF KLAMATH**

I, Jeanine P. Day, Business Manager. being first duly sworn, depose and say that I am the principal clerk of the publisher of the Herald and News a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at Klamath Falls in the aforesaid county and state; that I know from my personal knowledge that the

Legal # 8666
Notice of Sale/April L. Barajas
a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: ( 4 )
Four
FOUI
Insertion(s) in the following issues:
September 6, 13, 20, 27, 2006
<u>Total Cost:</u> \$912.58
Marina Mala
Manuel Jag
Subscribed and sworn by Jeanine P Day
before me on: September 27, 2006
V
Jahra a
WIWI // Aplada
NOTE OF SILVE
Notary Public of Oregon
My commission aurilian Manual de 2000
My commission expires March 15, 2008

OFFICIAL SEAL
DEBRA A. GRIBBLE
NOTARY PUBLIC - OREGON
COMMISSION NO. 378334
MY COMMISSION EXPIRES MARCH 15, 2008

TRUSTEE'S NOTICE OF SALE

A default has occur-red under the terms of a trust deed made of a trust deed made by April L. Barajas, as grantor to Aspen Title, as Trustee, in tavor of Mortgage Electronic Registra-tion Systems, Inc., as nominee for BCK Capital, Inc., as Beneficiary, dated June 22, 2004, re-corded June 28, 2004, in the mortgage recorded June 28, 2004, in the mortgage records of Klamath County, Oregon, in Volume M04, at Page 41582, beneficial interest having been assigned to EverHome Mortgage Company, as covering the following described real property:

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KNOWN AS: 909 Mitchell Street, Kla-math Falls, OR 97601.

Both the beneficiary 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 Statute 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Monthly payments in the sum of \$326.08, from April \$326.08, from April 1, 2006, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the benefi-ciary has declared all sums owing on the obligation sethe obligation secured by said trust deed immediately due and payable, said sum being the following, to-wit:

\$29,538.48, together with interest thereon at the rate of 7.625% per annum from March 1, 2006, to-gether with all costs, disbursements, and/or fees incurred or paid by the beneficiary the beneticiary and/or trustee, their employees, agents

WHEREFORE, notice hereby is given that the undersigned trustee will on December 6, 2006, at the hour of 11:00 AM, in accord with the standard time established by ORS 187,110, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor has or had power to convey at the time of the execution of said trust deed, fogether with any interest which the grantor or his successors in interest acquired after—the execution of said trust deed, to satisfy WHEREFORE,

the foregoing obligafions thereby se-cured and the costs and expenses of sale, including a reasonable charge by the trustee. No-tice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date 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 due (other than such parties of amount due (other than such portion of the principel as would not then be due had not default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obperformance re-quired under the ob-ligations or trust deed, and in addi-tion to paying said sums or tendering the performance

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 aftorney's fees not exceeding the amounts provided by said ORS 86.753.

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. construing

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Dated: 08/04/06

Dated: 08/04/06.
Kelly D. Sutherland,
Successor Trustee,
SHAPIRO & SUTHERLAND, LLC,
5501 NE 109th Court,
Suite N,
Vancouver,
WA 98662.
Telephone: (360)
260-2253 S&S 0618599.
#8666 September 6,
13, 20, 27, 2006.