2007-018174 Klamath County, Oregon

10/22/2007 11:14:57 AM



Fee: \$81.00



Stark and Hammack, P.C. 201 W Main, Suite 1B Medford, Oregon 97501

# 1. Name(s) of the Transaction(s):

Affidavit of Mailing Trustee's Notice of Sale Notice of Default and Election to Sell and Notice of Sale Affidavit of Publication

### 2. Direct Party (Grantor):

Bowles, David O. Pettit, Cynthia C.

## 3. Indirect Party (Grantee):

General Credit Services, Inc.

#### 4. True and Actual Consideration Paid:

N/A

## 5. Legal Description:

See attached document

## **RECORDING COVER SHEET**

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

WANT

AFFIDAVIT OF MAILING TRU	STEE'S NOTICE OF SALE
Re: Trust Deed from	STATE OF OREGON, )
David O. Bowles Cynthia C. Pettit 5419 Blue Heron Bonanza, OR 97623 Grantor	)ss.  County of Klamath  I certify that the within instrument was received for record on the day of,  2007, at To o'clockM., and
Eric R. Stark 201 W. Main Street, Suite 1B Medford, OR 97501 Trustee	recorded in book/reel/volume No on page and/or as fee/file/instrument/microfilm/reception No, Records of said County.  Witness my hand and seal of County affixed.
After Recording, Return to  Stark and Hammack, P.C. 201 W Main, Suite 1B, Medford, OR 97501	NAME TITLE By:
over the age of eighteen years, and not the beneficiary of attached original notice of sale given under the terms of the	am a resident of the State of Oregon, a competent person re the beneficiary's successor in interest named in the nat certain trust deed described in the notice of sale. The bed in the attached trustee's Notice of Sale by mailing teturn receipt requested to each of the following named
Cynthia C. Pettit 5	ADDRESS 6419 Blue Heron, Bonanza, Oregon 97623 6419 Blue Heron, Bonanza, Oregon 97623 6724 W. Main St., Medford, Oregon 97501
These persons include (a) the grantor in the trust of interest appears of record or whose interest the trustee or the the Department of Revenue or any other state agency, hav lien or interest appears of record or the beneficiary has a requesting notice as set forth in ORS 86.785.	ing a lien or interest subsequent to the trust deed, if the
Each of the notices so mailed was certified to be stark, attorney for the trustee named in the notice. Each suthereon fully prepaid, and was deposited by me in the Un 2007. With respect to each person listed above, one such no class delivery to the address indicated, and another such no a return receipt, with postage thereon in an amount sufficie after the Notice of Default and Election to Sell described	ited States post office at Medford, Oregon on June 15 otice was mailed with postage thereon sufficient for firs tice was mailed with a proper form to request and obtain nt to accomplish the same. Each such notice was mailed
As used herein, the singular includes the plural, "includes a corporation and any other legal or commercial	trustee" includes a successor trustee, and "person" entity.
	ERIC R. STARK
Subscribed and sworn to before me on June 15, 2	.007.

OFFICIAL SEAL
PATRICIA KING
NOTARY PUBLIC-OREGON
COMMISSION NO. 416418
MY COMMISSION EXPIRES APR. 16, 2011

Notary Public for Oregon

My Commission Expires: 04-16-2011

CHARLES TARE COLA

# NOTICE OF DEFAULT ELECTION TO SELL AND NOTICE OF SALE (ORS 86.705 to 86.795)

The undersigned successor trustee hereby gives the notice required by the foregoing statute:

1. Grantor: DAVID O. BOWLES AND CYNTHIA C. PETTIT

Trustee: AMERITITLE, AN OREGON CORPORATION

Successor Trustee: ERIC R. STARK, Attorney at Law, Stark and Hammack, P.C., 201 West Main, Suite 1B, Medford, OR 9750;

Present Beneficiary: JLK INVESTMENTS, AS TO AN UNDIVIDED 15/16, INTEREST AND ROBERT W. COX, TRUSTEE OF THE HART FAMILY TRUST AS TO AN UNDIVIDED 1/16 INTEREST.

- 2. JLK Investments, Inc., is the beneficiary under that certain Trust Deed dated November 6, 2006, and recorded November 13, 2006, as Volume 2006, Page 022664, Microfilm Records of Klamath County, Oregon.
- The beneficial interest under said Trust Deed was assigned to Robert W. Cox, Trustee of the Hart Family Trust as to an undivided 1/16th interest by instrument dated November 10, 2006 and recorded November 13, 2006, as Volume 2006, page 022665, Microfilm Records of Klamath County, Oregon and re-recorded on December 4, 2006, as Volume 2006, page 024005, Microfilm Records of Klamath County, Oregon.
- 4. The legal description of the property secured by the Trust Deed is attached hereto as Exhibit "A" and by this reference incorporated herein.
- 5. The common street address of the real property is: Parcel 1 17723 Fishhole Creek Road, Bly, OR 97622; Parcel 2 Land Only; and Parcel 3 -5419 Blue Heron Bonanza, Oregon 97623.
- 6. The default for which the foreclosure is made is as follows:

Failure to pay the interest only payments of \$1,500.00 from March 2007 to present.

Failure to pay late fees from March 2007 to present.

The sum owing on the obligations secured by the Trust Deed is the following: 7.

Principal balance in the sum of \$150,000.00 with interest at the rate of 12 % per annum from March 2007 to Present, plus late fees, trustees fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the Trust Deed.

- The beneficiary elects to sell the property to satisfy the obligation secured by 8. the Trust Deed.
- The time of the sale is at 10:00 am based on the standard of time 9. established by ORS 187.110. The date and place of sale is on October 26, 2007 on the Steps of the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR 97601.
- Pursuant to ORS 86.753, the Grantor, the Grantor's Successor in interest 10. to all or any part of the Trust property, any Beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property may have the proceeding dismissed and the Trust Deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in the Notice of Default, at any time prior to five (5) days before the date last set for the sale.
- No action has been instituted to recover the debt or any part of it then 11. remaining secured by the Trust Deed, or, if such action has been instituted the action has been dismissed.

DATED this 18 day of June, 2007.

ERIC R. STARK Successor Trustee

STATE OF OREGON

County of Jackson

Before me, a Notary Public, personally appeared ERIC R. STARK, known to me to be the person who executed the foregoing instrument, and acknowledged to me that he signed the same as his free and voluntary act and deed.

WITNESS my hand and seal this 13th day of June, 2007.

FICIAL SEAL PATRICIA KING PUBLIC-OREGON

My Commission Expires: 04-16-2011

Page 2 - NOTICE OF DEFAULT, ELECTION TO SELL

# EXHIBIT "A" LEGAL DESCRIPTION

1 A parcel of land situated in the  $\rm E1/2~NW1/4$  of Section 7, Township 37 South, Range 15 East of the Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as follows:

Beginning at the Section corner common to Sections 1 and 12, Township 37 South, Range 14 East of the Willamette Meridian, and Sections 6 and 7, Township 37 South, Range 15 East of the Willamette Meridian, Klamath County, Oregon; thence South 00° 39' 20" West a distance of 658.03 feet to a 1/2 inch iron pin; thence North 89° 38' 38" East a distance of 1319.57 feet to a 1/2 inch iron pin; thence North 00° 05' 43" West a distance of 247.60 feet a 1/2 inch iron pin on the Southerly right of way line of State Highway No. 140 and the true point of beginning of this description; thence South 00° 05' 43" East a distance of 1563 feet, more or less; thence North 89° 37' 09" East a distance of 649 feet to a 1/2 inch iron pin; thence North 1179 feet, more or less, to a 1/2 inch iron pin on the Southerly right of way line of State Highway No. 140; thence Northwesterly along the Southerly right of way line of said State Highway No. 140 to the true point of beginning.

2 A parcel of land situated in the NE1/4 SW1/4 and SE1/4 NW1/4 of Section 7, Township 37 South, Range 15 East of the Willamette Meridian, Klamath County, Oregon, more particularly as follows:

Beginning at the West corner of said Section 7; thence North along the West section line of said Section 7 a distance of 658 feet to a point; thence North 89° 37' 09" East a distance of 1337 feet to the true point of beginning for this description; thence continuing North 89° 37' 09" East 1320 feet, more or less, to a 1/2 inch iron pin; thence South 00° 10' 42.5" East a distance of 1315 feet, more or less to a 5/8 inch iron pin; thence South 89° 37' 04" West a distance of 1322 feet, more or less; thence North 00° 05' 43" West a distance of 1315 feet more or less to the true point of beginning.

PARCEL 3
Lot 12 in Block 50 of KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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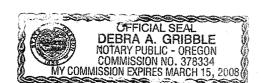
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# Affidavit of Publication

## 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 # 9517 Notice of Sale/David O Bowles & Cynthia C Pettit a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4 Four Insertion(s) in the following issues: August 17, 24, 31, September 7, 2007 \$276.15 Total Cost: Subscribed and sworn by Jeanine P Day béfore me on: September 7, 2007 Notary Public of Oregon My commission expires March 15, 2008



NOTICE OF DEFAULT ELECTION TO SELL AND NOTICE OF SALE (ORS 86.705 to

The undersigned successor trustee hereby gives the notice required by the foregoing statute:

1. Grantor: DAVID O. BOWLES AND CYNTHIA C. PET-TIT

Trustee: AMERITI-TLE, AN OREGON CORPORATION

Successor Trustee: ERIC R. STARK,

Attorney at Law, Stark and Ham-mack, P.C., 201 West Main, Suite 1B, Medford, OR 97501

Present Beneficiary: JLK INVESTMENTS, AS TO AN UNDIVIDED 15/16, INTEREST AND ROBERT W. COX, TRUSTEE OF THE HART FAMILY TRUST AS TO AN UNDIVIDED 1/16 INTEREST. INTEREST.

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3. The beneficial in-terest under said Trust Deed was as said Trust Deed was assigned to Robert W. Cox, Trustee of the Harf Family Trust as to an undivided 1/16th interest by instrument dated November 10, 2006 and recorded November 13, 2006, as Volume 2006, page 022665, Microfilm Records of Klamath County, Oregon and resecuted on December 4, 2006, as Volume 2006, page 024005, Microfilm Records of Klamath County, Oregon. 4. The legal description of the property secured by the Trust Deed is attached hereto as Exhibit "A" and by this ref-erence incorporated herein.

# EXHIBIT "A" Legal Description

A parcel of land sit-uated in the E 1/2 NW 1/4 of Section 7, Township 37 South, Township 37 South, Range 15 East of the Willamette Meridi-Willamette Meridi-an, in the County of Klamath, State of Oregon, being more particularly descri-bed as follows:

Beginning Beginning at the Section corner common to Sections 1 and 12, Township 37 South, Range 14 East of the Willamette Meridian, and Sections 6 and 7, Township 37 South, Range 15 East of the Willamette Meridian Range 15 East of the Willamette Meridian, Klamath County, Oregon; thence South 00 degree 39' 20" West a distance of 658.03 feet to a 1/2 tack in the south 100 tack in the south of 658.03 feet to a 1/2 inch iron pin; thence North 89 degree 38' 38" East a distance of 1319.57 feet to a 1/2 inch iron pin; thence North 00 degree 05' 43" West a distance of 247.60 feet a 1/2 inch iron pin on the Southerly right of way line of pin on the Southerly right of way line of State Highway No. 140 and the true point of beginning of this description; thence South 00 de-gree 05' 43" East a distance of 1563 feet, more or less: thence more or less; thence North 89 degree 37' 09" East a distance of 649 feet to a 1/2 inch iron pin; thence North 1179 feet, more or less, to a 1/2 inch iron pin on the Southerly right of way line of State Highway No. 140; thence Northwester-ly along the Southermore or less; thence ly along the Souther-ly right of way line of said State High-way No. 140 to the true point of beginnina.

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PARCEL 3
Lof 12 in Block 50 of
KLAMATH FALLS
FOREST ESTATES,
HIGHWAY 66 UNIT,
PLAT NO. 2, according to the official plat thereof on
file in the office of
the County Clerk of
Klamath County, Klamath County, Oregon.

- 5. The common street address of the real property is: Parcel 1 17723 Fishhole Creek Road, Bly, 97622; Parcel OR 2 97622; Parcel 2 -Land Only; and Par-cel 3 - 5419 Blue Her-on, Bonanza, Oregon 97623.
- 6. The default for which the foreclosure is made is as follows:

Page 1

Failure to pay the interest only payments of \$1,500.00 from March 2007 to present. Failure to pay late fees from March 2007 to present.

7. The sum owing on the obligations secured by the Trust Deed is the following:

Principal balance in the sum of \$150,000.00 with interest at the rate of 12% per annum from March 2007 to Present, plus late fees, trustees fees, attorney's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the Trust Deed.

- 8. The beneficiary, elects to sell the property to satisfy the obligation secured by the Trust Deed.
- 9. The time of the sale is at 10:00 a.m. based on the standard of time established by ORS 187.110. The date and place of sale is on October 26, 2007 on the Steps of the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR 97601.

10. Pursuant to ORS 86.753, the Grantor, the Grantor's Successor in interest to all or any part of the Trust property, any Beneficiary under, a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property may have the proceeding dismissed and the Trust Deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default complained of in the Notice of Default, at any time prior to five (5) days before the date last set for the sale.

11. No action has been instituted to recover the debt or any part of it then remaining secured by the Trust Deed, or, if such action has been instituted the action has been dismissed.

Dated this 13th day of June, 2007.

Eric R. Stark, Successor Trustee. 201 W Main, Ste 1B, Medford, OR 97501. (541) 773-2213. #9517 August 17, 24, 31, September 7, 2007. MTC79558

# TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

Grantor Name and Address: David O. Bowles Cynthia C. Pettit 5419 Blue Heron Bonanza, Oregon 97623	Trustee Name and Address: Eric R. Stark 201 West Main, Suite 1B Medford, OR 97501
After Recording Return To: STARK AND HAMMACK, P.C. 201 West Main Street, Suite 1B Medford, Oregon 97501	Beneficiary Name and Address: JLK Investments, Inc. Robert W. Cox, Trustee of the Hart Family Trust 502 W. Main Street, Suite 100 Medford, OR 97501

STATE OF OREGON ) ) ss. COUNTY OF JACKSON )

I Eric R. Stark being first duly sworn depose and say;

That I am the Successor Trustee in that certain Trust Deed executed and delivered by David O. Bowles and Cynthia C. Pettit, as Grantors, and Lawyer's Title, as original Trustee, in favor of JLK Investments, Inc., and Robert W. Cox, Trustee of the Hart Family Trust, beneficiaries, dated November 10, 2006, recorded on November 13, 2006 in the Official Records of Klamath County Oregon. Document No.: 2006-022664, covering the following real property situated in the above mentioned county and state attached as Exhibit "A", and by this reference incorporated herein.

I hereby certify that on June 22, 2007, that Parcels 1 and 2 of the above described real property were not occupied.

ERIC R. STARK, Successor Trustee

STATE OF OREGON ) )ss.
County of Jackson )

This instrument was acknowledged before me this 22<sup>nd</sup> day of June 2007, by **Eric R. Stark**, and he acknowledged the above instrument to be his voluntary act, and deed

OFFICIAL SEAL
PATRICIA KING
NOTARY PUBLIC-OREGON
COMMISSION NO. 416418
MY COMMISSION EXPIRES APR. 16, 2011

Notary Public for Oregon
My Commission Expires: 04-1

26 HMT

#### EXHIBIT "A" LEGAL DESCRIPTION

PARCEL 1

A parcel of land situated in the E1/2 NW1/4 of Section 7, Township 37 South, Range 15 East of the Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as

Beginning at the Section corner common to Sections 1 and 12, Township 37 South, Range 14 East of the Willamette Meridian, and Sections 6 and 7, Township 37 South, Range 15 East of the Willamette Meridian, Klamath County, Oregon; thence South 00° 39' 20" West a distance of 658.03 feet to a 1/2 inch iron pin; thence North 89° 38' 38" East a distance of 1319.57 feet to a 1/2 inch iron pin; thence North 00° 05' 43" West a distance of 247.60 feet a 1/2 inch iron pin on the Southerly right of way line of State Highway No. 140 and the true point of beginning of this description; thence South 00° 05' 43" East a distance of 1563 feet, more or less; thence North 89° 37' 09" East a distance of 649 feet to a 1/2 inch iron pin; thence North 1179 feet, more or less, to a 1/2 inch iron pin on the Southerly right of way line of State Highway No. 140; thence Northwesterly along the Southerly right of way line of said State Highway No. 140 to the true point of beginning.

A parcel of land situated in the NE1/4 SW1/4 and SE1/4 NW1/4 of Section 7, Township 37 South, Range 15 East of the Willamette Meridian, Klamath County, Oregon, more particularly as follows:

Beginning at the West corner of said Section 7; thence North along the West section line of said Section 7 a distance of 658 feet to a point; thence North 89° 37' 09" East a distance of 1337 feet to the true point of beginning for this description; thence continuing North 89° 37' 09" East 1320 feet, more or less, to a 1/2 inch iron pin; thence South 00° 10' 42.5" East a distance of 1315 feet, more or less to a 5/8 inch iron pin; thence South 89° 37' 04" West a distance of 1322 feet, more or less; thence North 00° 05' 43" West a distance of 1315 feet more or less to the true point of beginning.

Lot 12 in Block 50 of KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

TOTAL P.003