

2008-002465

Klamath County, Oregon



00040802200800024650050058

02/27/2008 02:57:50 PM

Fee: \$46.00

**RECORDING COVER SHEET**  
Pursuant to ORS 205.234

After recording return to:

Northwest Trustee Services, Inc.  
Attention: Heather L. Smith  
P.O. Box 997  
Bellevue, WA 98009-0997

1st 84884

1. AMENDED AFFIDAVIT OF MAILING
2. AMENDED TRUSTEE'S NOTICE OF SALE

Original Grantor(s) on Trust Deed: William C. Havlina and Sharon K. Havlina, husband and wife, as tenants by the entirety

Beneficiary: Meritage Mortgage Corporation, an Oregon corporation

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

F46-

**AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF SALE**

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

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, to-wit:

Sharon K. Halvina  
5709 Alva Avenue  
Klamath Falls, OR 97603-5111

William C. Havlina  
5709 Alva Avenue  
Klamath Falls, OR 97603-5111

Penny L. Austin, Attorney  
925 West 8th Street  
Medford, OR 97501

Fred Long, Trustee  
P.O. Box 467  
Eugene, OR 97440

Occupant(s)  
5709 Alva Avenue  
Klamath Falls, OR 97603-5111

Beneficial Oregon, Inc., d/b/a Beneficial Mortgage  
1345 Center Drive, Suite D  
Medford, OR 97501

Beneficial Oregon, Inc., dba Beneficial Mortgage  
PO Box 8640  
Elmhurst, IL 60126-8640

Beneficial Oregon, Inc., d/b/a Beneficial Mortgage  
961 Weigel Drive  
Elmhurst, IL 60126

Beneficial Oregon, Inc., dba Beneficial Mortgage  
577 Lamont Road  
Elmhurst, IL 60126

Walter Seput  
10875 Sprague River Road  
Chiloquin, OR 97624

Sara Morris  
10875 Sprague River Road  
Chiloquin, OR 97624

Carter Jones Collections, LLC  
1143 Pine Street  
Klamath Falls, OR 97601

Carter Jones Collections, LLC  
P.O. Box 145  
Klamath Falls, OR 97601

Carter Jones Collections, LLC  
c/o B.J. Matzen, attorney at law  
435 Oak Avenue  
Klamath Falls, OR 97601

**AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF SALE**  
**RE: Trust Deed from**  
**William C. Havlina and Sharon K. Havlina, husband and wife, as tenants by**  
**the entirety**

**Grantor**

**to**

**Northwest Trustee Services, Inc.**  
**Trustee**

**File No.7261.21600**

**After recording return to:**

Northwest Trustee Services, Inc.  
Successor by merger to Northwest Trustee Services, PLLC  
(FKA Northwest Trustee Services, LLC)  
Attn: Heather L. Smith  
P.O. Box 997  
Bellevue, WA 98009-0997

Beneficial Oregon, Inc., d/b/a Beneficial Mortgage  
c/o Bishop, Lynch & White, P.S.  
720 Olive Way, Suite 1301  
Seattle, WA 98101

Southern Oregon Credit Service, Inc.  
841 Stewart Avenue, Suite 11  
Medford, OR 97501

Southern Oregon Credit Service, Inc.  
P.O Box 4708  
Medford, OR 97501

Southern Oregon Credit Service, Inc.  
c/o John Blackhurst, Atty.  
23 Newton Street, P.O. Box 1583  
Medford, OR 97501

Southern Oregon Credit Service, Inc.  
c/o John Blackhurst, Atty.  
15 Newton Street  
Medford, OR 97501

Russell Hews  
84 Eulslons Court  
Klamath Falls, OR 97601

Roger Steademan  
4519 Cannon Ave, Apt 2  
Klamath Falls, OR 97603

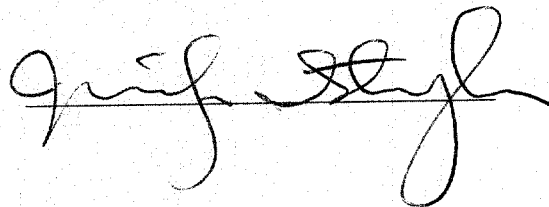
Larry Sowell  
1400 High St  
Eugene, OR 97401

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

Each of the notices so mailed was certified to be a true copy of the original notice of sale, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 2/15-08. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.


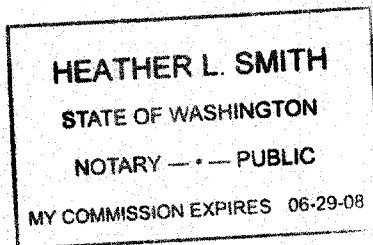
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )



I certify that I know or have satisfactory evidence that Jennifer Stephens is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 2/15/08



NOTARY PUBLIC in and for the State of  
Washington, residing at King County  
My commission expires 06/29/08

## AMENDED TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by William C. Havlina and Sharon K. Havlina, husband and wife, as tenants by the entirety, as grantor, to First American Title Insurance Company of Oregon, as trustee, in favor of Meritage Mortgage Corporation, an Oregon corporation, as beneficiary, dated 04/23/98, recorded 05/01/98, in the mortgage records of Klamath County, Oregon, in Volume M98, Page 14686, and subsequently assigned to Credit Based Asset Servicing and Securitization LLC by Assignment recorded as Volume M03 Page 7422, covering the following described real property situated in said county and state, to wit:

Lot 8 in Block 2 of Casa Manana, according to the Official Plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 5709 Alva Avenue Klamath Falls, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 of \$632.64 beginning 10/01/05; plus late charges of \$26.65 each month beginning 10/16/05; plus prior accrued late charges of \$1,075.25; plus advances of \$1,519.78; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$60,612.35 with interest thereon at the rate of 10 percent per annum beginning 09/01/05; plus late charges of \$26.65 each month beginning 10/16/05 until paid; plus prior accrued late charges of \$1,075.25; plus advances of \$1,519.78; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

The Notice of Default and original Notice of Sale given pursuant thereto stated the property would be sold on June 13, 2003, at the hour of 10:00 o'clock A.M., in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon; However, subsequent to the recording of said Notice of Default the original proceedings were stayed by order of the court or by proceedings filed under the U.S. Bankruptcy Code or for other lawful reason. Said stay was terminated effective 2/8/08.

WHEREFORE, notice hereby is given that the undersigned trustee will on **March 14, 2008** at the hour of 10:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main 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 described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, [www.northwesttrustee.com](http://www.northwesttrustee.com). 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 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 herein that is capable of being cured by tendering the performance required under the obligation 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. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the

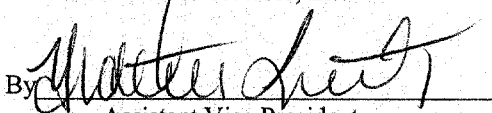
date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, 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 trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

Northwest Trustee Services, Inc.

Dated: 2/13, 2008

By 

Assistant Vice President

Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC)

For further information, please contact:

Heather L. Smith  
Northwest Trustee Services, Inc.  
P.O. Box 997  
Bellevue, WA 98009-0997  
(425) 586-1900

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

By Authorized Signer

**AMENDED TRUSTEE'S NOTICE OF SALE**

**RE: Trust Deed from  
William C. Havlina and Sharon K. Havlina, husband and wife, as  
tenants by the entirety**

**Grantor**

**to**

**Northwest Trustee Services, Inc.**

**Trustee**

**File No. 7261.21600**

**After recording return to:**

Northwest Trustee Services, Inc.  
Attn: Heather L. Smith  
P.O. Box 997  
Bellevue, WA 98009-0997

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**