2008-002466 Klamath County, Oregon



02/27/2008 02:59:54 PM

Fee: \$66.00

RECORDING COVER SHEET Pursuant to ORS 205.234

After recording return to:

Northwest Trustee Services, Inc. Attention: Becky Baker P.O. Box 997 Bellevue, WA 98009-0997

15+ 27456

- 1. AFFIDAVIT OF MAILING
- 2. TRUSTEE'S NOTICE OF SALE
- 3. PROOF OF SERVICE
- 4. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Kaye Flaharity

Beneficiary: Chase Bank USA, N.A.

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.

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AFFIDAVIT OF MAILING 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's successor in interest named in the attached original notice of sale given under the terms of that certain

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 deed described in said notice. 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:

KAYE FLAHARITY 1840 FREMONT ST KLAMATH FALLS, OR 97601

OCCUPANT(S) 1840 FREMONT ST KLAMATH FALLS, OR 97601

Beneficial Oregon, Inc. 961 Weigel Drive Elhurst, IL 60126

KAYE FLAHARITY 4046 GREENSPRINGS DR KLAMATH FALLS, OR 97601

Beneficial Oregon, Inc. 1345 Centrer Drive, Ste D Medford, OR 97501

Beneficial Oregon, Inc. 577 Lamont Road Elhurst, IL 60126

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 2/14-3. 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

COUNTY OF KING

Jennifer Stephens

is the person who appeared before me, and said person

I certify that I know or have satisfactory evidence that acknowledged that (be/she) signed this instrument and acknowledged it to be (bis/her) free and voluntary act for the uses and purposes mentioned in the instrument.

17.14.07 Dated:

DOLORES L. SAN NICOLA

STATE OF WASHINGTON

NOTARY - - - PUBLIC MY COMMISSION EXPIRES 02-16-0

TARY PUBLIC in and forth shington, residing at commission expires

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from FLAHARITY, KAYI

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7104.27456

After recording return to:

Northwest Trustee Services, Inc.

Successor by merger to Northwest Trustee Services, PLLC

Attn: Becky Baker

P.O. Box 997

Bellevue, WA 98009-0997

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Kaye Flaharity, as grantor, to LandAmerica (One Stop), as trustee, in favor of Chase Bank USA, N.A., as beneficiary, dated 03/30/05, recorded 04/06/05, in the mortgage records of Klamath County, Oregon, as Vol M05, Page 23685 and subsequently assigned to Deutsche Bank National Trust Company, as trustee for J.P. Morgan Chase Bank, National Association JPMAC 2007-CH1 by Assignment, covering the following described real property situated in said county and state, to wit:

Lot 10, Block 30, Hot Springs 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.

PROPERTY ADDRESS: 1840 FREMONT ST

KLAMATH FAL, OR 97601

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 \$1,021.89 beginning 08/05/07; plus late charges of \$50.87 each month beginning 08/20/07; plus prior accrued late charges of \$0.00; plus advances of \$92.75; 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: \$132,887.46 with interest thereon at the rate of 6.312 percent per annum beginning 07/05/07; plus late charges of \$50.87 each month beginning 08/20/07 until paid, plus prior accrued late charges of \$0.00; plus advances of \$92.75; 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.

WHEREFORE, notice hereby is given that the undersigned trustee will on April 15, 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. 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 and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.uorthwesttrustee.com and www.uorthwesttrustee.com.

Dated: Dec 11, 20 67

By Assistant Vice President,
Northwest Trustee Services, Inc. is successor by merger to
Northwest Trustee Services, PLLC (formerly known as

For further information, please contact:

Becky Baker Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7104.27456/FLAHARITY, KAYE

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

Northwest Trustee Services, LLC)

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

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ATTN:

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 # 9793 | |
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| Notice of Sale/Kaye Flaharity | |
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| 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: | |
| January 17, 24, 31, February 7, 2008 | |
| January 17, 23, 33, | |
| | |

unen Subscribed and sworn by Jeanine P Day February 7, 2008 before me on:

Total Cost:

\$1,060.49

Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE

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to that certain trust deed made by Kaye Flaharity, as gran relation of the sum of the protection of the ee, in favor of Chase Bank USA, N.A., as beneficiary, dated 03/30/05, recorded 03/30/05, in the protection of the protection of the above described real property, and its interest therein; and prepayment penalties/premiums, if mortgage records of applicable. mortgage records of applicable.

Klamath County.

Oregon, as Vol Mos, By reason of said Page 29685 and sub default the beneficequently assigned clary has declared to Deutsche Bark all sums owing on National Trust Corn, the obligation sepany, as trustee for cured by the trust J.P. Morgan Chase deed imme tely Bank, National As due and navele pany, as (rustee for J.P. Morgan Chase Bank, National Association JPMAC 2007-CH1 by Assignment, covering the following described real property sill fed in said county and state, to wit Lot 10, Block 30, Hot Springs Addition to the City of Lameth alls, according to the office of the Cierk of klameth office clamath PROFES Oregon PROFES 1840 REMON) ST.

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Page 1

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> WHI PEFORE, tice neeby is given that the undersigned trustee will on April
> 15, 2008 at the hour
> of 10:00 o'clock,
> A.M. in accord with
> the standard of time the standard of time established by ORS 187:110, at the following place inside the 1st floor lobby of the Klamath County Courthouse.
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> City of Klamath Falls, County of Klamath State of Oregon, sell at public was further to the standard of the standard of the sale, to have this forectosure proceeding dismissed and

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 ingether with any terest which grantor or grantor's successors in inter-est acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby se-cured and the costs and expenses of sale, including a sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.737 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" gent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certi-fied mail, return receipt requested, addressed to the trust ee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no accord legal or equi-lable interest in the subject property will only receive infor-mation concerning mation concerning the lender's estimated or actual bid Lender bid informa-tion is also available at the trustee's webwww.northsite www.r westtrustee.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

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Dated: , 20 By Assistant Vice President, Northwest Trustee Services, Inc. is successor by merger to Northwest Trustee Services, PLLC (former ly known as Northwest Trustee Services, LLC). For further information, please confact: Becky Baker, Northwest Trustee Services, Inc. P.C. Box 997 Bellevue, WA 9809-0997. 586-1000

File No 7104,27456/FLA: HARITY, KA/E. (TS# 7104,27456) 1002.80/37-FEI #9793 January 17, 24, 31, February 7, 2008.