RECORDING COVER SHEET Pursuant to ORS 205.234 2008-002838 Klamath County, Oregon

00041249200800028380070079

03/05/2008 03:11:42 PM

Fee: \$66.00

After recording return to:

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

1st 1139519

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

Original Grantor(s) on Trust Deed: Jennifer C Chambers, an unmarried woman

Beneficiary: Mortgage Electronic Registration Systems, Inc. solely as nominee for GreenPoint Mortgage Funding, Inc.

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.

(N)

### 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 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:

JENNIFER CHAMBERS 6809 HAPPY HOLLOW LANE BONANZA, OR 97623 JAMES T. SHUGRUE 6809 HAPPY HOLLOW LANE BONANZA, OR 97623

OCCUPANT(S) 6809 HAPPY HOLLOW LANE BONANZA, OR 97623

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.

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.

March 4,2008

COUNTY OF KING

I certify that I know or have satisfactory evidence that \_\_\_\_\_\_ 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:

NOTARY PUBLIC in and for the State of

Washington, residing at

My commission expires 8000

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

**RE: Trust Deed from** 

CHAMBERS, JENNIFER C.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7777.25024

After recording return to: Northwest Trustee Services, Inc.

Successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC)

Attn: Kathy Taggart

P.O. Box 997

Bellevue, WA 98009-0997

SANDY RUIZ
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
08-02-10

### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Jennifer C Chambers, an unmarried woman, as grantor, to Amerititle, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for GreenPoint Mortgage Funding, Inc., as beneficiary, dated 02/09/05, recorded 02/17/05, in the mortgage records of Klamath County, Oregon, as Vol M05 Page 11018 and subsequently assigned to HSBC Bank USA, NA, as Trustee for Nomura Asset Acceptance Corporation Mortgage Pass Through Certificates Series 2005-AP3 by Assignment, covering the following described real property situated in said county and state, to wit:

The NE 1/4 SW 1/4 SW 1/4 of Section 8, Township 38 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon.

PROPERTY ADDRESS: 6809 HAPPY HOLLOW LANE BONANZA, OR 97623

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 \$1,271.70 beginning 08/01/07; plus late charges of \$53.19 each month beginning 08/16/07; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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: \$147,081.83 with interest thereon at the rate of 7.5 percent per annum beginning 07/01/07; plus late charges of \$53.19 each month beginning 08/16/07 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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 March 24, 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 <a href="www.northwesttrustee.com">www.northwesttrustee.com</a> and are incorporated by this reference. You may also access sale status at <a href="www.northwesttrustee.com">www.northwesttrustee.com</a> and <a href="www.uSA-Foreconrection">www.uSA-Foreconrection</a>.

Northwest Thistee Sources, Va

Dated: NOVENBER 19, 2007

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:

Kathy Taggart Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425) 586-1900 File No.7777.25024/CHAMBERS, JENNIFER C.

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

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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## 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 # 9749
Notice of Sale/Jennifer C. Chambers

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:

December 27, 2007, January 3, 10, 17, 2008

Total Cost:

\$1,089.89

Subscribed and sworn by Jeanine P Day before me on: January 17, 2007

Manual A Gubbu Notary Public of Oregon

My commission expires March 15, 2008



#### TRUSTEE'S NOTICE OF SALE

Reference is made

to that certain trust

deed made by Jenni-

fer C Chambers, an unmarried woman, as grantor, to Amerititle, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee GreenPoint Mortgage Funding, Inc., as beneficiary, dated 02/09/05, re-corded 02/17/05, in the mortgage re-cords of Klamath County, Oregon, as Vol M05 Page 11018 and subsequently assigned to HSBC Bank USA, NA, as Trustee for Nomura Asset Acceptance Corporation Mortgage Pass Through Certificates Series 2005-AP3 by Assignment, covering the following described real property situated in said county and state, to wit: The NE 1/4 SW 1/4 SW 1/4 of Section 8, Township 38 South, Range 11 East of the Willamette Meridian, Klamath County, PROPER Oregon. TY ADDRESS: 6809 HAPPY HOLLOW LANE BONANZA, OR 97623.

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 \$1,271,70 beginning 08/01/07; plus late charges of \$53.19 each month beginning 08/16/07;

plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and afforney'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 se-cured by the trust deed immediately deed immediately due and payable, said sums being the following, to wit: \$147,081.83 with interest thereon at the rate of 7.5 percent per annum begin-ning 07/01/07; plus late charges of \$53.19 each month beginning 08/16/07 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the bene-ficiary for the pro-tection 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 March 24, 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 execu-tion by grantor of the trust deed, together with any in-terest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby cured and the costs and expenses of sale, including 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 compties 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 infor-mation 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 per-son named in ORS 86.753 has the right, at any time prior to

five days before the two

date last set for the in construing this 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 parformance. ing 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 Inspector of the provided 94,753. amounts provided by said ORS 86.753. Requests from per-sons named in ORS 86,753 for reinstate-ment 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.

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 www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com. Northwest Services, Trustee

Dated: , 20 By Assistant Vice Presi-Northwest dent, Services, Trustee Inc. is successor by merger to Northwest Trustee Services, PLLC (formerly known as Northwest Trustee Services, LLC). For furinformation, ther information, please confact: Kathy Taggart, Northwest Trustee Services, Inc. P.O. Box 997, Bellevue, WA 98009<del>1</del>0997 586-1900 File No.7777.25024/CHA

Inc.

BERS, JENNIFER C. (TS# 7777.25024) 1002.79518-FEI #9749 December 27, 2007, January 3, 10, 17, 2008.