### 2008-008853 Klamath County, Oregon



06/18/2008 03:04:32 PM

Fee: \$66.00

RECORDING COVER SHEET FOR NOTICE OF SALE PROOF OF COMPLIANCE, PER ORS 205.234

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.

PATE = 65578 AFTER RECORDING RETURN TO:

Andrew C. Brandsness 411 Pine Street Klamath Falls, or 97601

MARK NAME(S) OF ALL THE TRANSACTION(S) described in the attached instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be considered a transaction.

AFFIDAVIT OF MAILING NOTICE OF SALE (must have trustee's notice of sale attached)

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

PROOF OF SERVICE

Original grantor on Trust Deed:

Debra Breznik

Beneficiary

Aaron P. Betsey and Mary Lee Betsey

4. 6. A

RETURN TO: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, OR 97601

#### AFFIDAVIT OF MAILING NOTICE OF SALE TO GRANTOR, SUCCESSOR IN INTEREST TO GRANTOR AND PERSON REQUESTING NOTICE

STATE OF OREGON	)	
1	)	SS
County of Klamath	)	

I, Drew A. Humphrey, being first duly sworn, depose, say and certify that.

At all times hereinafter mentioned 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 his successor in interest named in the attached original notice of sale given under the terms of that certain trust 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 addresses, to-wit:

Debra Breznik 29602 Bluebill 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) and any person, including the Department of Revenue or an 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 by the trustee Andrew C. Brandsness; 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 Klamath Falls, Oregon, on February 15, 2008. 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. recorded.

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

Vew 1. She Drew A. Humphrey

STATE OF OREGON

County of Klamath

Personally appeared before me this  $\frac{1}{2}$  day of February, 2008, Drew A. Humphrey and acknowledged the foregoing instrument to be his voluntary act and deed.

OFFICIAL SEAL NANCY L MANN NOTARY PUBLIC OREGON COMMISSION NO. 420689 MY COMMISSION EXPIRES NOVEMBER 1, 2011 Notary Public for Oregon 1-1-1

My Commission expires:

## WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

## NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Debra Breznik, Grantor; Aspen Title & Escrow, Inc., Trustee; and Aaron P. Betsey and Mary Lee Betsey, Beneficiary, recorded in Official/Microfilm Records, Volume 2006, Page 17048, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 29602 Bluebill Lane, Bonanza, Oregon ("Property"):

Lot 3, Block 41, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 2, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make the monthly payment of \$718.53 due June 7, 2007 and monthly payments thereafter; failed to pay 2006-2007 and 2007-2008 Klamath County real property taxes; failed to insure real property and improvements..

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

Principal in the amount of \$108,000 plus interest thereon at the rate of 7% per annum from April 4, 2007, until paid; 2006-2007 and 2007-2008 Klamath County real property taxes in the amount of \$586.18 plus interest., plus trustec's fees, attorney's fees, föreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on July 3, 2008, at the hour of 10:00 a.m. o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said 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 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 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 sum 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 singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: February 14, 2008.

Andrew C. Brandsness, Successor Trustee

411 Pine Street

Klamath Falls, OR 97601

STATE OF OREGON

) ss.

County of Klamath

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

Andrew C. Brandsness, Successor Trustee

### 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 # 10080

Notice of Sale/Debra Breznik

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:

April 22, 29, May 6, 13, 2008

Total Cost:

\$831.52

Subscribed and sworn by Jeanine P Day

before me on:

May 13, 2008

Hertado

Notary Public of Oregon

My commission expires November 15, 2008



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WHEREFORE, notice hereby is given that the undersigned trustee will, on July 3, 2008, at the hour of 10:00 a.m. o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's succession in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any personnamed 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 sum 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 afterney's fees not exceeding the amounts provided by said ORS 86.753.

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Dated: February 14, 2008.

/s/ Andrew C. Brandsness, Successor Trustee 411 Pine Street Klamath Falls, OR 97601 STATE OF OREGON, County of Klamath )ss.

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale. /s/Andrew C. Brandsness, Successor Trustee #10080 April 22, 29, May 6, 13, 2008.

# 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 29602 Bluebill Ln. Bonanza, Oregon 97623 PERSONALLY SERVED: Original or True Copy to within named, personally and in person to \_at the address below. SUBSTITUE SERVICE: By delivering an Original or True Copy to\_\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: **OTHER METHOD**: By posting the above-mentioned documents to the Main Entrance of the address below. 1st Attempt: February 21, 2008 1:28 PM Posted 2<sup>nd</sup> Attempt: February 28, 2008 4:20 PM Posted 3<sup>rd</sup> Attempt: March 04, 2008 11:50AM Attempted NON-OCCUPANCY: I certify that I received the within document(s) for service on \_\_\_\_\_ and after personal inspection, I found the above described real property to be unoccupied. SUBSTITUTE SERVICE MAILER: That on the day of March 5, 2008 I mailed a copy of the Trustee's Notice of Sale addressed to All Known 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. Signed helm Mak 29602 Bluebill Ln. Bonanza, Oregon 97623 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. DATE OF SERVICE TIME OF SERVICE or non occupancy Subscribed and sworn to before on this \_5th \_ day of \_\_March\_, 2008.

MARCARET A NIELSEN
NOTARY PUBLIC - OREGON
COMMISSION NO. 377801
MY COMMISSION EXPIRES APRIL 12 2008

RETURN TO: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, OR 97601

#### TRUSTEE'S AFFIDAVIT OF SERVICE ON OCCUPANTS

STATE	OF	(	DREGON	)	
				)	SS
County	of	=	Klamath	)	

- I, Andrew C. Brandsness, being first duly sworn, depose, say and certify that:
- I am the successor trustee of that certain trust deed executed and delivered by Debra Breznik as grantor to Aspen Title & Escrow, Inc. as trustee in which Aaron P. Betsey and Mary Lee Betsey is beneficiary, recorded on August 24, 2006 in the mortgage records of Klamath, Oregon, in book/volume No. 2006 at page 17048, covering the real property described therein.

I hereby certify that on February 21, 2008 the occupant(s) of the real property described in the above-referenced trust deed were served with a true copy of the attached Notice of Default and Election to Sell and of Sale. The proof of service is attached hereto.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deem first mentioned above.

Andrew C. Brandsness

STATE	of	OR	EGON	)	
				)	ss.
County	of	K	lamat	h )	

Personally appeared before me this \_\_\_\_\_ day of March, 2008, Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.



Notary Public for Oregon
My Commission expires:

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Dated: February 4, 2008.

Andrew C. Brandsness, Successor Trustee
411 Pine Street
Klamath Falls, OR 97601

STATE OF OREGON
) ss.

County of Klamath
)

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.