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2008-011154

Klamath County, Oregon



00051056200800111540100100

RECORDING COVER SHEET
Pursuant to ORS 205.234

08/06/2008 02:46:40 PM

Fee: \$81.00

After recording return to:

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

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

Original Grantor(s) on Trust Deed: Emily I. Jada

Beneficiary: Union Federal Bank of Indianapolis

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.

F&I

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:

EMILY I. JADA
4824 LOMBARD DRIVE
KLAMATH FALLS, OR 97603

OCCUPANT(S)
4824 LOMBARD DRIVE
KLAMATH FALLS, OR 97603

WELLS FARGO BANK, N.A.
P.O. BOX 4116
MACP6053-022
PORTLAND, OR 97208

FERRELL'S FUEL NETWORK, INC.
C/O JAMES F. CLOUGH, REG AGENT
977 SPRING ST
KLAMATH FALLS, OR 97601

KEITH CASTEL
2021 HOMEDALE RD
KLAMATH FALLS, OR 97603

WELLS FARGO BANK, N.A.
P.O. BOX 31557
BILLINGS, MT 59107

EMILY I. JADA
5840 N HILLS DR
KLAMATH FALLS, OR 97601

KLAMATH COUNTY TOBACCO & CANDY, INC.
P.O. BOX 1957
KLAMATH FALLS, OR 97601

KEITH CASTEL
C/O BRADFORD J. ASPELL, ATTY
122 SOUTH 5TH ST
KLAMATH FALLS, OR 97601

KLAMATH COUNTY TOBACCO & CANDY, INC.
C/O RICHARD MAURO, REG AGENT
2508 LINDLEY WAY
KLAMATH FALLS, OR 97601

HARDY MYERS
ATTORNEY GENERAL, STATE OF OREGON
1162 COURT ST N.E.
SALEM, OR 97310

EMILY I. JADA
444 LINCOLN CIRCLE APT 4
MILLBRAE, CA 94030

WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD.
MAC#X7801-013
FT. MILL, SC 29715

FERRELL'S FUEL NETWORK, INC.
C/O JAMES F. CLOUGH, REG AGENT
P.O. BOX U
KLAMATH FALLS, OR 97601

BRANDSNESS, BRANDSNESS & RUDD, P.C.
411 PINE ST
KLAMATH FALLS, OR 97601

SONDRA CASTEL
2021 HOMEDALE RD
KLAMATH FALLS, OR 97603

FERRELL'S FUEL NETWORK, INC.
C/O ANDREW C. BRANDSNESS, ATTY
411 PINE ST
KLAMATH FALLS, OR 97601

STATE OF OREGON
EMPLOYMENT DEPT
875 UNION ST NE ROOM 17
SALEM, OR 97311

KLAMATH COUNTY TOBACCO & CANDY, INC.
C/O MICHAEL P. RUDD, ATTY
411 PINE ST
KLAMATH FALLS, OR 97601

SONDRA CASTEL
C/O BRADFORD J. ASPELL, ATTY
122 SOUTH 5TH ST
KLAMATH FALLS, OR 97601

KLAMATH COUNTY TOBACCO & CANDY, INC.
3009 MAYWOOD
KLAMATH FALLS, OR 97601

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.

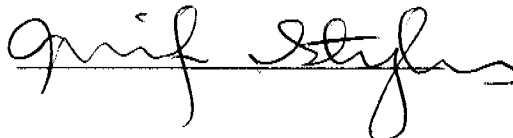
Each of the notices so mailed was certified to be a true copy of the original notice of sale, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 4/21-08. With respect to each person 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)

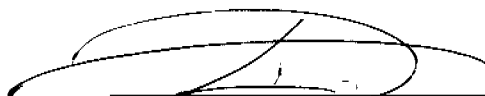
) ss.

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: April 21
2008



NOTARY PUBLIC in and for the State of
Washington, residing at Seattle
My commission expires 1-30-10

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from

JADA, EMILY I.

Grantor

to

Northwest Trustee Services, Inc.,

Trustee

File No. 7777.26280

After recording return to:

Northwest Trustee Services, Inc.

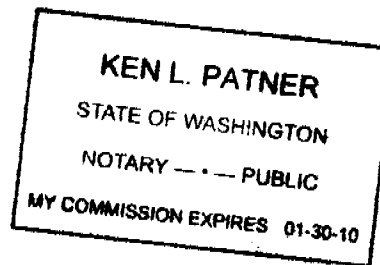
Successor by merger to Northwest Trustee Services, PLLC

(formerly known as Northwest Trustee Services, LLC)

Attn: Kathy Taggart

P.O. Box 997

Bellevue, WA 98009-0997



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Emily I. Jada, as grantor, to Northwest Trustee Services, as trustee, in favor of Union Federal Bank of Indianapolis, as beneficiary, dated 06/08/05, recorded 06/09/05, in the mortgage records of Klamath County, Oregon, as Vol M05 Page 43021 and subsequently assigned to Wells Fargo Bank, NA dba Americas Servicing Company by Assignment, covering the following described real property situated in said county and state, to wit:

Lot 7, Block 5, Tract no. 1126, FIRST ADDITION TO FERNDAL, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 4824 LOMBARD DRIVE
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 \$875.89 beginning 01/01/08; plus late charges of \$36.18 each month beginning 01/16/08; plus prior accrued late charges of \$0.00; plus advances of \$30.00; 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: \$112,614.37 with interest thereon at the rate of 6.375 percent per annum beginning 12/01/07; plus late charges of \$36.18 each month beginning 01/16/08 until paid; plus prior accrued late charges of \$0.00; plus advances of \$30.00; 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 **August 25, 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.USA-Foreclosure.com.

Northwest Trustee Services, Inc.

Dated: APRIL 18, 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:

Kathy Taggart
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997
(425) 586-1900
File No. 7777.26280/JADA, EMILY I.

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.**

FEI, LLC
Affidavit of Posting and Service

State of Oregon
County of Klamath

Dave Davis, being sworn, says: That I am a citizen of the United States, over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale: That my business address is 422 N 6th St, Klamath Falls, OR.

That I posted a copy of the attached Notice of Trustee's Sale on the parcel of land described in the attached Notice of Trustee's Sale, commonly referred to as 4824 LOMBARD DRIVE, KLAMATH FALLS, OR in a conspicuous place.

1st Attempt: Posted Real Property on 4/18/2008 at 17:26
2nd Attempt: Posted Real Property on 4/21/2008 at 14:10
3rd Attempt: Posted Real Property on 04/24/2008 at 14:20

AND: / OR:

That I personally served a copy of the attached Notice of Trustee's Sale upon an adult occupant of the real property in the manner in which a summons is served by delivering to or leaving with Shearin Baker, a person over the age of eighteen (18) years, then residing therein on Thursday, April 24, 2008, at 14:20.

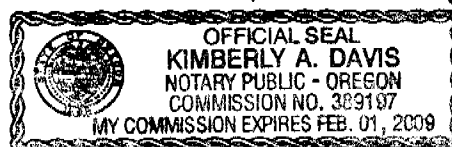
Signed in Klamath County, Oregon by:

	4-24-8
Signature	Date
1002.89362	

State of Oregon
County of KLAMATH

On this 24th day of April in the year of 2008, before me a Notary Public, Personally appeared DAVE DAVIS, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

Kimberly A. Davis
Notary Public for Oregon
Residing at Klamath County
Commission expires: 01, Feb 2009



Statement of Property Condition**Occupancy:**☒ Occupied☐ Vacant**Type of Dwelling:**☒ Single Family☐ Condominium☐ Apartment Bldg☐ Commercial Bldg☐ Mobil Home☐ Vacant Land☐ Multi-Family: Number of Units _____**Property Condition:**

Damage:

☐ Fire☐ Vandalism☐ Other - Describe: _____**Landscape:**☒ Good☐ Poor**Other:**☐ Property Address Discrepancies☐ Code Enforcement Notices☐ Livestock☐ For Sale, Sign By: _____Comments: SERVED REUTER SHARIN BAKER**Disclaimer:**

Foreclosure Expeditors/Initiators, LLC provides the information herein as a courtesy. That information is obtained from field service representatives possessing varying degrees of knowledge and sophistication in the observance and reporting of real property conditions and should not be relied upon in lieu of the lender's or servicer's regular property inspections for the property. No guaranty, warranty or representation of any kind, expressed or implied, is made concerning the accuracy, completeness or correctness of the matters reported upon by FEI's representatives herein. Foreclosure Expeditors/Initiators, LLC, its affiliates, officers, directors, employees, or agents are neither responsible nor liable for any direct, indirect, incidental, consequential special, punitive, exemplary or other damages arising out of or relating in any way to the content or information contained in this Statement of Property Condition.

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 # 10221

Notice of Sale/Emily I. Jada

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:

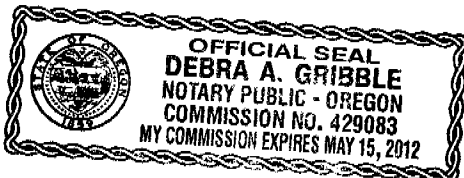
May 29, June 5, 12, 19, 2008

Total Cost: \$1,057.72

Subscribed and sworn by Jeanine P Day
before me on: June 19, 2008

Notary Public of Oregon

My commission expires May 15, 2012



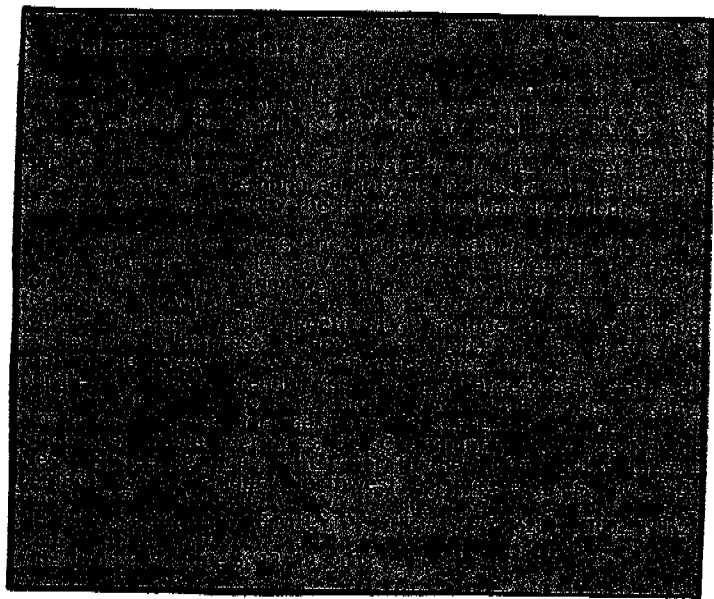
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(Continued from below)

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.

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#10221 May 29, June 5, 12, 19, 2008.