

11/10/08 2072

RECORDING COVER SHEET

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.

2008-012334

Klamath County, Oregon



00052545200800123340100104

09/03/2008 03:20:30 PM

Fee: \$76.00

After Recording Return To:

ERICH M. PAETSCH, OSB #99335
SAALFELD GRIGGS PC
PO BOX 470
SALEM, OREGON 97308

1. Name(s) of the Transaction(s):

X AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
X AFFIDAVIT OF PUBLICATION
X CERTIFICATE OF NON-MILITARY SERVICE

2. Direct Party (Grantor):

KREHBIEL, JOANIE

3. Indirect Party (Grantee):

N/A

4. True and Actual Consideration Paid:

N/A

5. Legal Description:

SEE ATTACHED

76 HLT

AFTER RECORDING RETURN TO:
Erich M. Paetsch, OSB# 99335
Saalfeld Griggs PC
P. O. Box 470
Salem, Oregon 97308-0470
Telephone: (503) 399-1070

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE AND NOTICE OF FORECLOSURE

STATE OF OREGON, County of Marion, ss:

I, Erich M. Paetsch, 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 Oregon, 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 addresses. I also provided a Notice of Foreclosure to the grantors and borrowers by mailing a copy thereof, as well as to any occupant of the property actually known to me other than the grantors by both first class mail and certified mail return receipt requested together with the Notice of Sale at their respective last known addresses pursuant to House Bill 3630 (OR Special Session 2008) to wit:

NAME AND ADDRESS	CERTIFICATE OF MAILING NO.
Builder Services Group, Inc. dba Comfort Insulation 388 State St., Suite 420 Salem, OR 97301	7007 0710 0000 0565 5962
Building Solutions, LLC 168 NW Greenwood Ave. Bend, OR 97701	7007 0710 0000 0565 5955
Aspen Tree Homes, LLC 20823 Cassun Dr. Bend, OR 97701	7007 0710 0000 0565 5948
Occupant(s) 34541 Castle Dr. Chiloquin, OR 97624	7007 0710 0000 0565 5931
Joanie M. Krehbiel 20289 Hardy Rd. #1 Bend, OR 97701	7007 0710 0000 0565 5924

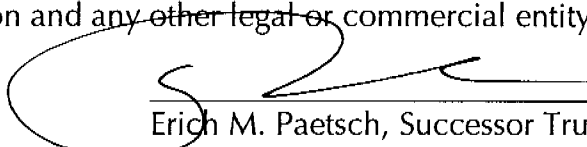
Congruent Construction, LLC
P.O. Box 100
Scotts Mills, OR 97375
*Sent 8/27/2008

7008 1300 0000 4750 2470

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.

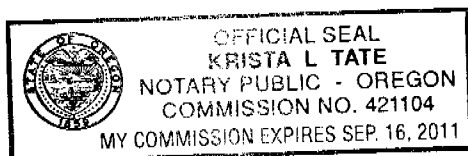
All notices so mailed were certified to be a true copy of the original notice of sale by Erich M. Paetsch, attorney for the trustee named in said notice or the Notice of Foreclosure; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Salem, Oregon, on May 8th, 2008 and August 27, 2008, where indicated. 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.


Erich M. Paetsch, Successor Trustee

State of Oregon)
) ss.
County of Marion)

SUBSCRIBED AND SWORN TO before me by Erich M. Paetsch, Successor Trustee, this 28th day of August, 2008.




Notary Public for Oregon
My Commission Expires: Sep. 16, 2011

AFTER RECORDING RETURN TO:
Erich M. Paetsch, OSB# 99335
Saalfeld Griggs PC
P. O. Box 470
Salem, Oregon 97308-0470
Telephone: (503) 399-1070

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Joanie Krehbiel, as grantor, to First American Title Insurance Company as trustee, in favor of West Coast Bank, as beneficiary, dated February 1, 2007, recorded February 6, 2007, in the mortgage records of Klamath County, Oregon, as Document No. 2007-002046, and covering the following described real property situated in the above-mentioned county and state, to wit:

Lot 5, PINE MEADOW VILLAGE PHASE I, TRACT 1281, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Real property commonly known as 34541 Castle Dr., Chiloquin, OR 97624.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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:

Loan No. 48012354:

Failure to pay the total balance due and owing upon the maturity date of February 1, 2008.

By reason of default, the beneficiary hereby declares all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to wit:

Principal balance	\$230,288.34
Interest	\$ 4,375.48
Total	\$234,663.82*

*Total does not include interest at the rate of \$57.5720 per diem from March 17, 2008 late charges, expenditures, trustee fees, and attorney fees and costs. A total payoff amount as of a specific date is available upon request.

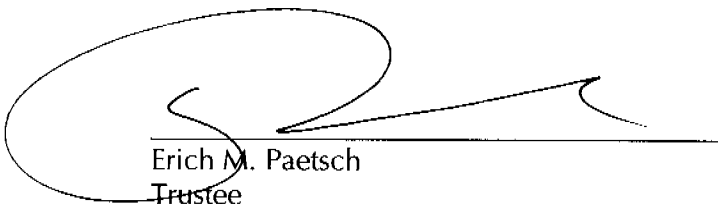
WHEREFORE, notice hereby is given that the undersigned trustee will on Friday, September 5, 2008, at the hour of 10:20 o'clock a.m., in accord with the standard of time established by ORS 187.110, at Front Entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction, without warranty either expressed or implied, to the highest bidder for cash the interest in the said described real 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 said trust deed, to satisfy the foregoing obligations thereby secured and the

costs and expenses of sale, including a reasonable charge by the trustee and his counsel. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five (5) 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 the 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 and attorney fees not exceeding the amounts provided by ORS 86.753.

Pursuant to ORS 86.757, and not later than fifteen (15) days before the sale date specified herein, the trustee shall provide a statement of information upon receipt of a written request from any interested party.

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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: April 29, 2008



Erich M. Paetsch
Trustee

State of Oregon, County of Marion) ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Attorney for said Trustee

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

1. **This communication is an attempt to collect a debt and any information obtained will be used for that purpose.**
2. The amount of the debt is stated in the Trustee's Notice of Sale, attached hereto.
3. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
4. The debt described in the Trustee's Notice of Sale, attached hereto, will be assumed to be valid by the Trustee unless the debtor, within thirty (30) days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
5. If the debtor notifies the trustee within thirty (30) days of receipt of this notice that the debt, or any portion thereof, is disputed, the Trustee will provide verification of the debt and a copy of the verification will be mailed to the debtor by the Trustee.
6. If the creditor named as a beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a request to the Trustee within the thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the Trustee.
7. Requests or objections should be addressed to:

Erich M. Paetsch
Saalfeld Griggs PC
PO Box 470
Salem, OR 97308-0470
Tel: (503) 399-1070
Fax: (503) 371-2927
Email: epaetsch@sglaw.com

Attachment:
Trustee's Notice of Sale

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 # 10363

Notice of Sale/Joanie Krehbiel

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:

July 10, 17, 24, 31, 2008

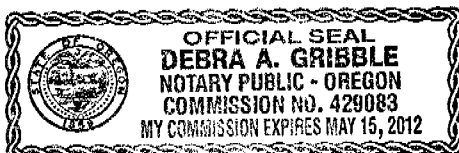
Total Cost: \$922.00

Subscribed and sworn by Jeanine P Day

before me on: July 31, 2008

Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Joanie Krehbiel, as grantor, to First American Title Insurance Company as trustee, in favor of West Coast Bank, as beneficiary, dated February 1, 2007, recorded February 6, 2007, in the mortgage records of Klamath County, Oregon, as Document No. 2007-002046, and covering the following described real property situated in the above-mentioned county and state, to wit:

Lot 5, PINE MEADOW VILLAGE PHASE I, TRACT 1281, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.
Real property commonly known as 34541 Castle Dr., Chiloquin, OR 97624.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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:

Loan No. 48012354:

Failure to pay the total balance due and owing upon the maturity date of February 1, 2008.

By reason of default, the beneficiary hereby declares all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to wit:

Principal balance	\$230,288.34
Interest	\$ 4,375.48
Total	\$234,663.82*

*Total does not include interest at the rate of \$57.5720 per diem from March 17, 2008 late charges, expenditures, trustee fees, and attorney fees and costs. A total payoff amount as of a specific date is available upon request.

WHEREFORE, notice hereby is given that the undersigned trustee will on Friday, September 5, 2008, at the hour of 10:20 o'clock a.m., in accord with the standard of time established by ORS 187.110, at Front Entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction, without warranty either expressed or implied, to the highest bidder for cash the interest in the said described real 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 said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee and his counsel. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five (5) 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 the 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 and attorney fees not exceeding the amounts provided by ORS 86.753.

Pursuant to ORS 86.757, and not later than fifteen (15) days before the sale date specified herein, the trustee shall provide a statement of information upon receipt of a written request from any interested party.

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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: April 29, 2008

/s/ Erich M. Paetsch
Erich M. Paetsch
Trustee

State of Oregon, County of Marion) ss.
I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

/s/ Erich M. Paetsch
Attorney for said Trustee

#10363 July 10, 17, 24, 31, 2008.

Affidavit Return of Service

State of Oregon)

Court Case Number: _____

County of Klamath)

I HEREBY CERTIFY THAT on 050308 the within:

- | | | |
|----------------------------------------------|---------------------------------------------|-----------------------------------|
| <input type="checkbox"/> Summons & Complaint | <input type="checkbox"/> Summons & Petition | <input type="checkbox"/> Summons |
| <input type="checkbox"/> Complaint | <input type="checkbox"/> Petition | <input type="checkbox"/> Answer |
| <input type="checkbox"/> Motion | <input type="checkbox"/> Affidavit | <input type="checkbox"/> Order |
| <input type="checkbox"/> Order to Show Cause | <input type="checkbox"/> Restraining Order | <input type="checkbox"/> Subpoena |
| <input type="checkbox"/> Citation | <input type="checkbox"/> Small Claim | <input type="checkbox"/> Notice |

☒ TRUSTEE'S NOTICE OF SALE

for service on the within named: OCCUPANTS OF 34541 CASTLE DR CHICOQUINA 0297624

☐ **SERVED:** _____ personally and in person
at _____

☐ **SUBSTITUTE SERVICE:** By leaving a true copy with _____, a person over the age of fourteen years, who
resides at the place of abode of the within named _____
at said abode: _____

☐ **OFFICE SERVICE:** By leaving a true copy with _____
the person in charge of the office maintained for the conduct of business by _____

☐ **CORPORATE:** By leaving a true copy with _____
of said corporation.

☒ **OTHER METHOD:** POSTED VACANT HOUSE

☐ **NOT FOUND:** After due and diligent search and inquiry, I hereby return that I have been unable to find the
within named _____
within Klamath County.

ALL SEARCH AND SERVICE WAS MADE WITHIN KLAMATH COUNTY, STATE OF OREGON.

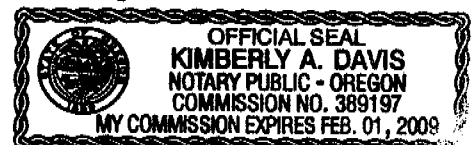
DATE AND TIME OF SERVICE OR NOT FOUND: 050308 AT 4:40PM

I FURTHER CERTIFY that I am a competent person 18 years of age or older and a resident of the state of
service or the State of Oregon and that I am not a party to nor an officer, director or employee of, nor attorney
for any party, corporate or otherwise and knew that the person, firm or corporation served is the identical one
named in the action.

By: DAVID DAVIS
DAVID DAVIS

BASIN PROSERVE
422 N 6th ST
KLAMATH FALLS, OR 97601

Subscribed to and sworn to before me this
3RD Day of MAY, 2008
Kimberly A Davis
Notary Public



AFTER RECORDING RETURN TO:
Erich M. Paetsch, OSB# 99335
Saalfeld Griggs PC
P. O. Box 470
Salem, Oregon 97308-0470
Telephone: (503) 399-1070

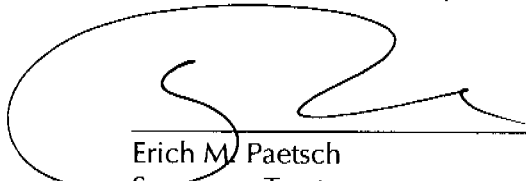
CERTIFICATE OF NON-MILITARY SERVICE

State of Oregon)
) ss.
County of Marion)

THIS IS TO CERTIFY that I am the attorney for the beneficiary in that certain trust deed in which Joanie Krehbiel, as grantor, conveyed to First American Title Insurance Company, as trustee, certain real property in Klamath County, Oregon, to secure an obligation in favor of West Coast Bank; which said trust deed was dated February 1, 2007 and recorded February 6, 2007, in the mortgage records of said county, as Document No. 2007-002046; thereafter a notice of default with respect to said trust deed was recorded April, 22, 2008, as Document No. 2008-005847. I reasonably believe at no time was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Title I, Section 101, of the Servicemembers Civil Relief Act as amended. A copy of the Military Status Report is attached hereto as **Exhibit 1**.

In construing this certificate the singular includes the plural, and the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

DATED: June 6, 2008

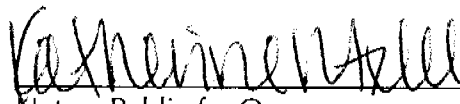


Erich M. Paetsch
Successor Trustee

STATE OF OREGON, County of Marion) ss.

This instrument was acknowledged before me on this 6th day of June, 2008, by Erich M. Paetsch, Successor Trustee.





Katherine R. Axell
Notary Public for Oregon
My commission expires: July 23, 2010

Department of Defense Manpower Data Center

JUN-05-2008 15:47:02



Military Status Report
Pursuant to the Servicemembers Civil Relief Act

◀ Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
KREHBIEL	Joan M	Based on the information you have furnished, the DMDC does not possess any information indicating that the individual is currently on active duty.		

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Military.

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The Department of Defense strongly supports the enforcement of the Servicemembers Civil Relief Act [50 USCS Appx. §§ 501 et seq] (SCRA) (formerly the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's active duty status by contacting that person's Military Service via the "defenselink.mil" URL provided below. If you have evidence the person is on active-duty and you fail to obtain this additional Military Service verification, provisions of the SCRA may be invoked against you.

If you obtain further information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects current active duty status only. For historical information, please contact the Military Service SCRA points-of-contact.

See: <http://www.defenselink.mil/faq/pis/PC09SLDR.html>

WARNING: This certificate was provided based on a name and Social Security number (SSN) provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

Report ID: **BBJOIVYQM**

