2008-013450 Klamath County, Oregon



09/29/2008 03:20:00 PM

Fee: \$46.00

AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 08-100739

65965 ATE

OREGON AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

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 the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Enrique M. Manzo 313 E Lowel St Klamath Falls, OR 97601

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.785 and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Sutherland, LLC, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on July 11, 2008. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.



As used herein, the singular includes the pluincludes corporation and any other legal or o	ral, trustee includes successor trustee, and person commercial entity. Kelly D. Sutherland
State of Washington) County of Clark)	
On this 34 tday of Systember in the year in and for said County and State, personally	ear 2008, before me the undersigned, a Notary Public appeared Kelly D. Sutherland personally known to sed to this instrument and acknowledged that he
Witness my hand and official seal Cubuy Notary Public My Commission Expires: 4/30/2012	

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Enrique M. Manzo, as grantor to Aspen Title & Escrow, Inc., as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Gateway Business Bank, dba Mission Hills Mortgage Bankers, as Beneficiary, dated November 21, 2006, recorded November 27, 2006, in the mortgage records of Klamath County, Oregon as Instrument No. 2006-023584, beneficial interest having been assigned to EverHome Mortgage Company, as covering the following described real property:

Lot 7, Block 12, North Klamath Falls, to the City of Klamath Falls, according to the official plat thereof on file in the Office of the Clerk of Klamath County, Oregon.

COMMONLY KNOWN AS: 313 East Lowell Street, Klamath Falls, OR 97601

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:

Monthly payments in the sum of \$1,064.91, from March 1, 2008, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sum being the following, to-wit:

\$135,731.23, together with interest thereon at the rate of 6.75% per annum from February 1, 2008, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on November 10, 2008, at the hour of 10:00 AM PT, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 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 said described real property which the grantor has or had power to convey at the time of the execution of said trust deed, together with any interest which the grantor or his 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. 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 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 obligations 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.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

Ontad: 7/11/1

KELLY D. SUTHERLAND

Successor Trustee

State of Washington, County of Clark, ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

SHAPIRO & SUTHERLAND, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662

Telephone:(360) 260-2253 Toll-free: 1-800-970-5647

SHAPOR

AFFIDAVIT OF SERVICE

STATE OF OREGON County of Klamath

SS.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

313 East Lowell Street Klamath Falls, OR 97601

By delivering such copy, personally and in person to **Estaban Manzo**, at the above Property Address on July 14, 2008 at 9:33 AM.

Prior to the aforementioned service, I attempted personal service at the Property Address on 07/11/2008 at 1:34 PM. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(a).

The effective date of service upon an occupant at the Property Address is 07/11/2008 as calculated pursuant to ORS 86.750 (1)(c).

I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME this 21 day of July , 2008

by Robert Bolenbaugh.

Robert Bolenbaugh

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue

Portland, OR 97205

(503) 241-0636





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 # 10421 Notice of Sale/Enrique M. Manzo

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:

August 6, 13, 20, 27, 2008

Total Cost:

\$891.84

Subscribed and sworn by Jeanine P Day

øefore me on:

August 27, 2008

Notáry Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE 08-100739

A default has occurred under the terms of a trust deed made by Enrique M. Manzo, as grantor to Aspen Title & Escrow, Inc., as Trustee, in favor of Mortcrow, Inc., as Trustee, in favor of Mort-gage Electronic Registration Systems, Inc., as nominee for Gateway Business Bank, dba Mission Hills Mortgage Bankers, as Beneficiary, dated Novem-ber 21, 2006, recorded November 27, 2006, in the mortgage records of Kla-math County, Oregon as Instrument No. 2006-023584, beneficial interest having been assigned to EverHome Mortgage Company, as covering the following described real property: Lot 7, Block 12, North Klamath Falls, to the City of Klamath Falls, according to the official plat thereof on file in the Office of the Clerk of Klamath County, Oregon, COM-MONLY KNOWN AS: 313 East Lowell Street, Klamath Falls, OR 97601.

Both the beneficiary and the trustee have elected to sell the said real proper-ty to satisfy the obligations secured by ty 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: Monthly payments in the sum of \$1,064.91, from March 1, 2008, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sum being the following, to-wit: \$135,731,23, together with interest thereon at the rate of 6.75% per annum from February 1, 2008, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on November 10, 2008, at the hour of 10:00 AM vember 10, 2008, at the hour of 10:00 AM PT, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 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 said described real property which the grantor has or had power to convey at the time of the execution of said trust deed, together with cution of said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby se-cured 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 dis-

missed and the trust deed reinstated by payment to the beneficiary of the entire amount due (other than such portion of the principal as would not then be due had no défault occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required by tendering the performance required under the obligations 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.

In construing this notice, the masculine gender includes the feminine and the neuter, 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. Also, please be advised that pursuant to the Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be con-ducting property inspections on the said referenced property. The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an at tempt to collect the outstanding indebt-edness or hold you personally liable for the debt. Dated: 07-09-2008 By: /s/: Kel-ly D. Sutherland KELLY D. SUTHER-LAND, Successor Trustee. SHAPIRO & SUTHERLAND, LLC, 5501 N.E. 109th Court, Suite N, Vancouver, WA 98662 Telephone: (360) 260-2253 Toll-free: 1-800-970-5647 ASAP# 2815651 08/06/2008, 08/13/2008, 08/20/2008, 08/27/2008. tempt to collect the outstanding indebt-#10421 August 6, 13, 20, 27, 2008.