2008-013979 Klamath County, Oregon



10/10/2008 08:52:01 AM

Fee: \$91.00

When Recorded Return To:

Recording Requested By: Aspen Title & Escrow, Inc.

525 Main Street

Aspen Title & Escrow, Inc. 525 Main Street Klamath Falls, OR 97601

Klamath Falls, OR 97601

Until requested otherwise, send all tax statements:

656ZQ ATE

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

COVER SHEET

DOCUMENT:

Affidavit of Mailing / Trustee's Notice of Sale Affidavit of Service Affidavit of Publication

ORIGINAL GRANTOR ON TRUST DEED:

JOSH MAGEE AND JENNIFER S MAGEE

ORIGINAL BENEFICIARY ON TRUST DEED:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

JAII-ATE

AFTER RECORDING RETURN TO:

GREENE & MARKLEY, P.C. Attn. Debra M. Johnson 1515 SW 5th Avenue, Suite 600 Portland, OR 97201

65626 ATE

AFFIDAVIT OF MAILING NOTICE REQUIRED UNDER HOUSE BILL 3630

STATE OF OREGON) ss.
County of Multnomah)

I, Debra Johnson, being first duly sworn, depose and say:

I am a resident of the State of Oregon, a competent person over the age of 18 years and not the Beneficiary, or Beneficiary's successor in interest, of the trust deed to be foreclosed.

I mailed a true copy of the attached Notice by certified mail, return receipt requested, and first class mail, to each of the grantors (or their legal representatives, where so indicated) at their respective last known addressed, to-wit:

NAME
Josh Magee

372 Shadow Lawn Drive
Eagle Point, OR 97524

Jennifer S. Magee

372 Shadow Lawn Drive
Eagle Point, OR 97524

Josh Magee

7710 Skyview Circle
Klamath Falls, OR 97601

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Page 1 - AFFIDAVIT OF MAILING NOTICE REQUIRED UNDER HOUSE BILL 3630

A Sto-ATE

Each copy was contained in a sealed envelope, with postage prepaid, and was deposited in the United States post office at Portland, Oregon, on June 9, 2008. Each of the notices was mailed with the Trustee's Notice of Sale, pursuant to ORS 86.740, of the trust deed to be foreclosed.

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

Debra M. Johnson

This instrument was acknowledged before me on June 9, 2008, by Debra M. Johnson.



OTARY PUBLIC FOR OREGON

6460\002\O Affidavit of Mailing Notice Pursuant to HB 3630.wpd

NOTICE:

YOU ARE IN DANGER OF LOSING YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY

This notice is about your mortgage loan on your property at: 7710 Skyview Circle Klamath Falls, Oregon

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of **June 1, 2008** to bring your mortgage current was \$22,225.06. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call Debbie Johnson at 503-295-2668 or toll-free at 1-877-803-1515 to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe. You may also get these details by sending a request by certified mail to: Gary L. Blacklidge, Greene & Markley, P.C., 1515 SW 5th Avenue, Ste. 600, Portland, Oregon 97201.

THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION: October 17, 2008 at 11:00 a.m., at the Main Entrance of the Klamath County Courthouse.

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

- 1. You can pay the amount past due or correct any other default, up to five days before the sale.
- 2. You can refinance or otherwise pay off the loan in full anytime before the sale.
- 3. You can call John Barry at 1-800-583-3086 or Debbie Johnson at 1-877-803-1515 to find out if your lender is willing to give you more time or change the terms of your loan.
- 4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, please call the statewide phone contact number at 1-800-SAFENET (1-800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 1-800-452-7636 or you may visit its Web site at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to http://www.oregonlawhelp.org.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: June 9, 2008

Gary L. Blacklidge, Successor Trustee

Keels

1515 SW 5th Ave., Suite 600, Portland, OR 97201

Telephone: (503) 295-2668

AFTER RECORDING RETURN TO:

GREENE & MARKLEY, P.C. Attn. Debra M. Johnson 1515 SW 5th Avenue, Suite 600 Portland, OR 97201

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
•) ss.
County of Multnomah)

I, Debra Johnson, being first duly sworn, depose and say:

I am a resident of the State of Oregon, a competent person over the age of 18 years and not the Beneficiary, or Beneficiary's successor in interest, named in the attached Trustee's Notice of Sale.

I mailed a true copy of the attached Trustee's Notice of Sale by certified mail, return receipt requested, and first class mail, to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addressed, to-wit:

NAME	<u>ADDRESS</u>
Josh Magee	372 Shadow Lawn Drive Eagle Point, OR 97524
Jennifer S. Magee	372 Shadow Lawn Drive Eagle Point, OR 97524
Josh Magee	7710 Skyview Circle Klamath Falls, OR 97601

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Jennifer S. Magee	7710 Skyview Circle Klamath Falls, OR 97601
Kammerzell Construction c/o Steve Kammerzell Authorized Representative	638 Oakwood Drive Eagle Point, OR 97524
Brownsboro Excavation, Inc. c/o Billy Frazier, Registered Agent	125 Obenchain Road Eagle Point, OR 97524
Hughes Lumber Co., Inc.	6345 Crater Lake HWY
c/o Dennis Rawls, Registered Agent	Central Point, OR 97502
Hughes Lumber Co., Inc.	PO Box 2597
c/o Dennis Rawls, Registered Agent	White City, OR 97503
Central Point Electric, Inc.	2977 Merriman Road
c/o Stacey Gallo, Registered Agent	Medford, OR 97501
Central Point Electric, Inc.	PO Box 5170
c/o Stacey Gallo, Registered Agent	Central Point, OR 97502

Each copy was contained in a sealed envelope, with postage prepaid, and was deposited in the United States post office at Portland, Oregon, on June 9, 2008. Each of the notices was mailed after the Notice of Default and Election to Sell was recorded.

The above-named 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.

Page 2 - AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

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

Debra M. Johnson

This instrument was acknowledged before me on June 9, 2008, by Debra M. Johnson.

OFFICIAL SEAL
LYDIA J PATERSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 425098
MY COMMISSION EXPIRES FEBRUARY 25, 2012

6460\002\O Affidavit of Mailing Trustee's Notice.wpd

Page 3 - AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

Affidavit of Publication TRUSTEE'S NOTICE OF SALES

STATE OF OREGON. COUNTY OF KLAMATH

Legal # 10468

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

Notice of Sale/Josh & Jennifer S. Magee
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 28, September 4, 11, 18, 2008

Total_Cost:

\$982.32

Subscribed and sworn by Jeanine P Day

efore me on:

September 18, 2008

Notary Public of Oregon

My commission expires May 15, 2012



The trust deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"):
Grantor: Josh Magee and Jennifer S. Magee
Trustee: LAWYERS TITLE INSURANCE CORPO-

RATION, a Nebraska Corporation
MORTGAGE ELECTRONIC REGISTRA-

Beneficiary: TION SYSTEMS, INC.

Date: March 27, 2007 Recording Date: March 30, 2007 Recording Reference: 2007-005982

County of Recording: Klamath
Golf Savings Bank is the Beneficiary by assignment from

Mortgage Electronic Registration Systems, Inc.

The Trust Deed covers the following described real property situated in the County of Klamath, State of Oregon, ("the

Lot 23, Block 2, Tract No. 1034, LAKEWOODS SUBDIVISION UNIT NO. 1, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

CODE 008 MAP 3805-005B0 T: 03200 KEY #71549

More commonly known as: 7710 Skyview Circle, Klamath Falls, Oregon

The Grantor or other person owing the debt has defaulted as provided under the Trust Deed, and both the Beneficiary and the Trust Deed and sell the Trust Deed and sell the Property to satisfy the obligations secured by the Trust

The default for which foreclosure is permitted is the Grantor's failure to pay when due the following sums:
Monthly interest only payments due December 1, 2007, through June 1, 2008, totaling \$21,343.23, and late charges in the amount of 5% of each payment not paid within 15 days of its due date totaling \$881.83 through May 9, 2008.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable as follows: mediately due and payable as follows: \$550,000.00 together with interest thereon at the rate of 7.375 percent per annum from November 1, 2007 until paid, late charges of \$811.83 as of May 9, 2008, a loan fee of \$125.00, and a Non-Modification Fee of \$11,000.00, together with Trustee's fees, attorney's fees, foreclosure costs and any sums ad-vanced by the Beneficiary pursuant to the Trust Deed.

NOTICE
The Trustee will on October 17, 2008 at the hour of 11:00 o'clock, A.M., at the Main 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 to the highest bidder for cash the interest in the 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 acquired after the execution of the Trust Deed, to satisfy the debt thereby secured and the costs. Trust Deed, to satisfy the debt thereby secured and the costs, attorney fees and expenses of sale, including a reasonable charge by the Trustee.

NOTICE OF RIGHT TO CURE

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 re-

instated by doing all of the following:

1. Paying the Beneficiary the entire amount then due (other than such portion of the principal as would not then be due had no default occurred);

nad no default occurred);

2. Curing am ether default complained of herein that is capable of being cured by tendering the performance required under the debt or Trust Deed; and

3. Paying all costs and expenses actually incurred in enforcing the debt and Trust Deed, together with Trustee's and attorney fees not exceeding the amounts provided by 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 the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

DATED: June 9, 2008

Gary L. Blacklidge Successor Trustee 1515 SW 5th Ave., Suite 600 Portland, OR 97201 Telephone: (503) 295-2668 Facsimile: (503) 224-8434

September 4, 11, 18, 2008.

6460-002 / Josh Magee and Jennifer S, Magee

AFFIDAVIT OF NON-OCCUPANCY

STATE OF OREGON)
) ss
County of Klamath)

I, Robert Bolenbaugh, being first duly sworn, depose and say:

That I am, and have been at all material times hereto, a competent person over the age of eighteen years and a resident of Klamath County, State of Oregon. I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on the 11th day of June, 2008, after personal inspection, I found the following described real property to be unoccupied:

LOT 23, BLOCK 2, TRACT NO. 1034, LAKEWOODS SUBDIVISION UNIT NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON

CODE 008 MAP 3805-005B0 T: 03200 KEY #71549

Commonly known as: 7710 SKYVIEW CIRCLE KLAMATH FALLS, OR 97601

I declare under the penalty of perjury that the above statements are true and correct.

Robert Bolenbaugh

1162,175393

SUBSCRIBED AND SWORN to before me this 277 day of June, 2008.

OFFICIAL SEAL

MARGARET A NIELSEN

NOTARY PUBLIC-OREGON

COMMISSION NO. 426779

MY COMMISSION EXPIRES APRIL 12, 2012

Notary Public for Oregon

AFTER RECORDING RETURN TO:

GREENE & MARKLEY, P.C. Attn. Debra M. Johnson 1515 SW 5th Avenue, Suite 600 Portland, OR 97201

TRUSTEE'S NOTICE OF SALE

The trust deed to be foreclosed pursuant to Oregon law is referred to as follows (the "Trust Deed"):

Grantor:

Josh Magee and Jennifer S. Magee

Trustee:

LAWYERS TITLE INSURANCE CORPORATION, a

Nebraska Corporation

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,

INC.

Date:

March 27, 2007

Recording Date:

March 30, 2007 Recording Reference: 2007-005982

County of Recording: Klamath

Golf Savings Bank is the Beneficiary by assignment from Mortgage Electronic Registration Systems, Inc.

The Trust Deed covers the following described real property situated in the County of Klamath, State of Oregon, ("the Property"):

Lot 23, Block 2, Tract No. 1034, LAKEWOODS SUBDIVISION UNIT NO. 1, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

CODE 008 MAP 3805-005B0 T: 03200 KEY #71549

More commonly known as: 7710 Skyview Circle, Klamath Falls, Oregon

Page 1 - TRUSTEE'S NOTICE OF SALE

The Grantor or other person owing the debt has defaulted as provided under the Trust Deed, and both the Beneficiary and the Trustee have elected to foreclose the Trust Deed and sell the Property to satisfy the obligations secured by the Trust Deed.

The default for which foreclosure is permitted is the Grantor's failure to pay when due the following sums:

Monthly interest only payments due December 1, 2007, through June 1, 2008, totaling \$21,343.23, and late charges in the amount of 5% of each payment not paid within 15 days of its due date totaling \$881.83 through May 9, 2008.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable as follows:

\$550,000.00 together with interest thereon at the rate of 7.375 percent per annum from November 1, 2007 until paid, late charges of \$811.83 as of May 9, 2008, a loan fee of \$125.00, and a Non-Modification Fee of \$11,000.00, together with Trustee's fees, attorney's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the Trust Deed.

NOTICE

The Trustee will on October 17, 2008 at the hour of 11:00 o'clock, A.M., at the Main 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 to the highest bidder for cash the interest in the 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 acquired after the execution of the Trust Deed, to satisfy the debt thereby secured and the costs, attorney fees and expenses of sale, including a reasonable charge by the Trustee.

NOTICE OF RIGHT TO CURE

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 doing <u>all</u> of the following:

1. Paying the Beneficiary the entire amount then due (other than such portion of the principal as would not then be due had no default occurred);

- 2. Curing any other default complained of herein that is capable of being cured by tendering the performance required under the debt or Trust Deed; and
- 3. Paying all costs and expenses actually incurred in enforcing the debt and Trust Deed, together with Trustee's and attorney fees not exceeding the amounts provided by 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 the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

DATED: June 9, 2008

Gary L. Blacklidge

Successor Trustee

1515 SW 5th Ave., Suite 600

Portland, OR 97201

Telephone: (503) 295-2668 Facsimile: (503) 224-8434

\G:\6460\002\O Notice of Sale.wpd