Recording Requested By: Aspen Title & Escrow, Inc. 525 Main Street Klamath Falls, OR 97601 2009-001034 Klamath County, Oregon



01/28/2009 11:57:26 AM

Fee: \$81.00

When Recorded Return To:

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

Until requested otherwise, send all tax statements:

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

## **COVER SHEET**

#### **DOCUMENT:**

Affidavit of Mailing / Trustee's Notice of Sale Affidavit of Non-Occupancy Affidavit of Publication Affidavit of Compliance (HB 3630)

#### **ORIGINAL GRANTOR ON TRUST DEED:**

SJS Developments, LLC, a Limited Liability Company

#### **ORIGINAL BENEFICIARY ON TRUST DEED:**

Westar Funding, Inc



AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 08-101101

## 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:

SJS Developments, LLC R/A: Scott Isler 2934 N.E. 35th Pl Portland, OR 97212

SJS Developments, LLC 2934 N.E. 35th Pl Portland, OR 97212

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 October 13, 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 plural, truste includes corporation and any other legal or commerci	
	Kelly D. Sutherland
/	Keny D. Sumerland
State of Washington )	
County of Clark )	
On this day of <u>January</u> , in the year 2009, I in and for said County and State, personally appeared me to be the person whose name is subscribed to this executed.	Kelly D. Sutherland personally known to
Witness my hand and official seal	TAP TAP
Notary Public My Commission Expires: 4/30/2012	MANAGER OF WASHINGTON

#### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by SJS Developments, LLC, a Limited Liability Company, as grantor to Kelly D. Sutherland, as Trustee, in favor of Weststar Funding, Inc., as Beneficiary, dated January 3, 2007, recorded January 5, 2007, in the mortgage records of Klamath County, Oregon as Instrument No. 2007-00240, beneficial interest having been assigned to Willard E. Hansen, a married man as his separate estate, as covering the following described real property:

Lot 18, Block 2, Tract 1046, Round Lakes Estates, According to the Official Plat Thereof on file in the Office f the County Clerk of Klamath County, Oregon. Together with a 1997 Skyline 8Y910675JA, 8Y910675JB License #X241480, ID#287158

COMMONLY KNOWN AS: 14007 Meadowbrook Lane, 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 \$1,950.00, from June 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:

\$93,600.00, together with interest thereon at the rate of 25% per annum from May 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 February 10, 2009, 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.

Dated: 10/13/08

ELLY 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

08101101 / SJS Development, LLC ASAP# 2895001

#### **SHAPOR**

### AFFIDAVIT OF NON-OCCUPANCY

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 where this attempt of service was made; that I am not a party to, an attorney in, or interested in any suit of action involving the property described below.

That on October 30, 2008, after personal inspection, I found the following described real property to be unoccupied:

See Attached Legal Description

Commonly known as: 14007 Meadowbrook Lane

OFFICIAL SEAL MARGARET A NIELSEN NOTARY PUBLIC-OREGON COMMISSION NO. 426779 MY COMMISSION EXPIRES APRIL 12, 2012

Klamath Falls, OR 97601

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

SUBSCRIBED AND SWORN BEFORE ME this / 2 day of November, 20 6 8 by Robert Bolenbaugh.

Rebert Bolembaugh

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue Portland, OR 97205

(503) 241-0636

#### Exhibit "A"

Lot 18, Block 2, Tract 1046, Round Lakes Estates, According to the Official Plat Thereof on file in the Office f the County Clerk of Klamath County, Oregon. Together with a 1997 Skyline 8Y910675JA, 8Y910675JB License #X241480, ID#287158

#### **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

TORICO OF GAIC/C	JS Developments
a printed copy of	of which is hereto annexed,
was published i	n the entire issue of said
newspaper for:	( 4 )
	Four
Insertion(s) in	the following issues:
November 5, 1	2, 19, 26, 2008
November 5, 1	2, 19, 26, 2008
November 5, 1	2, 19, 26, 2008
November 5, 1  Total Cost:	2, 19, 26, <u>2008</u> \$895.84
Total Cost:	\$895.84
Total Cost:	\$895.84

My commission expires May 15, 2012

Notary Public of Oregon



Mbble

#### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by SJS Developments, LLC, a Limited Liability Company, as grantor to Kelly D. Sutherland, as Trustee, in favor of Weststar Funding, Inc., as Beneficiary, dated January 3, 2007, recorded January 5, 2007, in the mortgage records of Klamath County, Oregon as Instrument No. 2007-00240, beneficial interest having been assigned to Willard E. Hansen, a married man as his separate estate, as covering the following described real property: Lot 18, Block 2, Tract 1046, Round Lakes Estates, According to the Official Plat Thereof on file in the Office f the County Clerk of Klamath County, Oregon. Together with a 1997 Skyline 8Y910675JA, 8Y910675JB License #X2241480, ID#287158 COMMONLY KNOWN AS: 14007 Meadow-brook Lane, 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 \$1,950.00, from June 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, towit: \$93,600.00, together with interest thereon at the rate of 25% per annum from May 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 February 10, 2009, 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 of 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 feminine and the neuter, the singular includes the plural, the word feminine and the neuter, the singular includes the plural, the word feminine and the neuter feminine and 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. Dated: 10/09/2008. By: KELLY D. SUTHERLAND Successor Trustee SHAPIRO & SUTHERLAND, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 www.shapiroattorneys.com/wa Telephone: (360) 260-2253 Toll-free: 1-800-970-5647 S&S 08-101101 ASAP# 2895001 11/05/2008, 11/12/2008, 11/19/2008, 11/26/2008 #10633 November 5, 12, 19, 26, 2008.

ÁFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 08-101101

Vancouver, WA 98662	; IN		•
08-101101 TRUSTE	CE'S AFFIDAVIT AS	TO COMPLIANC	CE TO HB3630
State of Washington	)		
County of Clark	)		
I, Kelly D. Sutherland, being	first duly sworn, depo	ose, say and certify t	hat:
Limited Liability Company a	as grantor to Kelly D. Sanuary 5, 2007, in the	Sutherland as trustee mortgage records of	ered by SJS Developments, LLC, a e, in which Weststar Funding, Inc. Klamath County, Oregon as 2007 county:
in the Office f the Co		h County, Oregon. T	to the Official Plat Thereof on file Γogether with a 1997 Skyline
Commonly known as	s: 14007 Meadowbroo	ok Lane, Klamath Fa	lls, OR 97601
	red or certified mail, re		oss was furnished by mailing a ed, and first class mail to each of
SJS Developments, LLC		SJS Developr 2934 N.E. 35	
R/A: Scott Isler 2934 N.E. 35th Pl Portland, OR 97212		Portland, OR	
Tordand, OK 7/212		Occupant(s) 14007 Meado Klamath Falls	owbrook Lane s, OR 97601
The word "trustee' as used in deed first mentioned above.	this affidavit means a	ny successor-trustee	e to the trustee named in the trust
		the	
State of Washington	,	Kelly D. Suth	erland
County of Clark	) ) )		
	nally appeared Kelly I	<ol> <li>Sutherland person</li> </ol>	gned, a Notary Public in and for ally known to me to be the person executed.
Witness my hand and official Notary Public My Commission Expires	y		STATISTICS OF THE STATE OF THE

#### **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 14007 Meadowbrook Lane, Klamath Falls, OR 97601

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 October 8, 2008 to bring your mortgage loan current was \$11,635.32. 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 this office at (360) 260-2253, or toll-free 1-800-970-5647, extension 278, 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:

Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 Our File #: 08-101101

# THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:

February 10, 2009, at the hour of 10:00 AM PT, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath Falls, OR

#### 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 the Loss Mitigation department of ALDER-LYNN Law office at 800-970-5647, X288 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 telephone number of an organization near you, please call the State of Oregon Department of Consumer and Business Services at (503) 378-4140. 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) 620-0222, or toll-free in Oregon at (800) 452-8260 or you may visit its website 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 the State of Oregon Department of Consumer and Business Services' website at: www.oregon.gov/DCBS/index.shtml.

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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: October 8, 2008

Kelly D. Sutherland, Shapiro & Sutherland, LLC

Trustee signature:/

Trustee telephone number: (360) 260-2253 or 800-970-5647