

After recording return to:

William M. Ganong
Attorney at Law
514 Walnut Avenue
Klamath Falls, OR 97601

2009-001734

Klamath County, Oregon



00060234200900017340060060

02/11/2009 09:19:15 AM

Fee: \$46.00

**AFFIDAVIT OF MAILING
AMENDED TRUSTEE'S NOTICE OF SALE**

STATE OF OREGON, County of Klamath, ss:

I, Wendy Young, 514 Walnut Avenue, Klamath Falls, Oregon 97601, being first duly sworn, depose, say, and certify that:

I am the secretary to William M. Ganong, attorney at law, the Successor Trustee for the Trust Deed more particularly described in the Amended Notice of Default and Election to Sell recorded in Book 2009 at Page 001167 of the records of the Clerk of Klamath County, Oregon.

On January 29, 2009, acting under the direction of William M. Ganong, I deposited with the United States Postal Service at Klamath Falls, Oregon, sealed envelopes each containing an Amended Trustee's Notice of Sale executed by William M. Ganong, as Successor Trustee, and containing the information shown on the Amended Trustee's Notice of Sale attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, to the following named parties at the following addresses:

Cheryl A. Lazerman
5905 Bly Mountain Cutoff Road
Bonanza OR 97623

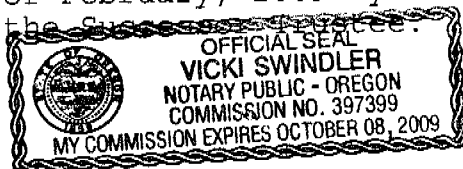
Klamath County Tax Collector
305 Main Street
Klamath Falls OR 97601

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 or agency having a lien or interest subsequent to the Trust Deed, which lien or interest appears of record or which the beneficiary has actual notice; and (d) any person requesting notice as provided in ORS 86.785.

The addresses shown above are the last known addresses of said parties.

Wendy Young
Wendy Young, Secretary to
William M. Ganong, OSB No. 78213
Successor Trustee

This instrument was acknowledged before me on the 9th day of February, 2009 by Wendy Young, Secretary to William M. Ganong, the Successor Trustee.



Vicki Swindler
Notary Public for Oregon
My commission expires: 10-8-09

AMENDED TRUSTEE'S NOTICE OF SALE

YOU ARE GIVEN NOTICE: THAT THE BENEFICIARY AND TRUSTEE HAVE ELECTED TO SELL THE PROPERTY DESCRIBED BELOW TO SATISFY THE FOLLOWING DESCRIBED OBLIGATION:

1. A. Grantor: Cheryl A. Lazerman
B. Trustee: William M. Ganong
C. Beneficiary: Brian L. Curtis and Dolores Curtis
2. The legal description of the property covered by the subject Trust Deed is:

Lot 4, Block 47, KLAMATH FALLS FOREST ESTATES
HIGHWAY 66 UNIT, PLAT NO. 2, according to the
official plat thereof on file in the office of the
Clerk of Klamath County, Oregon.

Klamath County Assessor's Account Nos.
3811-015BO-03800 and Property ID No. 469004 and
3811-015BO-03700 and Property ID No. 468997

The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:

Book: M05 Page: 66842 Date Recorded: October 18, 2005

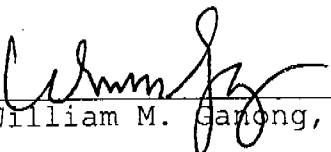
3. The default for which the foreclosure is made is the Grantor's failure to pay 16 of the last 36 monthly installment payments of \$525.67 each; Grantor's failure to keep the property insured; and Grantor's failure to pay the real property taxes and assessments before they became past due and delinquent.
4. The amount owing on the obligation is: principal and interest as of January 27, 2009 in the sum of \$47,380.25; plus interest thereon at the rate of 12.0% per annum from January 27, 2009 until paid; monthly late fees of \$26.28 for each month a payment is 15 days late, until paid in full, which to date total \$559.95; the sum of \$448.90 for insurance premiums paid for by the beneficiaries; and real property taxes and assessments for the years 2006-2007, 2007-2008, and 2008-2009 in the total sum of \$2,123.50, plus interest and penalties.
5. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.
6. The Trustee will conduct a sale of the above-described

property at 10 a.m. on the 26th day of February, 2009 at the front entrance to the office of William M. Ganong at 514 Walnut Avenue, Klamath Falls, Oregon.

7. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees specified in the said statute.

In construing this instrument, 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 persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated this 29 day of January, 2009.



William M. Ganong, Trustee

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U. S. C. § 1692

This is an attempt to collect a debt and any information obtained will be used for that purpose.

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
3. 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 30 days after the receipt of this notice, disputes the validity of the debt or some portion of it.
4. If the debtor notifies the trustee in writing within 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.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to: William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601.

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:

Street address: 5905 Bly Mountain Cutoff Road
City: State: ZIP: Bonanza OR 97623

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 owing on the obligation is: principal and interest as of January 27, 2009 in the sum of \$47,380.25; plus interest thereon at the rate of 12.0% per annum from January 27, 2009 until paid; monthly late fees of \$26.28 for each month a payment is 15 days late, until paid in full, which to date total \$559.95; the sum of \$448.90 for insurance premiums paid for by the beneficiaries; and real property taxes and assessments for the years 2006-2007, 2007-2008, and 2008-2009 in the total sum of \$2,123.50, plus interest and penalties.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call 541-882-7228 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: William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601.

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

Date: February 26, 2009

Time: 10 a.m.

Place: 514 Walnut Avenue, Klamath Falls, Oregon 97601

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 William M. Ganong, Attorney at Law at 541-882-7228 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 statewide telephone contact number at **800-SAFENET or 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 **800-452-7636** 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 **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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Trustee name: William M. Ganong, Attorney at Law

Trustee phone number: 541-882-7228

Trustee signature: William M. Ganong Date: January 29, 2009