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NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.



William M. Ganong, Atty at Law

514 Walnut Avenue

Klamath Falls OR 97601

Trustee's Name and Address

Brian L. Curtis & Dolores Curtis

3917 Mazama Drive

Klamath Falls OR 97603

Second Party's Name and Address

After recording, return to (Name, Address, Zip):

William M. Ganong, Atty at Law

514 Walnut Avenue

Klamath Falls OR 97601

Until requested otherwise, send all tax statements to (Name, Address, Zip):

Brian L. Curtis & Dolores Curtis

3917 Mazama Drive

Klamath Falls OR 97603

2009-003129

Klamath County, Oregon



00061809200900031290040041

03/03/2009 09:14:18 AM

Fee: \$36.00

SPACE RESE
FOR
RECORDER'S

TRUSTEE'S DEED

February 26, 2009

THIS INDENTURE, Dated

William M. Ganong, Attorney at Law

, between

Brian L. Curtis and Dolores Curtis

, hereinafter

called trustee, and

hereinafter called the second party; WITNESSETH:

RECITALS: Cheryl A. Lazerman

, as grantor, executed and delivered to William M. Ganong, Successor Trustee

of Brian L. Curtis and Dolores Curtis as beneficiary, a certain trust deed

dated October 12, 2005, recorded on October 18, 2005, in the Records of

Klamath County, Oregon, in book/reel/volume No. M05 at page 66842, and/or as fee/file/instrument/microfilm/reception No. (indicate which). In that trust deed, the real property therein and hereinafter described

was conveyed by the grantor to the trustee to secure, among other things, the performance of certain obligations of the grantor to the beneficiary. The grantor thereafter defaulted in performance of the obligations secured by the trust deed as stated in the notice of default hereinafter mentioned, and such default still existed at the time of the sale hereinafter described.

By reason of the default, the owner and holder of the obligations secured by the trust deed, being the beneficiary therein named, or the beneficiary's successor in interest, declared all sums so secured immediately due and owing. A notice of default containing an election to sell the real property and to foreclose the trust deed by advertisement and sale to satisfy the asserting grantor's obligations was recorded on February 2, 2009, in the Records of Klamath County, in book/reel/volume No. 2009 at page 001167, and/or as fee/file instrument/microfilm/reception No. (indicate which), to which reference now is made.

After recording the notice of default, the undersigned trustee gave notice of the time for and place of sale of the real property, as fixed by the trustee and as required by law. Copies of the notice of sale were served pursuant to ORCP 7 D. (2) and 7 D. (3), or mailed by both first class and certified mail with return receipt requested, to the last known addresses of the persons or their legal representatives, if any, named in ORS 86.740 (1) and 86.740 (2)(a), at least 120 days before the date the property was sold. A copy of the notice of sale was mailed by first class and certified mail with return receipt requested to the last known address of the fiduciary or personal representative of any person named in ORS 86.740 (1), promptly after the trustee received knowledge of the disability, insanity or death of any such person. Copies of the notice of sale were served upon occupants of the property described in the trust deed in the manner in which a summons is served pursuant to ORCP 7 D. (2) and 7 D. (3) at least 120 days before the date the property was sold, pursuant to ORS 86.750 (1). If the foreclosure proceedings were stayed and released from the stay, copies of an amended notice of sale in the form required by ORS 86.755 (6) were mailed by registered or certified mail to the last known addresses of those persons listed in ORS 86.740 and 86.750 (1) and to the address provided by each person who was present at the time and place set for the sale which was stayed within 30 days after the release from the stay. The trustee published a copy of the notice of sale in a newspaper of general circulation in each county in which the real property is situated once a week for four successive weeks. The last publication of the notice occurred more than twenty days prior to the date of sale. The mailing, service and publication of the notice of sale are shown by affidavits and/or proofs of service duly recorded prior to the date of sale in the county records, those affidavits and proofs, together with the Notice of Default and Election to Sell and the notice of sale, being now referred to and incorporated in and made a part of this deed as if fully set forth herein. The undersigned trustee has no actual notice of any person, other than the persons named in those affidavits and proofs as having or claiming a lien on or interest in the real property, entitled to notice pursuant to ORS 86.740 (1)(b) or (1)(c).

The true and actual consideration for this conveyance is \$ 52,237.29 (Here comply with ORS 93.030.)

(OVER)



The undersigned trustee, on February 26, 2009, at the hour of 10 o'clock, A.M., in accord with the standard of time established by ORS 187.110, (which was the day and hour to which the sale was postponed as permitted by ORS 86.755 (2)) (which was the day and hour set in the amended notice of sale)* and at the place so fixed for sale, in full accordance with the laws of the State of Oregon and pursuant to the powers conferred upon the trustee by the trust deed, sold the real property in one parcel at public auction to the second party for the sum of \$ 52,237.29, the second party being the highest and best bidder at the sale, and that sum being the highest and best bid for the property.

NOW, THEREFORE, in consideration of that sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in the trustee by the laws of the State of Oregon and by the trust deed, the trustee does hereby convey unto the second party all interest which the grantor had or had the power to convey at the time of grantor's execution of the trust deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the trust deed in and to the following described real property, to-wit:

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 No. 3811-015B0-03800 and
Property ID No. 469004 and
Klamath County Assessor's Account No. 3811-015B0-03700 and
Property ID No. 468997

TO HAVE AND TO HOLD the same unto the second party and the second party's heirs, successors in interest and assigns forever.

In construing this instrument, and whenever the context so requires, the singular includes the plural; "grantor" includes any successor in interest to the grantor, as well as each and every other person owing an obligation, the performance of which is secured by the trust deed; "trustee" includes any successor trustee; "beneficiary" includes any successor in interest of the beneficiary first named above; and "person" includes a corporation and any other legal or commercial entity.

IN WITNESS WHEREOF, the undersigned trustee has hereunto executed this document. If the undersigned is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

* Delete words in parentheses if inapplicable.

William M. Ganong
William M. Ganong, OGB No. 78213

STATE OF OREGON, County of Klamath ss.

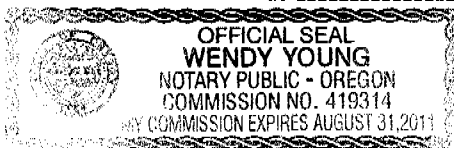
This instrument was acknowledged before me on February 26, 2009
by William M. Ganong, Successor Trustee

This instrument was acknowledged before me on _____

by _____

as _____

of _____



Wendy Young
Notary Public for Oregon
My commission expires 8.31.2011

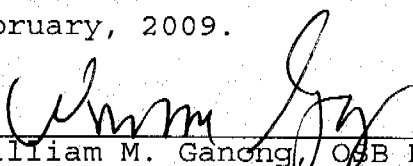
CERTIFICATE OF NON-MILITARY SERVICE

STATE OF OREGON, County of Klamath) ss.

I CERTIFY That I am the attorney for the current beneficiary under that certain trust deed in which Cheryl A. Lazerman, as grantor, conveyed to Aspen Title & Escrow, Inc., as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated October 12, 2005 and recorded October 18, 2005 in the mortgage records of said county, in Volume M05 at Page 66842 of the Mortgage Records of Klamath County, Oregon; thereafter the said trust deed was scheduled to be foreclosed by advertisement and sale at a trustee's sale on July 28, 2006, although on the date of the sale, Ms. Lazerman filed for protection under the U. S. Bankruptcy Code. On July 25, 2006, I had conducted a search, by internet, of the data banks of the Department of Defense Manpower Data Center by entering the name "Cheryl A. Lazerman" and the social security number provided by her to Aspen Title & Escrow, Inc. Based on the information provided by Cheryl A. Lazerman and entered by me in said data system search, the United States' Department of Defense Manpower Data Center provided a report to me that Cheryl A. Lazerman was not then on active duty. The said sale was rescheduled and held on February 26, 2009. On February 27, 2009, my assistant, Wendy Young, conducted a search, by internet, of the data banks of the Department of Defense Manpower Data Center. A copy of said search results is attached hereto. Based on the facts stated above, I reasonably believe that at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person on active duty in the military service as defined in the Servicemembers Civil Relief Act (50 USCS Appx. §§ 501, et seq.) (formerly Soldiers' and Sailors' Civil Relief Act of 1940).

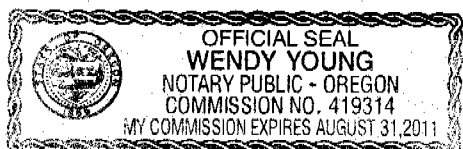
In construing this certificate, the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary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

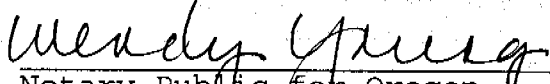
Dated this 27 day of February, 2009.


William M. Ganong, OSB No. 78213
Successor Trustee

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on February 27, 2009 by William M. Ganong as Successor Trustee.




Notary Public for Oregon
My Commission Expires: 8.31.2011

Department of Defense Manpower Data Center

FEB-27-2009 15:04:43



Military Status Report
Pursuant to the Servicemembers Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
LAZERMAN	CHERYL A.	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 "defenseink.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: BZMJDPWTAF A