

2009-005541

Klamath County, Oregon



00064648200900055410030037

AFTER RECORDING,  
RETURN TO:

04/22/2009 08:46:01 AM

Fee: \$31.00

Jim N. Slothower  
205 NW Franklin Ave  
Bend, OR 97701

STATE OF OREGON       )  
                                  ) ss  
County of Deschutes    )

**AFFIDAVIT OF MAILING  
NOTICE – OREGON MORTGAGE  
RESCUE FRAUD PROTECTION ACT**

I, JIM N. SLOTHOWER, being duly sworn, state as follows:

1. I am the successor trustee of a Trust Deed dated October 11, 2003 and recorded on October 17, 2003, at Volume M03, Page 77503 of Microfilm Records of Klamath County, Oregon encumbering the real property described as:

Lot 10 in Block 1 of Tract 1098 - SPLIT RAIL RANCHOS,  
according to the official plat thereof on file in the office of the  
County Clerk of Klamath County, Oregon

2. On March 17, 2009, I mailed certified true copies of the notice required by Section 20 of the Oregon Mortgage Rescue Fraud Protection Act, Chapter 19, Oregon Laws 2008, to the grantor of the trust deed and the occupant of the premises by certified mail return receipt requested and by first class mail and deposited same in the Post Office in Lake Oswego, Oregon with sufficient postage attached to the following persons to their last known address, to-wit:

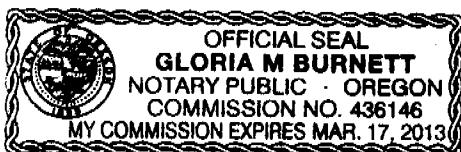
Bruce Marvin Whitmore  
Kathleen Ann Whitmore  
765 E. Buttercup  
Yamhill, OR 97148

3. Attached hereto is the original Notice-Oregon Mortgage Rescue Fraud Protection Act referenced above.

DATED this 17<sup>th</sup> day of March, 2009.

  
Jim N. Slothower

SUBSCRIBED AND SWORN to before me this 17<sup>th</sup> day of March, 2009.



  
Notary Public  
My Commission Expires:

**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:**

Lot 10 in Block 1 of Tract 1098 - SPLIT RAIL  
RANCHOS, according to the official plat thereof on  
file in the office of the County Clerk of Klamath  
County, 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 call "foreclosure."

The amount you would have had to pay as of February 28, 2009 to bring you mortgage loan current was \$1,750.00 plus late charges. 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 541-389-7001 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: Slothower & Petersen PC, Attorneys at Law, 205 NW Franklin Ave., Bend, OR 97709.

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

**DATE AND TIME:** July 29, 2009, at the hour of 10:00 o'clock AM

**PLACE:** In front of the main entry to the Klamath County Courthouse, 316 Main Street, Klamath Falls, County of Klamath, State of 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 within 5 days before the sale.
3. You can call Slothower & Petersen PC at 541-389-7001 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 property, 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 contact number at 1-800-SAFENET. 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/public/ris/ris.html](http://www.osbar.org/public/ris/ris.html). 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, contact the Oregon State Bar at the phone numbers indicated above or go to [www.osbar.org/public/ris/LowCostLegalHelp/LegalAid.html](http://www.osbar.org/public/ris/LowCostLegalHelp/LegalAid.html).

**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.