

2009-007695

Klamath County, Oregon



00067128200900076950050054

06/03/2009 10:59:00 AM

Fee: \$41.00

RECORDING COVER SHEET
Pursuant to ORS 205.234

After recording return to:

Northwest Trustee Services, Inc.
As successor trustee
Attention: Becky Baker
P.O. Box 997
Bellevue, WA 98009-0997

1st 1279132

1. AFFIDAVIT OF MAILING – TRUSTEE’S NOTICE OF SALE

Original Grantor(s) on Trust Deed: Stacy A. Denham and Kathy K. Frederick

Beneficiary: Mortgage Electronic Registration Systems, Inc. for BCK Capital Inc.

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

F41~

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice.

I gave notice of the sale of the real property described in the attached notice of sale by overnighting a copy thereof by United Parcel Service to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

Internal Revenue Service (OVERNIGHT)
Technical Services Advisory Group Mgr
915 Second Avenue MS W245
Seattle, WA 98174

1Z8V26610148163533

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, 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.

Each of the notices so mailed was certified to be a true copy of the original notice of sale, each such copy was contained in a sealed envelope, and was sent by me by United Parcel Service from Bellevue, Washington, on May 4, 2009. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

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

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

Shelley A. Davis

I certify that I know or have satisfactory evidence that Shelley A. Davis is the person who appeared before me, and said person acknowledged that ~~he~~/she signed this instrument and acknowledged it to be ~~his~~/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5-4-09

[Signature]
NOTARY PUBLIC in and for the State of
Washington, residing at Bellevue
My commission expires 2/1/13

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

**RE: Trust Deed from
DENHAM, STACY A. and FREDERICK, KATHY K.**

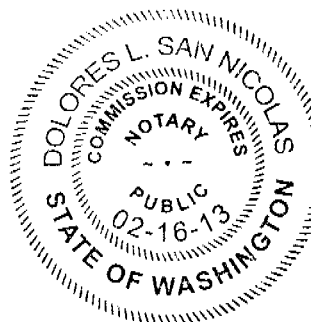
Grantor

to

**Northwest Trustee Services, Inc.,
Trustee**

File No. 7037.16500

**After recording return to:
Northwest Trustee Services, Inc.
Successor by merger to Northwest Trustee Services, PLLC
(fka Northwest Trustee Services, LLC)
Attn: Becky Baker
P.O. Box 997
Bellevue, WA 98009-0997**



October 2, 2008

Notice

Pursuant to the Federal Fair Debt Collection Practices Act: If you are the consumer who originally contracted the debt or if you assumed the debt, then you are notified that:

1. As of the date of this notice, you owe \$170,175.63. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check. For further information write or call:

**Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997
(425) 586-1900**

2. The creditor to whom the debt is owed is Chase Home Finance LLC/Chase Home Finance, LLC - Columbus OH.
3. Unless within 30 days after receipt of this notice you dispute the debt or any portion of it, we will assume the debt to be valid.
4. If you notify us in writing within 30 days after receipt of this notice that you dispute the debt or any part of it, we shall obtain verification of the debt and mail it to you.
5. If you request in writing within 30 days after receipt of this notice, we will provide you with the name and address of the original creditor, if different from the current creditor.

DENHAM, STACY A. and FREDERICK, KATHY K./7037.16500

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Stacy A. Denham and Kathy K. Frederick, as grantor, to First American Title Ins. Co., as trustee, in favor of Mortgage Electronic Registration Systems, Inc. for BCK Capital Inc., as beneficiary, dated 08/19/04, recorded 08/24/04, in the mortgage records of Klamath County, Oregon, as Vol. M04 Page 56171 and subsequently assigned to Chase Home Finance LLC by Assignment recorded as 2008-000335, covering the following described real property situated in said county and state, to wit:

Lot 23, Block 5, Tract 1037-Fifth Addition to Sunset Village, according to the official Plat thereof on file in the Office of the County Clerk, Klamath County, Oregon.

PROPERTY ADDRESS: 3608 CORONADO WAY
KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 of \$1,180.79 beginning 05/01/08; plus late charges of \$59.04 each month beginning 05/16/08; plus prior accrued late charges of \$10.39; plus advances of \$3,947.41; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$160,589.12 with interest thereon at the rate of 5.75 percent per annum beginning 04/01/08; plus late charges of \$59.04 each month beginning 05/16/08 until paid; plus prior accrued late charges of \$10.39; plus advances of \$3,947.41; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on **February 9, 2009** at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby 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 described real 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 or grantor's successors in interest acquired after the execution of the 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 for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. 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 then 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 obligation 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. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, 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.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

Northwest Trustee Services, Inc.

Dated: October 10, 2008

By Rebecca A. Baker
Assistant Vice President,
Northwest Trustee Services, Inc.

For further information, please contact:

Becky Baker
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997
(425) 586-1900
File No. 7037.16500/DENHAM, STACY A. and FREDERICK, KATHY K.

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

By Authorized Signer

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.