2009-007790 Klamath County, Oregon



Recording Requested By: Aspen Title & Escrow, Inc. 525 Main Street Klamath Falls, OR 97601

06/04/2009 03:10:16 PM

Fee: \$96.00

When Recorded Return To:

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

Until requested otherwise, send all tax statements:

ATE 66516

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

# **COVER SHEET**

#### **DOCUMENT:**

Affidavit of Mailing/Trustees Notice of Sale

**Affidavit of Service** 

**Affidavit of Publication** 

**Certificate of Non-Military Status & DOD Certificate** 

Affidavit of Compliance (HB360)

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

Jack D. Crone, Sr.

#### ORIGINAL BENEFICIARY ON TRUST DEED:

Chapel Mortgage Corporation, a New Jersey Corporation



AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 08-100043

# 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:

Jack D. Crone, Sr. 709 Prescott Street Klamath Falls, OR 97601

Klamath County Tax Department 305 Main Street, Room 121 Klamath Falls, OR 97601

Klamath County Tax Department P.O. Box 340 Klamath Falls, OR 97601

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 February 20, 2009. 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, tru includes corporation and any other legal or comme	<u>-</u>
	Kelly D. Sutherland
State of Washington )	
County of Clark )	
On this 2 day of Jove, in the year 2009 in and for said County and State, personally appear me to be the person whose name is subscribed to the executed.	red Kelly D. Sutherland personally known to
Witness my hand and official seal  Well with the wind with the wind and official seal  Witness my hand and official seal  Witness my hand and official seal  Witness my hand and official seal	GENEVIEVE LARSON NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES APRIL 19. 2013

• 1

#### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Jack D. Crone, Sr., as grantor to Amerititle, as Trustee, in favor of Chapel Mortgage Corporation, as Beneficiary, dated February 21, 2003, recorded February 27, 2003, in the mortgage records of Klamath County, Oregon, in Volume M03, at Page 12057, beneficial interest having been assigned to Deutsche Bank National Trust Company, as Trustee for the registered holders of CDC Mortgage Capital Trust 2003-HE4, Mortgage Pass-Through Certificates, Series 2003-HE4, as covering the following described real property:

Lot 4 in Block 66 of Lakeview Addition to the City of Klamath Falls, according to the official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

#### COMMONLY KNOWN AS: 709 Prescott Street, 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 \$662.04, from August 1, 2008, and monthly payments in the sum of \$615.65, from October 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:

\$64,401.29, together with interest thereon at the rate of 11.625% per annum from July 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 June 22, 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: 2/70/2007

KELLY 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

ROBERT W. BOLENBAUGH

08100043 / CRONE ASAP# 2998953

# **SHAPOR**

# AFFIDAVIT OF SERVICE

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 wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

#### 709 Prescott Street Klamath Falls, OR 97601

By delivering such copy, personally and in person to <u>Suzette "Doe"</u>, at the above Property Address on February 19, 2009 at 1:07 PM.

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

SUBSCRIBED AND SWORN BEFORE ME this Library 2009

by Robert Bolenbaugh.

Wagareff, Welson Notary Public for Oregon Robert Bolenbaugh

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue

Portland, OR 97205 (503) 241-0636

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

189849

## Affidavit of Publication

## STATE OF OREGON, COUNTY OF KLAMATH

I, Heidi Wright, Publisher, being first duly sworn, depose and say that I am 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

Legal # 10982		
Notice of Sale/Jac	k D. Crone, Sr.	
a printed conv of v	which is hereto annexed,	
•	he entire issue of said	
	( 4 <u>)</u> Four	
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Insertion(s) in the	e following issues:	
March 4, 11, 18,	25, 2009	
<u>.                                    </u>		
Total Cost:	\$1,051.43	
, \	\ - \   \	
	In One	
Subscribed and so before me on:	worn by Heidi Wyfight March 25, 2009	
<u> </u>		
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1) hors	a Cuphio	
<i>''UUA' U</i>		



My commission expires May 15, 2012

Notary Public of Oregon

#### TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Jack D. Crone. Sr., as grantor to Amerititle, as Trustee. in favor of Chapel Mortgage Corporation, as Beneficiary, dated February 21, 2003, recorded February 27, 2003, in the mortgage records of Klamath County. Oregon. in Volume M03, at Page 1 2057, beneficial interest having been assigned to Deutsche Bans: National Trust Company, as Trustee for the registered holders of CDC Mortgage Capital Trust 2003-HE4. Mortgage Pass-Through Certificates. Series 2003-HE4, as covering the following described real property: Lot 4 in Block 66 of Lakeview Additions to the City of Klamath Falls, according to the Official plat thereof on file in the Office Lympoly Clerk of Klamath County, Oregon. COMMONLY KNOWN AS: 709 Prescott Street, 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 (Iced 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 Monthly payments in the sum of \$662.04, front August 1, 2008, and monthly payments in the sums of \$615.65, from October 1, 2008, together with all costs, disbursements, and or fees incurred or paid by the satisfies and of 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 (feed immediately due and payable, said sum being the following, to-wit: \$64,401.29, together with interest thereon at the rate of 11.625% per annum from July 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 June 22, 2009, at the hour of 10:00 AM PT, in accord kith the standard time established by ORS 187.110. at the Main entrance of the Klamath County Courthouse, located at 316 plain 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 grants 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 by 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 neces-sary 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 Ices not ex-ceeding the amounts provided by said ORS 86.75 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 adspective successors in interest, it 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 he construed to be an attempt to collect the outstanding indebtedness or hold you personally liable to the debt. Dated: 2/17/09 By: KELLY D. SUTHERLAND Successor Trustee SHAPIRO & SUTHERLAND, LLC 550T N.E. 109th Court, Suite N Vancouver, WA 98662 www.shapiroattorneys.com/wa WA 98662 www.shapiroattorneys.com/wa Telephone: (360) 260-2253 Toll-free: 1-800-970-5647 S&S 08-100043 ASAP# 2998953 03/04/2009, 03/11/2009, 03/18/2009, 03/25/2009 #10982 March 4, 11, 18, 25, 2009. AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 Telephone:(360) 260-2253 08-100043

# CERTIFICATE OF NON-MILITARY SERVICE

STATE OF	WASHINGTON	)
		) SS
County of _	CLARK	)

THIS IS TO CERTIFY THAT I, Kelly D. Sutherland, am the Successor Trustee of that certain trust deed serviced by Deutsche Bank National Trust Company, as Trustee for the registered holders of CDC Mortgage Capital Trust 2003-HE4, Mortgage Pass-Through Certificates, Series 2003-HE4,, the current beneficiary, in which Jack D. Crone, Sr.,, as grantor, conveyed to Amerititle, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated February 21, 2003, and recorded February 27, 2003, in the mortgage records of said county, in Book No. Volume M03, at Page 12057, thereafter a Notice of Default with respect to said trust deed was recorded February 17, 2009, as Document/Instrument/Recorder's Fee No. Instrument No. 2009-2340, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed is scheduled to be sold at the trustee's sale on June 22, 2009. I reasonably believe 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 in the military service as defined in Article I of the "Soldiers' and Sailor's Civil Relief Act of 1940," as amended, as evidenced by the attached Department of Defense certificate(s), or legally incompetent under the laws of the State of Oregon.

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.

	Kelly D. Sutherland
	Successor Trustee
STATE OF WASHINGTON )	
΄ S	S.
COUNTY OF CLARK )	
SUBSCRIBED AND SWORN to before 20 00, by Kelly D. Sutherland, Success	me this 2nd day of June
20 0 1, by Kelly D. Butherland, Buccess	of Trustee.
Notary Public for Washington My commission expires  A 19 2	GENEVIEVE LARSON NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES APRIL 19, 2013

Loan #:

32073868

Department of Defense Manpower Data Center

FEB-10-2009 14:52:39



Military Status Report Pursuant to the Servicemembers Civil Relief Act

<b>≪</b> Last Name	First/Middle	Begin Date	Active Duty Status	Service/Agency
CRONE	JACK	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 Mr. Snavely-Dison

Mary M. Snavely-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 "defenselink.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: DBSVWCQLXZ

AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 08-100043

08-100045	
TRUSTEE'S	AFFIDAVIT AS TO COMPLIANCE TO HB3630
State of Washington )	
County of Clark )	
I, Kelly D. Sutherland, being first	duly sworn, depose, say and certify that:
grantor to Amerititle as trustee, in February 27, 2003, in the mortgage	certain trust deed executed and delivered by Jack D. Crone, Sr., as a which Chapel Mortgage Corporation is beneficiary, recorded on ge records of Klamath County, Oregon in Volume M03, at Page 12057, real property situated in said county:
Lot 4 in Block 66 of Lake plat thereof on file in the	eview Addition to the City of Klamath Falls, according to the official Office of the County Clerk of Klamath County, Oregon.
Commonly known as: 70	9 Prescott Street, Klamath Falls, OR 97601
I hereby certify that on February copy of the notice by registered o the following named persons:	17, 2009, the attached notice of risk of loss was furnished by mailing a r certified mail, return receipt requested, and first class mail to each of
Jack D. Crone, Sr.	Occupant(s)
709 Prescott Street	709 Prescott Street
Klamath Falls, OR 97601	Klamath Falls, OR 97601
The word "trustee' as used in this deed first mentioned above.	affidavit means any successor-trustee to the trustee named in the trust
	Mer
	Kelly D. Sutherland
State of Washington	
County of Clark	
said County and State, personally	the year 2009, before me the undersigned, a Notary Public in and for appeared Kelly D. Sutherland personally known to me to be the person instrument and acknowledged that he executed.
Witness my hand and official sea	d CCNCVI

Notary Public My Commission Expires 4 19 2013 NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES APRIL 19, 2013

#### **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 709 Prescott Street, 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'.

In order to bring your mortgage loan current, the amount you need to pay as of today, February 17, 2009 is \$6,377.57.

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 #: 08-100043

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

June 22, 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 Ocwen Loan Servicing, LLC at 877-596-8580 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) 684-3763, or toll-free in Oregon (800)452-7636 at or you may visit its website at: http://www.osbar.org/public/ris/ris.html#referral. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and 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.

DATED: February 17, 2009

Kelly D. Sutherland, Shapiro & Sutherland, LLC

Trustee signature:

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