2009-008875 Klamath County, Oregon

00068559200900088750050057

RETURN TO: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, OR 97601

06/26/2009 02:55:02 PM

Fee: \$41.00

br 1356533

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON

ss:

County of Klamath

I, Andrew C. Brandsness, being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned, 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 beneficiary's successor in interest named in the attached original notice of sale given under the terms of that contain the dead described in the state. under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached trustee's notice of sale by mailing copies thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-

Val Paulson Trial Court Administrator 316 Main Street Klamath Falls, OR 97601

Roy Halcomb 101 Stonefield Court Warner Robins, GA 31088

Carter-Jones Collection Service, Inc. Attn. Kent Pederson, its registered agent 1143 Pine Street Klamath Falls, OR 97601

Kingsley W. Click State Court Administrator Supreme Court Building 1163 State Street Salem OR 97301-2563

and Mrs. Clarence Barron 15371 Oaklawn Drive Ponchatoula, LA 70454

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) and any person, including the Department of Revenue or an 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 by the trustee Michael P. Rudd. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on March 5, 2009. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt, with postage thereon in the amount sufficient to accomplish the same. Each such notice 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 success trustee, and "person" includes a corporation and any other legal or commercial entity. "trustee" includes successor

Andrew C. Brandsness

STATE OF OREGON

County of Klamath

Personally appeared before me this  $\frac{5}{100}$  day of March, 2009, Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.

OFFICIAL SEAL NANCY L MANN NOTARY PUBLIC OREGON COMMISSION NO. 420689 MY COMMISSION EXPIRES NOVEMBER 1, 2011

Notary Public for Oregon

Commission expires:

## NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Michael Halcomb, Grantor; First American Title Insurance Company of Oregon, Trustee; and Sylvia Rosandich, Beneficiary, recorded in Official/Microfilm Records, Volume 2006, Page 019589, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 8343 Warbler Drive, Bonanza, OR 97623 ("Property"):

Lot 44 Block 125 Klamath Falls Forest Estates Highway 66 Unit Plat No. 4, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to pay the \$300 installment due September 28, 2008 and monthly installments thereafter; failed to pay 2008-2009 Klamath County Real Property Taxes.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

\$20,529.98 plus interest thereon at the rate of 7% per annum from August 1, 2008, until paid; 2008-2009 Klamath County Real Property Taxes in the amount of \$207.46, plus interest and penalties, if any, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on July 15, 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: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said 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 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 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 sum 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 singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: March 3, 2009.

Michael P. Rudd, Successor Trustee
411 Pine Street
Klamath Falls, OR 97601

STATE OF OREGON )
) ss.
County of Klamath )

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

Michael P. Rudd, Successor Trustee

RETURN TO: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, OR 97601

## TRUSTEE'S AFFIDAVIT OF SERVICE ON OCCUPANTS

STATE (	ЭF	C	REGON	)	
				)	SS
County	of	Ξ	Klamath	)	

I, Michael P. Rudd, being first duly sworn, depose, say and certify that:

I am the successor trustee of that certain trust deed executed and delivered by Michael Halcomb as grantor to First American Title Insurance Company of Oregon as trustee in which Sylvia Rosandich is beneficiary, recorded on September 28, 2006 in the mortgage records of Klamath, Oregon, in book/volume No. 2006 at page 019589, covering the real property described therein.

I hereby certify that on March 5, 2009 the occupant(s) of the real property described in the above-referenced trust deed were served with a true copy of the attached Notice of Default and Election to Sell and of Sale. I further certify that pursuant to ORCP 7D(2)(b) true copies of the Notice of Default and Election to Sell and of Sale were mailed to the occupants with a statement of the date, time, and place at which substituted service was made. The proof of service is attached hereto.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deed first mentioned above.

STATE OF OREGON ) ss. County of Klamath )

Personally appeared before me this 30 day of March, 2009, Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed

OFFICIAL SEAL **NANCY L MANN** NOTARY PUBLIC OREGON < COMMISSION NO. 420689 MY COMMISSION EXPIRES NOVEMBER 1, 2011

Notary Public for Oregon

My Commission expires: //-/-//

# PROOF OF SERVICE JEFFERSON STATE ADJUSTERS

STATE OF: Oregon COUNTY OF: Klamath I hereby certify that I served the foregoing individuals or other legal entities to copies or original, certified to be such by the Attorney for the Plaintiff/Defenda	be served, named below, by delivering or leaving true ant, as follows: <b>TRUSTEE'S NOTICE OF SALE</b>
FOR THE WITHIN NAMED: Occupants of 8343 Warbler Dr. Bonanza, OR	97623
PERSONALLY SERVED: Original or True Copy to within named, personal	ally and in person to _at the address below.
SUBSTITUE SERVICE: By delivering an Original or True Copy to_, a pe	
2 <sup>nd</sup> Attempt: March 13, 2009 3:14 PM Po	osted osted osted
SUBSTITUTE SERVICE MAILER: That on the day of March 23 addressed to All Known Occupants at the address stated in the Trustee's Nat which substitute service was made.  Signed	, 2009 , I mailed a copy of the Trustee's Notice of Sale Notice of Sale with a statement of the date, time, and place
8343 Warbler Dr. Bonanza, OR 97623 ADDRESS OF SERVICE  I further certify that I am a competent person 18 years of age or older a State of Oregon and that I am not a party to nor an officer, director, or a Corporation or otherwise, that the person, firm or corporation served by Corporation named in the action.  March 5, 2009  12:00 PM  TIME OF SERVICE  or non occupancy  By:	employee of nor attorney for any party
Subscribed and sworn to before on this 23rd day of March, 2009.	
OFFICIAL SEAL  MARGARET A NIELSEN  NOTARY PUBLIC-OREGON  COMMISSION NO. 426779  MY COMMISSION EXPIRES APRIL 12, 2012	Notary Public for Oregon

#### Affidavit of Publication

#### STATE OF OREGON. **COUNTY OF KLAMATH**

I, Jeanine P. Day, Business Manager, being first duly sworn, depose and say that I am the principal clerk of 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 # 11173 Notice of Sale/Michael Halcomb		
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for:  [ 4 ]  Four		
Insertion(s) in the following issues:		
May 2, 9, 16, 23, 2009		

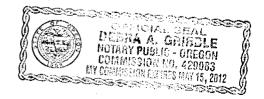
Total Cost:

\$958.09

Subscribed and sworn by Leanine P Day before me on: May 23, 2009

Notary Public of Oregon

My commission expires May 15, 2012



# WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

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Michael Halcomb, Grantor; First American Title Insurance Company of Oregon, Trustee; and Sylvia Rosandich, Beneficiary, recorded in Official/Microfilm Records, Volume 2006, Page 019589, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 8343 Warbler Drive, Bonanza, OR 97623 ("Property"):

Lot 44 Block 125 Klamath Falls Forest Estates Highway 66 Unit Plat No. 4, according to the official plat thereof on file in the office of the County Clerk of Klamath County,

The defaults for which foreclosure is made is grantor's Failure to pay when due the following sums:
Failed to pay the \$300 installment due September 28, 2008 2009 Klamath County Real Property Taxes.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to wit:

\$20,529.98 plus interest thereon at the rate of 7% per annum from August 1, 2008, until paid; 2008-2009 Klamath County Real Property Taxes in the amount of \$207.46, plus interest and penalties, if any, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on July 15, 2009, at the hour of 10:00 o'clock a.m., in accord with the standard of time estab-lished by ORS 187.110) at the following place: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the high-est bidder for cash the interest in the above-described

(Continued in next column)

#### (Continued from previous column)

Property, which the grantor had or had power to convey Property, which the grantor had or had power to convey at the time of the execution by grantor of the said 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 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, the have this foreclosure proceeding dismissed and the to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due tother than such portion of the principal as would not then be due had no default occurprincipal 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 sum 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 singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: March 3, 2009. /s/ Michael P. Rudd, Successor Trustee

411 Pine Street Klamath Falls, OR 97601

STATE OF OREGON)s County of Klamath)s

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

/s/ Michael P. Rudd, Successor Trustee

#11173 May 2, 9, 16, 23, 2009.