**2009-016299**Klamath County, Oregon



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

12/31/2009 01:41:20 PM

Fee: \$72.00

When Recorded Return To:

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

Until requested otherwise, send all tax statements:

ATE 67063

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

# **COVER SHEET**

#### **DOCUMENT:**

Affidavit of Mailing

Affidavit of Service/Posting

Affidavit of Publication

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

Charles W. Messick and Kimberly J. Messick

## ORIGINAL BENEFICIARY ON TRUST DEED:

Bruce E. Brink

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



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

#### 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

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 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-wit:

Charles W. Messick 2110 Kimberly Drive Klamath Falls, OR 97603

Kimberly J. Messick 2110 Kimberly Drive Klamath Falls, OR 97603 District Director Internal Revenue Service Attn: Chief, Special Procedures Desk 915 Second Avenue M/S 246 Seattle, WA 98174

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 September 3, 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 recorded.

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

Andrew C. Brandsness

STATE OF OREGON

County of Klamath

SS.

Personally appeared before me this \_\_\_\_\_ day of September, 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 My 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:

Charles W. Messick and Kimberly J. Messick, husband and wife, Grantor; Aspen Title & Escrow, Inc., Trustee; and Bruce E. Brink, Beneficiary, recorded in Official/Microfilm Records, Volume M05, Page 59062, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 833 East Main Street, Klamath Falls, Oregon ("Property"):

Lot 595, Block 108, MILLS ADDITION TO THE CITY OF KLAMATH FALLS, according to the official plat thereof on file in the office of the 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 make the monthly payment of \$1,537.83 due January 12, 2009, and monthly payments thereafter.

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:

\$192,934.74 plus interest thereon at the rate of 8.5% per annum from January 1, 2009 and late fees in the amount of \$615.12, 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 January 14, 2010, 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: September 2, 2009 | Mand Rendel                        |
|--------------------------|------------------------------------|
|                          | Michael P. Rudd, Successor Trustee |
|                          | 411 Pine Street                    |
|                          | Klamath Falls, OR 97601            |
| STATE OF OREGON )        |                                    |
| ) s                      | 3.                                 |
| 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, Success | or Trustee |
|--------------------------|------------|

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

#### TRUSTEE'S AFFIDAVIT OF SERVICE ON OCCUPANTS

STATE OF OREGON )
) ss.
County of 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 Charles W. Messick and Kimberly J. Messick, husband and wife as grantor to Aspen Title & Escrow, Inc. as trustee in which Bruce E. Brink is beneficiary, recorded on July 29, 2005 in the mortgage records of Klamath, Oregon, in book/volume No. M05 at page 59062, covering the real property described therein.

I hereby certify that on September 8, 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 return 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.

Michael P. Rudd

STATE OF OREGON )
) ss.
County of Klamath )

Personally appeared before me this day of September, 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<br>COUNTY OF: Klamath<br>I hereby certify that I served<br>copies or original, certified to | the foregoing individuals or ot<br>be such by the Attorney for t                           | ther legal entitie<br>he Plaintiff/Defe | ies to be served, named below, by delivering or leaving true fendant, as follows: <b>TRUSTEE'S NOTICE OF SALE</b>  |    |
|--|--|---|--|----|
| FOR THE WITHIN NAMED:  | Occupants of Occ of 833 Ea   | ast Main St. Kla                        | lamath Falls, OR 97601   |    |
| PERSONALLY SERVE   | c); Original or True Copy to wit   | hin named, pers                         | rsonally and in person toat the address below.   |    |
| SUBSTITUE SERVICE: of the within named at said   |  | True Copy to_, a                        | , a person over the age of 14 who resides at the place of abo  | Эb |
| 1 <sup>st</sup> Attempt:<br>2 <sup>nd</sup> Attempt:<br>3 <sup>rd</sup> Attempt:                             | September 8, 2009 September 11, 2009 September 14, 2009 Y: I certify that I received the v | 4:22 PM<br>4:25 PM<br>5:40 PM           | s to the Main Entrance of the address below.  Posted Posted Posted nt(s) for service on and after personal inspection, I found t   | he |
| SUBSTITUTE SER' Sale addressed to All Knov place at which substitute se                                      | <u>n Occupants</u> at the address  | stated in the T                         | tember 17, 2009 . I mailed a copy of the Trustee's Notice of Trustee's Notice of Sale with a statement of the date, time, and the statement of the date, and the statement of the date of the da | nd |
| State of Oregon and that I   | a competent person 18 year<br>am not a party to nor an of<br>that the person, firm or con  | fficer, director                        | lder and a resident of the state of service of the or, or employee of nor attorney for any party, wed by me is the identical person, firm, or  |    |
| Subscribed and sworn to be   | fore on this 16 day of Sep   | otember , 2009.                         | By: Garle Jacker  Property Lielsen  Notary Public for Oregon   |    |
| NOTARY P   | ET A NIELSEN<br>UBLIC-OREGON<br>ION NO. 426779<br>KPIRES APRIL 12, 2012                    | ·                                       |  |    |

## **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

Notice of Default and Election to Sell and of Sale

Messick
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:

October 31, November 7, 14, 21, 2009.

Total Cost: \$913.36

Subscribed and sworn by Jeanine P Day before me on: December 2, 2009

Notary Public of Oregon

My commission expires May 15, 2012



# NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

WE ARE ATTEMPTING TO COLLECT A DEBT AND
ANY INFORMATION OBTAINED WILL BE USED FOR
THAT PURPOSE

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

made, as rollows:
Charles W. Messick and Kimberly J. Messick, husband and wife, Grantor; Aspen Title & Escrow, Inc., Trustee; and Bruce E. Brink, Beneficiary, recorded in Official/Microfilm Records, Yolume M05, Page 59062, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 833 East Main Street, Klamath Falls, Oregon ("Property"):

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The defaults for which foreclosure is made is grantor's failure to pay when due the country survives. Falled to make the monthly payment of \$1,537.83 due January 12, 2009, and

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: \$192,934.74 plus interest thereon at the rate of 8.5% per annum from January 1, 2009 and late fees in the amount of \$615.12, 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 January 14, 2010, at the hour of 10:00 o'clock ā.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 ching and the cast of 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 mounts 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: September 2, 2009.
/s/Michael P. Rudd
Michael P. Rudd, Successor Trustee
411 Pine Street
Kiamath Falls, OR 97601

STATE OF OREGON, County of Klamath) ss. I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

/s/Michael P. Rudd Michael P. Rudd, Successor Trustee #11728 October 31, November 7, 14, 21, 2009