2010-002941 Klamath County, Oregon



03/04/2010 03:36:15 PM

Fee: \$132.00

After Recording Return to: Bishop, White & Marshall, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101

Ref: Stalcup, Robert E. Jr. and Kathryn Ann - 488.0921531

Recorde	d herein are the following:
	Affidavit(s) of Mailing #
	Proof(s) of Service #
	Affidavit of Publication
	Certificate(s) of Mailing #
	Affidavit of Non-Occupancy
	Affidavit of Mailing Danger Notice
	Affidavit of Beneficiary or Beneficiary's Agent

14 1498355 TRUSTEE'S NOTICE OF SALE

NOTICE: DUE TO THE ORDER ENTERED IN YOUR BANKRUPTCY, YOU ARE NOT PERSONALLY LIABLE FOR THE UNPAID BALANCE ON YOUR LOAN WITH THE BENEFICIARY, ITS SUCCESSORS IN INTEREST AND/OR ASSIGNEES. HOWEVER, THE BENEFICIARY RETAINS A DEED OF TRUST DESCRIBED BELOW WHICH IS SUBJECT TO FORECLOSURE IN ACCORDANCE WITH THE LAWS OF THE STATE OF OREGON. AS OF THE DATE OF THIS NOTICE, THE BALANCE TO PAY OFF THE DEED OF TRUST IS \$216,194.35, PLUS ANY FORECLOSURE FEES AND COSTS AND ADVANCES PERMITTED IN THE DEED OF TRUST AND IDENTIFIED BELOW, IF ANY. INTEREST, FEES AND COSTS WILL CONTINUE TO ACCRUE AFTER THE DATE OF THIS NOTICE. UNLESS YOU DISPUTE THE VALIDITY OF THE DEED OF TRUST OR THE BALANCE REQUIRED TO PAY IT OFF OR ANY PORTION THEREOF WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL ASSUME THIS BALANCE IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN THE 30-DAY PERIOD THAT THE DEED OF TRUST OR THE BALANCE TO PAY OFF THE DEED OF TRUST OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE BALANCE REQUIRED TO PAY OFF THE DEED OF TRUST WILL BE OBTAINED AND WILL BE MAILED TO YOU. UPON WRITTEN REQUEST, WITHIN 30 DAYS, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR, WILL BE PROVIDED.

NOTICE: ALTHOUGH WE ARE A DEBT COLLECTOR, THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT TO RELAY INFORMATION REGARDING YOUR DEED OF TRUST. ANY INFORMATION YOU PROVIDE WILL BE USED FOR PURPOSES OF FORECLOSING THE DEED OF TRUST DESCRIBED BELOW.

Reference is made to that certain trust deed made by Robert E. Stalcup Jr. and Kathryn Ann Stalcup, as tenants by the entirety, as grantor, to U.S. Bank Trust Company, National Association, as trustee, in favor of U.S. Bank National Association ND, as beneficiary, dated January 2, 2007, recorded January 8, 2007, in the mortgage records of Klamath County, Oregon, as Recording Number 2007-000293, covering the following described real property situated in said county and state, to-wit:



Trustee's Notice of Sale – Page 1 FC-OR NODNTSPUB

Parcel 2 of Land Partition 28-02, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, being a portion of Lots 53, 54 and 55 Block 1, Tract 1060, Sun Forest Estates, lying in the Northwest quarter of Section 36, Township 23 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon.

Together with that certain 27 x 66, HBOS Manuf manufactured home bearing VIN No. GWOR23 N25728 AB, and more fully described in that certain Title Elimination document filed with the Recorder of Klamath County, Oregon on January 9, 2002 under Recording No. Volume M02, Page 1459.

Both the beneficiary and the trustee, David A. Weibel, will 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 Statues 86.753(3); the default for which the foreclosure is made is grantor's failure to pay the following sums:

1. Monthly Payments:

Delinquent Monthly Payments Due from 5/8/2009 through 11/8/2009:

7 payment(s) at \$1,581.66

Total Payments: Late Charges: \$11,071.62

6 late charge(s) at \$72.40

for each monthly payment not made within 15 days of its due date

Total Late Charges
Property Inspection Fees
THE SUM OWING ON THE OBLIGATION SECURED BY
THE TRUST DEED:

\$434.40

\$95.00

\$11,601.02

2. Delinquent Real Property Taxes, if any.

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 sums being the following, to wit:

Unpaid balance is \$216,194.35 as of November 19, 2009. In addition there are attorney's fees and foreclosure costs which as of the date of this notice are estimated to be \$2,500.00. Interest, late charges and advances for the protection and preservation of the property may accrue after the date of this notice

WHEREFORE, notice hereby is given that the undersigned trustee, David A. Weibel, on March 31, 2010 at the hour of 11:00 am, in accord with the standard of time established by ORS 187.110, at the front entrance to the County Courthouse, located at 316 Main Street, Klamath Falls, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real 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 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 that is not later than 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), paying all advances authorized under the trust deed, including all costs and expenses incurred in enforcing the obligation and trust deed, and by curing any other default complained of therein 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.

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.

DATED: November 25, 2009.

David A. Weibel, Trustee

STATE OF WASHINGTON
) ss.

COUNTY OF KING
)

On this <u>26</u> day of November, 2009, personally appeared David A. Weibel, who acknowledged that s/he signed the within foregoing instrument as his/her free and voluntary act and deed for the uses and purposes therein mentioned.



Angelique D. Connell
Notary Public for Washington
Residing at: King County
My Commission Expires: 9/11/12

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

For Information Call: Bishop, White & Marshall, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101 (206) 622-7527

NOTICE TO TENANTS

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement.

If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale.

If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out.

To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease, you must give the trustee a copy of the rental agreement. If you do not have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is March 1, 2010. The name of the trustee and the trustee's mailing address are listed on this notice.

Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so.

If you believe you need legal assistance with this matter, you may contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

David A. Weibel, Trustee Bishop, White & Marshall, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101 (206) 622-7527

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 Web site at: www.osbar.org. 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, go to http://www.oregonlawhelp.org.



ATTORNEYS AT LAW

WILLIAM I. BISHOP, JR "
KRISTAL I. WHITE"

KRISTAL I. WHITE"

ANN I. MARSHIAI I.
DAVID A. WEIBEL*

ERIN M. STINES

LAURIE K. FRIEDL*

ANNET TE COOK

HALLIE N. BENNETT """

BARBARA L. BOLLERO

JEFFREY S. MACKIE

Of Counsel KENNARD M. GOODMAN

- Also Admitted in Oregon
- ** Also Admitted in Idaho *** Also Admitted in Alaska
- **** Also Admitted in California
- ***** Admitted in California
 *******Also Admitted in Illinois

720 OLIVE WAY, SUITE 1301 SEATTLE, WASHINGTON 98101-1801

> TELEPHONE (206) 622-5306 FAX (206) 622-0354

NOTICE

If you are the borrower in the deed of trust transaction described in this notice, and you are a member of the armed forces who is on active military duty, or are a member of the National Guard and are deployed for active duty, please contact our office immediately to discuss alternatives to this foreclosure proceeding.

AFTER RECORDING RETURN TO:

Bishop, White & Marshall, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101 Attn: Emily Doherty

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON)
COUNTY OF KING) ss)

I,Saeng Deng, 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 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 mailing a copy 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:

See 'Mailing List'attached hereto and incorporated herein by this reference

Said persons include (a) the grantor(s) 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 by David A. Weibel, trustee named in said notice; each said copy was contained in a sealed envelope, 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 and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after 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.

SUBSCRIBED AND SWORN TO before me this 25 day of November, 2009

Angelique D. Connell NOTARY PUBLIC in and for the

State of Washington, residing at: King County My Appt Expires: 9/11/12

Stalcup, Robert E. Jr. and Kathryn Ann 488.0921531

MAILING LIST

GRANTORS AND ALL OTHER PARTIES:

Occupants of the Premises 145586 Lanewood Dr La Pine, OR 97739

Robert E. Stalcup, Jr. 145586 Lanewood Dr La Pine, OR 97739

Kathryn Ann Stalcup 145586 Lanewood Dr La Pine, OR 97739

Robert E. Stalcup, Jr. c/o Lawrence W. Erwin, atty 221 NW Lafayette Ave Bend, OR 97701-1927

Kathryn Ann Stalcup c/o Lawrence W. Erwin, atty 221 NW Lafayette Ave Bend, OR 97701-1927

Estate Administration Unit Attn: Kenneth R. Ryder Oregon Dept of Human Services P.O. Box 14021 Salem, OR 97309-5024

Sun Forest Estates Property Owners c/o Ecoff and Gisler 1135 Magnolia Ave Oxnard, CA 93030

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:

Street

address: 145586 Lanewood Dr

City: La Pine State: OR ZIP: 97739

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.' The amount you would have had to 10/1/2009 to bring your mortgage

was \$ 8365.30

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 1-888-456-2622

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 By certified mail to:	
	U.S. Bank Consumer Finance
	Foreclosure Dept.
	205 W. 4th St, CN-OH-X5-Fl
	Cincinnati OH 45202
	03/31/2010 At 11:00 am
PROPERTY WILL BE SOLD IF YOU	at the front entrance to the
DO NOT TAKE ACTION:	County Courthouse, located at
	316 Main Street, Klamath Falls,
	State of Oregon

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 Ryan Koenig at 1-888-456-2622 to request that your lender 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 phone number of an organization near you, please call the statewide phone contact number at 800-SAFENET (800-723-3638). 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 Web site at: www.osbar.org. 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, go to http://www.oregonlawhelp.org.

Your lender may be willing to modify your loan to Reduce the interest rate, reduce the monthly payments or both. You can get information about possible loan modification programs by contacting your lender at 1-888-456-2622. If you can't reach your lender, you may contact the trustee at the telephone number at the bottom of this notice. If you have already entered into a loan modification with your lender, it is possible that you will not be able to modify your loan again unless your circumstances have changed. Your lender is not obligated to modify your loan.

You may request to meet with your lender to discuss options for modifying your loan. During discussions with your lender, you may have the assistance of a lawyer, a housing counselor or another person of your choosing. To receive a referral to a housing counselor or other assistance available in your community, call this toll-free consumer mortgage foreclosure information number: 800-SAFENET (800-723-3638). Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: 800-SAFENET (800-723-3638).

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "LOAN MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY 12/25/01, WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

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.

Date: November 25, 2009

Trustee name (print): David A. Weibel

Trustee

signature: By_____

Trustee phone number: (206) 622-5306

LOAN MODIFICATION REQUEST FORM

To: Robert E. Stalcup Jr. and Kathryn Ann Stalcup, as tenants by the entirety 145586 Lanewood Dr La Pine, OR 97739

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "LOAN MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY 12/25/09, WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW. THE FORM SHOULD BE MAILED TO:

U.S. Bank Consumer FinanceForeclosure Dept.205 W. 4th St, CN-OH-X5-Fl

Cincinnati, OH 45202

COMPLETE NAME OF ALL GRANTORS (BORROWERS) ON DEED OF TRUST	Robert E. Stalcup Jr. and Kathryn Ann Stalcup, as tenants by the entirety
PROPERTY ADDRESS	145586 Lanewood Dr La Pine, OR 97739
CURRENT ADDRESS FOR ALL GRANTORS	
TELEPHONE NUMBERS OF GRANTORS	
ELECTRONIC MAIL ADDRESSES (IF ANY)	

- 1. You can contact your lender by telephone during regular business hours for details regarding your delinquency and to obtain repayment information about your loan at 1-888-456-2622.
- 2. Your lender may ask you to disclose current information about your income and expenses that may affect your eligibility for a loan modification.

DATED: 11/2

Trustee name: David A. Weibel

Telephone: (206) 622-5306 Bishop, White & Marshall, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101

AFTER RECORDING RETURN TO:

Bishop, White & Marshall, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101

Attn: Emily Doherty

AFFIDAVIT OF MAILING House Bill 3630, Section 20 Notice

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I, Saeng Deng, 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 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 House Bill 360, Section 20 Notice given under the terms of that certain deed described in said notice. I gave notice of the House Bill 360, Section 20 of the real property described in the attached House Bill 360, Section 20 Notice with attached Loan Modification Request Form by mailing a copy 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:

See 'Mailing List' attached hereto and incorporated herein by this reference.

Said persons include (a) the grantor(s) 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; and (c) occupant of the premises.

Each of the notices so mailed was contained in a sealed envelope, 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 and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after notice of default and election to sell was recorded, and on or before service or mailing of Trustee's Notice of Sale.

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

SUBSCRIBED AND SWORN TO before me this

Angelique D. Connell

NOTARY PUBLIC in and for the

State of Washington, residing at: King County My Appt Expires: 9/11/12

Stalcup, Robert E. Jr. and Kathryn Ann 488.0921531

MAILING LIST

GRANTORS AND ALL OTHER PARTIES:

Occupants of the Premises 145586 Lanewood Dr La Pine, OR 97739

Robert E. Stalcup, Jr. 145586 Lanewood Dr La Pine, OR 97739

Kathryn Ann Stalcup 145586 Lanewood Dr La Pine, OR 97739

Robert E. Stalcup, Jr. c/o Lawrence W. Erwin, atty 221 NW Lafayette Ave Bend, OR 97701-1927

Kathryn Ann Stalcup c/o Lawrence W. Erwin, atty 221 NW Lafayette Ave Bend, OR 97701-1927

AFFIDAVIT OF POSTING

STATE OF OREGON County of Deschutes

SS.

I, Robert Donahou, 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; Notice to Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

145586 Lanewood Drive La Pine, OR 97739

As follows:

On 11/30/2009 at 8:30 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(A).

On 12/06/2009 at 3:20 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

On 12/08/2009 at 1:05 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME this 14 day of December, 2009

OFFICIAL SEAL

by Robert Donahou.

Notary Public for Gregon

Robert Donallou

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue Portland, OR 97205

(503) 241-0636



AFFIDAVIT OF MAILING

STATE OF OREGON County of Multnomah

SS.

I, Royal Hebert, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On December 09, 2009, I mailed a copy of the Trustee's Notice of Sale; Notice to Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT 145586 Lanewood Drive La Pine, OR 97739

This mailing completes service upon an occupant at the above address with an effective date of 11/30/2009 as calculated pursuant to ORS 86.750 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME this Hoday of NCCONO , 20

OFFICIAL SEAL **CARRIE A ELISH** NOTARY PUBLIC-OREGON COMMISSION NO. 437185 MY COMMISSION EXPIRES APRIL 22, 2013 Royal Hebert

Nationwide Process Service, Inc.

420 Century Tower 1201 SW 12th Avenue Portland, OR 97205 (503) 241-0636

488-092153 Stalcup

Affidavit of Publication

& MARSHALL, PS

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 # 11893
Trustee's Notice of Sale
Stalcup
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:
macraon(a) in the following loades.
January 13, 20, 27, February 3, 2010
Total Cost: \$2,044.49
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Jeanine Hay
Subscribed and sworn by Jeanine P Day
before me on: February 3, 2010
/
~
1911a a Gusble
Notary Public of Oregon/

TRUSTEE'S NOTICE OF SALE

NOTICE: DUE TO THE ORDER ENTERED IN YOUR BANKRUPTCY, YOU ARE NOT PERSONALLY LIABLE FOR THE UNPAID BALANCE ON YOUR LOAN WITH THE BANKRUPTCY, YOU ARE NOT PERSONALLY LIABLE FOR THE UNPAID BALANCE ON YOUR LOAN WITH THE BENEFICIARY, ITS SUCCESSORS IN INTEREST AND/OR ASSIGNEES. HOWEVER, THE BENEFICIARY RETAINS A DEED OF TRUST DESCRIBED BELOW WHICH IS SUBJECT TO FORECLOSURE IN ACCORDANCE WITH THE LAWS OF THE STATE OF OREGON. AS OF THE DATE OF THIS NOTICE, THE BALANCE TO PAY OFF THE DEED OF TRUST AND IDENTIFIED BELOW, IF ANY. INTEREST, FEES AND COSTS WILL CONTINUE TO ACCRUE AFTER THE DATE OF THIS NOTICE. UNLESS YOU DISPUTE THE VALIDITY OF THE DEED OF TRUST OR THE BALANCE REQUIRED TO PAY IT OFF OR ANY PORTION THEREOF WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE. THIS OFFICE IN WRITING WITHIN THE 30-DAY PERIOD THAT THE DEED OF TRUST OR THE BALANCE TO PAY OFF THE DEED OF TRUST OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE BALANCE REQUIRED TO PAY OFF THE DEED OF TRUST OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE BALANCE REQUIRED TO PAY OFF THE DEED OF TRUST OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE BALANCE REQUIRED TO PAY OFF THE DEED OF TRUST OR ANY PORTION THEREOF IS DISPUTED, VERIFICATION OF THE BALANCE REQUIRED TO PAY OFF THE DEED OF TRUST WILL BE OBTAINED AND WILL BE MAILED TO YOU. UPON WRITTEN REQUEST, WITHIN 30 DAYS, THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR, WILL BE PROVIDED.

NOTICE: ALTHOUGH WE ARE A DEBT, COLLECTOR, THIS NOTICE IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT TO RELAY, INFORMATION REGARDING YOUR DEED OF TRUST, DESCRIBED BELOW.

Reference IS MADE TO THE DEED OF FORECLOSING THE DEED OF TRUST DESCRIBED BELOW.

Reference IS MADE TO THAT THE THE DEED OF TRUST DESCRIBED BELOW.

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Reference is made to that certain trust deed made by Robert E. Stalcup Jr. and Kathryn Ann Stalcup, as tenants by the entirety, as grantor, to U.S. Bank Trust Company, National Association, as trustee, in favor of U.S. Bank National Association ND, as beneficiary, dated January 2, 2007, recorded January 8, 2007, in the mortgage records of Klamath County, Oregon, as Recording Number 2007-000293, covering the following described real property situated in said county and state to-wit: county and state, to-wit:

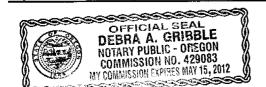
county and state, to-wit:

Parcel 2 of Land Partition 28-02, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, being a portion of Lots 53, 54-and 35 Block 1, Tract 1060, Sun Forest Estates, lying in the Northwest quarter of Section 36, Township 23 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon.

Together with that certain 27 x 66, HBOS Manuf manufactured home bearing VIN No. GWOR23 N25728 AB, and more fully described in that certain Title Elimination document filed with the Recorder of Klamath County, Oregon on January 9, 2002 under Recording No. Volume 162, Page 1459.

Both the beneficiary and the trustee, David A. Weibel, will 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 Statues 86.753(3); the default for which the foreclosure is made is grantor's failure to pay the following sums:

 Monthly Payments: Delinquent Monthly Payments Due from 5/8/2009 through 11/8/2009:



My commission expires May 15, 2012

7 payments(s) at \$1,581.66

Total Payments: Late Charges:

\$11,071.62

6 late charges(s) at \$72.40 for each monthly payment not made within 15 days of its due date

Total Late Charges
Property Inspection Fees
THE SUM OWING ON THE OBLIGATION
SECURED BY THE TRUST DEED: 434.40 95.00 \$11,601.02

2. Delinquent Real Property Taxes, if any.

By reason of said default, the beneficiary has declared all stress owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to

Unpaid balance is \$216,194.35 as of November 19, 2009. In addition there are attorney's fees and foreclosure costs which as of the date of this notice are estimated to be \$2,500.00. Interest, late charges and advances for the protection and preservation of the property may accrue after the

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WHEREFORE, notice hereby is given that the undersigned trustee, David A. Weibel, on March 31, 2010 at the hour of 11:00 am, in accord with the standard of time established by ORS 187.110, at the front entrance to the County Courthouse, located at 316 Main Street, Klamath Falls, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real 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 ecution by gramor of the said trust deed together with any interest which the grantor or grantor's 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 that is not later than five days before the date last set for the sale to have this foreclosure proceeding dismissed and the trust deed reinstated by

days before the date last set for the sale to have this foreclo-sure 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 not default occurred), paying all advances autho-rized under the trust deed, including all costs and expenses incurred in enforcing the obligation and trust deed, and by curing any other default complained of therein that is capable of being cured by tendering the performance required under curing any other detault complained of therein 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 trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

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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 suc-

cessors in interest, if any. DATED: November 25, 2009. David A. Weibel, Trustee

NOTICE TO TENANTS

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement.

If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale.

If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out.

To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease, you must give the the sale. If you have a fixed-term lease, you must give the trustee a copy of the rental agreement. If you do not have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is March 1, 2010. The name of the trustee and the trustee's mailing address are listed on this notice.

this notice.

Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so. If you believe you need legal assistance with this matter, you may contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you have a low income and meet federal poverty quidelines, you may be eligible for and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

David A. Weibel, Trustee, Bishop, White & Marshall, P.S.

720 Olive Way, Suite 1301, Seattle, WA 98101 (206) 622-7527

If you need help fining a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-State Bar's Lawyer Heterral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its Web site at: www.osbar.org. 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, go to http://www.oregonlawhelp.org. #11893 January 13, 20, 27, February 03, 2010.

7 payments(s) at \$1,581.66

Total Payments: Late Chárges:

\$11,071.62

6 late charges(s) at \$72,40 for each monthly payment not made within 15 days of its due date

Total Late Charges 434.40 Property Inspection Fees
THE SUM OWING ON THE OBLIGATION
SECURED BY THE TRUST DEED: 95.00 \$11.601.02

2. Delinquent Real Property Taxes, if any.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed im-mediately due and payable, said sums being the following, to

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Notice is further given that any person named in ORS 86.753 has the right, at any time that is not later than 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 not default occurred), paying all advances autho-rized under the trust deed, including all costs and expenses incurred in enforcing the obligation and trust deed, and by curing any other default complained of therein 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.

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 suc-

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David A. Weibel, Trustee, Bishop, White & Marshall, P.S. 720 Olive Way, Suite 1301, Seattle, WA 98101 (206) 622-7527

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http://www.oregonlawhelp.org. #11893 January 13, 20, 27; February 03, 2010.

AFTER RECORDING RETURN TO:

(206) 622-5306 Bishop, White & Marshall, P.S. 720 Olive Way, Suite 1301 Seattle, WA 98101 Attn: Foreclosure Dept.

Ref: Stalcup, Robert E. Jr. and Kathryn Ann - 488,0921531

AFFIDAVIT OF BENEFICIARY OR BENEFICIARY'S AGENT PURSUANT TO ORS 86.750 (5)

		TURBUANT TO UKS 60.750 (5)
STATI	e of <u>0</u> ∮	1, 0)
COUN	TY OF	Lympton) ss.
mentio	آبِکِ <u>ا</u> ned I was	being first duly sworn, depose, say and certify that: at all times hereinafter as and now am a resident of the State of DH.D , a competent person over the age of eightee authorized to execute this affidavit on behalf of the Beneficiary or Beneficiary's Agent.
S	(Benef	iciary or Beneficiary's Agent) did not receive a completed Loan Modification Request Form from the (s) within thirty (30) days after the date the Trustee signed the Notice of Trustee's Sale, which was 2009.
]	Benefic within 12009.	ciary or Beneficiary's Agent received a completed Loan Modification Request Form from the Grantor(s) thirty (30) days after the date the Trustee signed the Notice of Trustee's Sale, which was,
		Grantor(s) were contacted.
		A meeting was scheduled.
		A meeting took place.
		Grantor(s) were notified in writing that they are not eligible for a loan modification.
		Attempts were made to contact the Grantor(s), but Grantor(s) did not respond within seven (7) business days after an attempt was made to reach them.

Beneficiary or Beneficiary's Agent has determined in good faith, after considering the most current financial information that the Grantor(s) has/have provided, that the Grantor(s) is/are not eligible for a loan modification and that they have been notified they are not eligible.
BENEFICIARY OR BENENFICIARY'S AGENT
U.S. Bank National Association ND
By: facquilar light of Name Value Indistrile Foreclosure Spec SUBSCRIBED AND SWORN TO before me this day of Mule 20/0 Will of Hum (Print Name) NOTARY PUBLIC in and for the State of Washington, Charresiding at: Canh. BARBARA A. Law Appt Expires: Notary Public, State of Ohlo My Commission Expires April 21, 2010