2010-004140 Klamath County, Oregon



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

04/06/2010 02:19:56 PM

Fee: \$107.00

When Recorded Return To:

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

Until requested otherwise, send all tax statements:

ATE 67233

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

## **COVER SHEET**

### **DOCUMENT:**

Affidavit of Mailing /Copy of Trustees Notice of Sale

Affidavit of Service/Posting

**Affidavit of Publication** 

### ORIGINAL GRANTOR ON TRUST DEED:

Robert D. Nielsen and Tina L. Nielsen

### ORIGINAL BENEFICIARY ON TRUST DEED:

Michael D. Woods and Linda K. Woods

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

NIE 10%

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 County of Klamath

ss:

I, Michael P. Rudd, 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 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-

Bonnie M. Wallace 1635 Siskiyou Street Klamath Falls, OR 97601

Robert D. Nielsen 55 Scott Lane Creswell, OR 97426

Robert D. Nielsen P. O. Box 1182 Oakridge, OR 97463

Oregon Department of Justice Support Enforcement Division 1162 Court Street, NE Salem, OR 97301-4096

Carter-Jones Collection Serv., Inc. Attn: Kent Pederson its Registered Agent 1143 Pine Street Klamath Falls, OR 97601

Quick Collect, Inc. Attn: William Riddell its Registered Agent 6308 SE Platt Avenue Portland, OR 97236

Tina L. Nielsen 55 Scott Lane Creswell, OR 97426

Tina L. Nielsen P. O. Box 1182 Oakridge, OR 97463

Johnny A. Wolford 435 N. Alameda Avenue Klamath Falls, OR 97601

Oregon Department of Human Services 500 Summer Street, NE Salem, OR 97301

Credit Bureau of Klamath County Attn: Angela M. Trainor its Authorized Representative P. O. Box 5107 Klamath Falls, OR 97601

Southern Oregon Credit Service, Inc. Attn: Linda Collins, its Reg. Agent P. O. Box 4070 Medford, OR 97501

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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by the trustee Andrew C. Brandsness. 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 December 9, 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

Michael P. Rudd

STATE OF OREGON, County of Klamath ) ss.

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

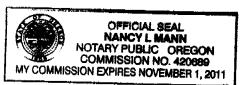
OFFICIAL SEAL

Notary Public for Oregon

Notary Public for Oregon

Notary Public for Oregon

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:

Robert D. Nielsen and Tina L. Nielsen, Grantor; Aspen Title & Escrow, Inc., Trustee; and Michael D. Woods and Linda K. Woods, husband and wife, Beneficiary, recorded in Official/Microfilm Records, Volume MO2, Page 12880, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 1635 Siskiyou Street, Klamath Falls, Oregon ("Property"):

Lots 5 and 6, Block 86, BUENA VISTA 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 \$495.08 due April 20, 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, towit:

The sum of \$42,098.25 plus interest thereon at the rate of 8% per annum from March 20, 2009, until paid, less reserve balances, 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 April 22, 2010, at the hour of 10:00 a.m. o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: 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 Notice is further given that any person named in reasonable charge by the trustee. 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.

#### NOTICE TO TENANTS:

If you are a tenant of this property, foreclosure could affect your rental agreement. 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 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 sale is March 23, 2010. 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 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's lawyer referral service at 503-684-3763 or toll-free in Oregon at 800-452-7636. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. For more information and a directory of legal aid programs, go to http://oregonlawhelp.org or contact the Oregon State Bar's lawyer referral service at the phone numbers referenced above.

Dated: December 3, 2009.

Andrew C. Brandsness, 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.

Andrew C. Brandsness, Successor Trustee

# NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1692

- 1. The amount of the debt is stated in the Notice of Sale attached hereto.
- 2. The beneficiary named in the attached Notice of Sale is the creditor to whom the debt is owed.
- 3. The debt described in the Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
- 4. If the debtor notifies the trustee in writing within 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
- 5. If the creditor named as beneficiary in the attached Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
- 6. Written requests or objections should be addressed to: Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, Oregon 97601.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

#### 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: 1635 Siskiyou Street, Klamath Falls, Oregon

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 a "foreclosure."

The amount you would have had to pay as of November 30, 2009 to bring your mortgage current was \$3,960.64. 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 541-882-6616 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:

Andrew C. Brandsness 411 Pine Street Klamath Falls, OR 97601

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

Date and time: April 22, 2010 at 10:00 AM

Place: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, 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 request that your lender give you more time or change the terms of you 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, qo to 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 541-882-6616. 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-Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: http://www.makinghomeaffordable.gov/.

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY January 8, 2010, 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: December 9, 2009

Trustee name: Andrew C. Brandsness

Trustee signature:

Trustee phone number: 541-882-6616

### REQUEST FOR LOAN MODIFICATION

To request a loan modification, send this request to:

Andrew C. Brandsness 411 Pine Street Klamath Falls, OR 97601

on or before March 23, 2010.

Along with this form, you must disclose current information about your income and expenses, and any other facts helpful to describe your ability to pay this loan.

Please provide the following:

Signature	Signature
Print Name	Print Name
Address	Address
Phone Number	Phone Number
Email Address	Email Address

☐ I/We request ☐ I/We do not request a meeting with

the beneficiary or the beneficiary's agent.

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

I am the successor trustee of that certain trust deed executed and delivered by Robert D. Nielsen and Tina L. Nielsen, whose interest was transferred to Bonnie M. Wallace by Quitclaim Deed recorded August 28, 2002 in Volume M02, page 48724, records of Klamath County, Oregon as grantor to Aspen Title & Escrow, Inc. as trustee in which Michael D. Woods and Linda K. Woods, husband and wife is beneficiary, recorded on March 4, 2002 in the mortgage records of Klamath, Oregon, in book/volume No. M02 at page 12880, covering the real property described therein.

I hereby certify that on December 10, 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 <u>ab</u>ove.

Andrew C. Brandsness

STATE OF OREGON )
) ss.
County of Klamath )

Personally appeared before me this /> day of December, 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: (/-/-

# PROOF OF SERVICE JEFFERSON STATE ADJUSTERS

STATE OF: Oregon COUNTY OF: Klamath

MY COMMISSION EXPIRES APRIL 12, 2012

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE** 

TRUSTEE S NOTICE OF SALE
FOR THE WITHIN NAMED: Occupants of 1635 Siskiyou St. Klamath Falls, OR 97601
PERSONALLY SERVED: Original or True Copy to within named, personally and in person to <u>Lucas Wallace</u> at the address below.
SUBSTITUE SERVICE: By delivering an Original or True Copy to Lucas Wallace, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Dean Kiser and Bonnie Wallace
□ OTHER METHOD: By posting the above-mentioned documents to the Main Entrance of the address below.  1st Attempt: 2nd Attempt: 3rd Attempt: □ NON-OCCUPANCY: I certify that I received the within document(s) for service on and after personal inspection, I found the above described real property to be unoccupied.
SUBSTITUTE SERVICE MAILER: That on the day of <u>December 11, 2009</u> , I mailed a copy of the Trustee's Notice of Sale addressed to <u>All Known Occupants</u> at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.  Signed Signed
1635 Siskiyou St. Klamath Falls, OR 97601 ADDRESS OF SERVICE  I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.
December 10, 2009  DATE OF SERVICE  TIME OF SERVICE  BY:  BY:  POREPT M. POLEMBANDS:
Subscribed and sworn to before on this // day of
NOTARY PUBLIC-OREGON COMMISSION NO. 426779

### 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 # 11972		
Trustee's Notice of Sale		
Nielsen		
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:		
February 06, 13, 20, 27, 2010		
Total Cost: \$1,248.41		
Jeanine Pag		
Sybscribed and sworn by Jeanine P Day		
before me on: March 2, 2010		

NOTICE OF DEFAULT AND ELECTION TO SELL

AND OF SALE WE ARE ATTEMPTINGTO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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

made, as follows:
Robert D. Nielsen and Tina L. Nielsen, Grantor; Aspen Title & Escrow, Inc., Trustee; and Michael D. Woods and Linda K. Woods, husband and wife, Beneficiarly, recorded in Official/Microfilm Records, Volume M02, Page 12880, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 1635 Sisklyou Street, Klamath Falls, Oregon ("Property"):
LOIS 5 and 6; Block 86; BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, according to the official plat thereof on file in the office of the Clerk of Klamath

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

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

Failed to make the monthly payment of \$495.08 due April 20, 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.

The sum of \$42,098.25 plus interest thereon at the rate of 8% per annum from March 20, 2009, until paid, less reserve balances, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to

costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

What EFORE, notice hereby is given that the undersigned trustee will, on April 22, 2010, at the hour of 10:00 a.m. o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: 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 grantor or the said Trust Deed, together with any interest acquired 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, the said expens tions 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 QRS 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 tother 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.

My commission expires May 15, 2012

Notary Public of Oregon



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 owin the less to the granton as wen as any other person owning 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.

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 color if you have a fixed-term lease. out after giving you a 30-day notice on or after the date of 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 purchasers requirement that you move out. To be entitled to either a 30-day or 60 day that you may 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 rental agreement. The date that is 30 days before the date of sale is March 23, 2010. 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 sult 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's lawyer referral service at 503-684-3763 or toll-free in Oregon at 800-452-7636. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. For more information and a directory of legal aid programs, go to

more information and a directory of legal aid programs, go to <a href="http://oregonlawhelp.org">http://oregonlawhelp.org</a> or contact the Oregon State Bar's lawyer referral service at the phone numbers referenced

above.
Dated: December 3, 2009.
/s/Andrew C. Brandsness, Successor Trustee
411 Pine Street, KlamathFalls, OR 97601
STATE OF OREGON, ()ss.)
County of Klamath
The undersigned certify that the Toregoing is a complete and exact copy of the original Notice of Sale.
/s/Andrew C. Brandsness, Successor Trustee
#11972 February 6, 13, 20, 27, 2010.