

RECORDING COVER SHEET

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

After Recording, Return To:

Hershner Hunter LLP Attn: Lisa Summers P.O. Box 1475 Eugene, OR 97440

1. Name(s) of the Transaction(s):

Affidavit of Mailing of Notice of Sale Proof of Service Affidavit of Publication Nonmilitary Affidavit

2. Direct Party (Grantor):

Trent J. Stevens and Jamie L. Stevens

3. Indirect Party (Grantee):

n/a

4. True and Actual Consideration Paid:

n/a

5. Legal Description:

See attached

2010-005492 Klamath County, Oregon



05/10/2010 03:22:34 PM

Fee: \$137.0

1370mt

AFFIDAVIT OF MAILING OF NOTICE OF SALE AND NOTICE REQUIRED BY SEC. 20 OF HB 3630, 2008 OREGON LAWS CHAPTER 19

STATE OF OREGON)
) ss
COUNTY OF LANE)

- I, NANCY K, CARY, being first duly sworn, depose and say:
- 1. I am the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.
- 2. Pursuant to Section 20 of House Bill 3630, 2008 Oregon Laws Chapter 19, on December 16, 2009, I mailed the attached Notice to Grantors and Occupants of the real property by certified and first class mail at the following address(es):

Occupant 1802 Johnson Avenue Klamath Falls OR 97601 Jamie Stevens 1802 Johnson Avenue Klamath Falls OR 97601

Trent Stevens 1802 Johnson Avenue Klamath Falls OR 97601

Mancy K. Cary

Signed and sworn to before me on banuary 12, 2010, by NANCY K. CARY.

OFFICIAL SEAL.
CLAIRE MALMSTROM
NOTARY PUBLIC-OREGON
COMMISSION NO. 422959
MY COMMISSION EXPIRES NOV. 1, 2011

Notary Public for Oregon

My Commission Expires: 11/1/2011

AFTER RECORDING RETURN TO:
Hershner Hunter LLP
Attn: Lisa Summers
PO Box 1475
Eugene, OR 97440

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:

1802 Johnson Avenue Klamath Falls, OR 97601

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of November 26, 2009 to bring your mortgage loan current was \$1,284.86. 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 1-877-909-1446 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: NANCY K. CARY, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440.

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

Date and Time: May 13, 2010, 11:00 a.m.

Place: Klamath County Courthouse, 316 Main 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 your loan.

4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone 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 website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. legal aid programs, and a directory of go information 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 1-877-909-1446. 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 counsel 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: 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 THIS FORM BY JANUARY 15, 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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: December 16, 2009.

Trustee Name: NANCY K. CARY

/s/Nancy K. Cary

(TS #07754)

Telephone: (541) 686-0344

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the client named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor:

TRENT J. STEVENS and JAMIE L. STEVENS

Trustee:

ASPEN TITLE & ESCROW, INC.

Successor Trustee:

NANCY K. CARY

Beneficiary:

OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT,

STATE OF OREGON, assignee of SIUSLAW BANK

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

The Easterly 120 feet of Lot 6, Block 24, HILLSIDE ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

RECORDING. The Trust Deed was recorded as follows:

Date Recorded: September 26, 2006

Recording No. 2006-019373

Official Records of Klamath County, Oregon

- 4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$618.00 each, due the first of each month, for the months of September through December 2009; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$77,250.39; plus interest at the rate of 6.1500% from August 1, 2009; plus late charges of \$73.29; plus advances and foreclosure attorney fees and costs.
- 6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.
 - 7. TIME OF SALE.

Date:

May 13, 2010

Time:

11:00 a.m.

Place:

Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

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 April 13, 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.

You may reach 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 website 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.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #07754).

DATED: December 16, 2009.

/s/ Nancy K. Cary

Nancy K. Cary, Successor Trustee Hershner Hunter, LLP P.O. Box 1475 Eugene, OR 97440

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

PROOF OF SERVICE

STATE OF OREGON)		
COUNTY OF Law	neth.)		
party to nor an officer, of Trustee's Notice of Sale	director, or employee e; that I served a true of	8 years of age or older and a resident of, nor attorney for any party, corporcopy of the attached Trustee's Notice camed in the trustee's instructions to m	of the State of Oregon; that I am not a ate or otherwise, named in the attached of Sale on the following persons and e.
Trent Stevens	109, at _9:26 in person, at 180	PERSONAL SERVICE A.m., I delivered the attached orig Tohnon Ave. Klam	inal Trustee's Notice of Sale to ath Falls, OR - 97601
		m., I delivered the attached orig	
		m., I delivered the attached orig	
On 12/21 Jamie Stevens age of 14 years residing	o9 , at 9:38 by delivering a origin said party's dwelli	_Am., I served the attached Trusted iginal copy to	e's Notice of Sale on , a person over the 302 Johnson Ave. Elamott 9750 [e's Notice of Sale on , a person over the
age of 14 years residing	by delivering a ori g in said party's dwelli	iginal copy t to ing house or usual place of abode at _	, a person over the
		OFFICE SERVICE	
On	, at, the person at at	m., I left an original copy of the pparently in charge of the business of	Trustee's Notice of Sale with fice maintained by
On	, at, the person a	m., I left an original copy of the apparently in charge of the business of	Γrustee's Notice of Sale with ffice maintained by
		Dec 22,2009 , by	
Signed and swo	orn to before me on 🔏	Lec 22, 2009, by	IERT W. BOLENBAUGH

Notary Public for Oregon My Commission Expires:

OFFICIAL SEAL
MARGARET A NIELSEN
NOTARY PUBLIC-OREGON

COMMISSION NO. 425779 MY COMMISSION EXPIRES APRIL 12, 2012

NOTICE OF SUBSTITUTE SERVICE

TO: Jamie Stevens

1802 Johnson Avenue Klamath Falls, OR 97601

You are hereby notified that you were served with a Trustee's Notice of Sale, a true copy of which is attached hereto, by delivery of an original copy of the Notice of Sale at your dwelling house or usual place of abode indicated above, as follows:

Date and Time of Service:

December 21, 2009 at 9:38 a.m.

Person to Whom the Notice Was Delivered: Trent Stevens

/s/Nancy K. Cary

Nancy K. Cary, Successor Trustee

AFFIDAVIT OF MAILING

STATE OF OREGON

ss.

COUNTY OF LANE

I, NANCY K. CARY, being first duly sworn, depose and say that:

I mailed an original Notice of Substitute Service, a true copy of which appears above, together with a true copy of the Notice of Sale referred to therein, by placing them in a sealed envelope, addressed as shown above and mailed by first class mail, with postage prepaid in the United States Mail at Eugene, Oregon, on January 12, 2010.

Nancy K. Cary

Signed and sworn to before me on January 12, 2010, by MANCY K. CARY.

OFFICIAL SEAL.
CLAIRE MALMSTROM
NOTARY PUBLIC-OREGON
COMMISSION NO. 422959
MY COMMISSION EXPIRES NOV. 1, 2011

Notary Public for Oregon

My Commission Expires: 11/1/2011

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 # 12062	
Trustee's Notice of Sale	
Stevens	
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:	
March 03, 10, 17, 24, 2010	
,	
	_
Total Cost: \$1,351.13	
Deanine Day	
Subscribed and sworn by Jeanine P Day	
pefore me on: March 25, 2010	
A	

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor: TRENT J. STEVENS and JAMIE L. STEVENS
Trustee: ASPEN TITLE & ESCROW, INC.
Successor Trustee: NANCY K. CARY

Successor Trustee: IVAINCT N. CART
Beneficiary: OREGON HOUSING AND COMMUNITY
SERVICES DEPARTMENT.
STATE OF OREGON, assignee of SIUSLAW BANK
2. DESCRIPTION OF PROPERTY: The real property is described as follows:

The Easterly 120 feet of Lot 6, Block 24, HILLSIDE ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

3. RECORDING. The Trust Deed was recorded as follows: Date Recorded: September 26, 2006

Recording No. 2006-019373

Official Records of Klamath County, Oregon

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$618.00 each, due the first of each month, for the months of September through December 2009; plus late charges and advances; plus any unpaid real property taxes or liens, plus

5. AMOUNT DUE. The amount due on the Note which is se-5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$77,250.39; plus interest at the rate of 6.1500% from August 1, 2009; plus late charges of \$73.29; plus advances and foreclosure attorney fees and costs.

6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County. Oregon.

ty, Oregon.
7. TIME OF SALE Date: May 13, 2010 Time: 11:00 a.m.

Place: Klamath County Courthouse, 316 Main Street, Kla-

math Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS
86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure dismissed and the Trust Deed nave this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

My commission expires May 15, 2012

Notary Public of Oregon

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.

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

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 April 13, 2010. The name of the trustee and the trustee's mailing address

are listed on this notice and the trustees making detects 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

Indicated in whiting the state of the state this notice.

You may reach the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 of you may visit its website 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. Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344. (TS #07754). (TS #07754).

DATED: December 16, 2009. /s/ Nancy K. Cary
Nancy K. Cary, Successor Trustee
Herstner Hunter, LLP
P.O. Box 1475 Eugene, OR 97440 #12062 March 03, 10, 17, 24, 2010.

AFFIDAVIT OF COMPLIANCE WITH 2009 OREGON LAWS CH. 864 Sec. 3 (SB 628)

STATE	OF <u>Oregon</u>) ss.
COUN	ry of <u>Lane</u>)
The un	dersigned (name) Stuslaw Bank is the (title) servicer for
OREG OREG	ON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF ON, assignee of SIUSLAW BANK ("Beneficiary").
certain	fidavit relates to TRENT J. STEVENS and JAMIE L. STEVENS ("Borrower"), and that trust deed in which Borrower was Grantor recorded in the records of Klamath County, a, on September 26, 2006 as Recording No. 2006-019373.
of acts event, the act which	personal knowledge or knowledge based upon my review of records kept by Beneficiary, events, conditions, or opinions, which records were made at or near the time of the act, condition, or opinion, by or from information transmitted by a person with knowledge of event, condition, or opinion, whose regular practice it was to create such records, and records are kept in the course of the regularly conducted business of Beneficiary. ciary has complied with 2009 OREGON LAWS CH. 864 Sec. 3(1) and 3(2) (SB 628) as as:
A mod Section	diffication form was mailed to Borrower by the trustee with the notice required under 20, c. 19, 2008 Oregon Laws. The deadline to return the form was January 15, 2010.
	Beneficiary determined in good faith, after considering the most current financial information provided by Borrower, that the Borrower is not eligible for a modification and so informed the Borrower on
X	Borrower did not return the modification request form by the deadline stated therein.
	Borrower did return the modification request form, which Beneficiary received on The following apply:
	On Beneficiary requested additional information to determine whether the loan could be modified.

	Borrower did not supply the requested additional information.
	Borrower requested a meeting with Beneficiary.
	Beneficiary attempted to contact Borrower on and Borrower did not respond in seven business days.
	Borrower and a representative of Beneficiary with authority or with ability to obtain authority to modify the loan met in person or by telephone on
	Beneficiary notified Borrower on that Beneficiary denied the request for modification.
Loan 1	Modification Not Required
Dated: A	SIUSLAW BANK SILK Wolfer Title: EUP
This in by <u>Rouc</u> SIUSLAW E DEPARTME	e K. webber, a Executive Vice President of BANK, servicer for OREGON HOUSING AND COMMUNITY SERVICES NT, STATE OF OREGON.
MARY NOTARY COMMI	FICIAL SEAL ANNE TESCH PUBLIC - OREGON SSION NO. 447494 N EXPIRES APRIL 02, 2014 My Commission Expires: 4/2/14

(TS #07754.30233)

NONMILITARY AFFIDAVIT

STATE OF OREGON) ss. COUNTY OF LANE)

I, NANCY K. CARY, being first duly sworn, depose and say:

1. I am the Successor Trustee of the Trust Deed described below:

Parties:

Grantor:

TRENT J. STEVENS and JAMIE L. STEVENS

Trustee:

ASPEN TITLE & ESCROW, INC.

Beneficiary: OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, assignee of SIUSLAW BANK

Recorded:

Date: September 26, 2006 Recording No. 2006-019373 Klamath County Oregon Records

To the best of my knowledge and belief the Grantors of the above Trust Deed are not in the military service, or a dependent of a service member in military service based on the following facts made known to me by the Beneficiary or based on inquiry made by this office: (1) Grantors' address is not part of a military installation; (2) the Beneficiary has not been provided with any information that indicated that Grantors are members of any branch of military service, whether active or reserve, and a search of the Department of Defense Manpower Data Center ("DMDC") did not indicate Grantors are on active duty (See DMDC printouts attached as Exhibit A); and (3) our office personally served Grantors at an address that is not part of a military installation.

Nancy K. Cary

Signed and sworn to before me on January 12, 2010, by NANCY K. CARY.

CLAIRE MALMSTROM
NOTARY PUBLIC-OREGON
COMMISSION NO. 422959
MY COMMISSION EXPIRES NOV. 1, 2011

Notary Public for Oregon

My Commission Expires: 11/1/2011

Department of Defense Manpower Data Center

Jan-12-2010 11:21:12



Military Status Report Pursuant to the Service Members Civil Relief Act

≪ Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
STEVENS	I IVENI	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary Mr. Snavely-Dixon

Mary M. Snavely-Dixon, Director Department of Defense - Manpower Data Center 1600 Wilson Blvd., Suite 400 Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects active duty status including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided. Report ID:QBP6GG4HC1

Department of Defense Manpower Data Center

Jan-12-2010 11:21:52



Military Status Report
Pursuant to the Service Members Civil Relief Act

≮ Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
STEVENS	1/3/1/11/11	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavely-Dixon

Mary M. Snavely-Dixon, Director Department of Defense - Manpower Data Center 1600 Wilson Blvd., Suite 400 Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

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