

2010-008253

Klamath County, Oregon



00087041201000082530180188

07/08/2010 03:23:27 PM

Fee: \$142.00

RECORDING COVER SHEET

Pursuant to ORS 205.234

After recording return to:

Northwest Trustee Services, Inc.

As successor trustee

Attention: Chris Ashcraft

P.O. Box 997

Bellevue, WA 98009-0997

1st/543507

1. AFFIDAVIT OF MAILING – NOTICE OF FORECLOSURE
2. NOTICE OF FORECLOSURE
3. AFFIDAVIT OF COMPLIANCE - SB 628
4. AFFIDAVIT OF MAILING – TRUSTEE'S NOTICE OF SALE
5. TRUSTEE'S NOTICE OF SALE
6. PROOF OF SERVICE
7. AFFIDAVIT OF PUBLICATION

Original Grantor(s) on Trust Deed: Floyd L. Percy, a single man

Beneficiary: Long Beach Mortgage Company

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

F

AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and 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 Foreclosure 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 Foreclosure as required by Section 20 of Chapter 19, Oregon Laws 2008 ("Bill") 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 address, to-wit:

See Attached Exhibit A

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 and to the occupant residing in the Property.

Each of the notices so mailed was certified to be a true copy of the original Notice of Foreclosure, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 3/18/2010. 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 and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded. The form of the notice complies with Sections 20 and 21 of the Bill and a copy is enclosed with this affidavit.

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

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that ANSA Ruya is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 3-18-10

AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE

RE: Trust Deed from
Percy, Floyd L.

Grantor

to
Northwest Trustee Services, Inc.,
Trustee
File No. 7258.26374

After recording return to:
Northwest Trustee Services, Inc.
Attn: Chris Ashcraft
P.O. Box 997
Bellevue, WA 98009-0997

Dane L. Gill
NOTARY PUBLIC in and for the State of
Washington, residing at
My commission expires 4-22-2013

DANE L. GILL
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
09-22-13

EXHIBIT A

Floyd L. Percy
135878 Highway 97 North
Crescent, OR 97733

Floyd L. Percy
P.O. Box 295
Pollock Pines, CA 95726

Occupant(s)
135878 Highway 97 North
Crescent, OR 97733

7258.26374
Chris Ashcraft

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: 135878 Highway 97 North

City: Crescent State: OR ZIP: 97733

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 03/17/2010 (date) to bring your mortgage loan current was \$4856.11. 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 (866) 254-5790 to find out the exact amount you must pay bringing 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:

Northwest Trustee Services, Inc.

PO Box 997

Bellevue, WA 98009-0997

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

Date and time: 07/27/2010 at 10:00 AM

Place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, Klamath Falls OR

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 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 888-708-7104. 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: <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 04/16/2010, 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.

DATED: 03/17/2010

Trustee name: Chris Ashcraft

Trustee telephone number: 425-586-1900

7258.26374/Percy, Floyd L.

LOAN MODIFICATION REQUEST FORM

Your home is at risk of foreclosure. There may be options available to help you keep your home. If you want to request a loan modification, you must return this form to the address below by 04/16/2010, which is 30 days from the date the Trustee signed the accompanying Notice:

**Northwest Trustee Services, Inc.
PO Box 997
Bellevue, WA 98009-0997**

There may be options available to you, including:

- 1) Modifying your loan terms
- 2) Temporarily lowering payments
- 3) Scheduling payments to cure the arrears
- 4) Temporary suspension of payments
- 5) Other options based on your lender and the type of loan.

In order to discuss your loan options, you should gather and provide the following documents:

- 1) Last year's tax returns
- 2) Pay stubs for the last 2 months
- 3) Bank statements for the last 3 months
- 4) Other documents showing your financial hardship status
- 5) Your lender may request that you complete additional forms or provide additional information

RETURNING THIS REQUEST DOES NOT MODIFY YOUR LOAN. Your lender is required to contact you within 45 days after you return this form to discuss a possible loan modification. The foreclosure sale will not occur until your lender has contacted you about your request. **YOUR LENDER IS NOT REQUIRED TO MODIFY YOUR LOAN.** The foreclosure sale may proceed if your loan is not modified.

REQUEST A MEETING. Before the lender responds to your request for a loan modification, you may request **IN WRITING** a meeting with the lender. Upon receipt of your written request for a meeting, the lender will attempt to contact you by mail, telephone or e-mail to schedule a meeting in person or by telephone at the lender's option. NOTE: It is important that you respond immediately to any contact from your lender to schedule a meeting that you have requested. If you do not respond within 7 days from the date your lender attempts to contact you to schedule a meeting, your lender may refuse to meet, deny your request for consideration of a loan modification and resume foreclosure activities.

File No. 7258.26374
Loan No.: 0697897072
Borrower Name: Percy, Floyd L.
Property Address: 135878 Highway 97 North, Crescent, OR 97733

Please indicate where your lender may contact you:

Mailing Address: _____

Home Telephone Number: _____ Work Telephone Number: _____

Email: _____ (providing your e-mail address authorizes the lender or its agent to communicate with you by e-mail concerning your request for loan modification consideration and for the purpose of scheduling and confirming a meeting.

Affidavit of Compliance Oregon SB 628
Re: Trust Deed from
Floyd L. Percy, a single man
Grantor
to
Northwest Trustee Services, Inc.
Trustee File No. **7258.26374**

Affidavit of Compliance with Oregon SB 628 (2009)

Original Loan Amount: \$69,875.00

Borrower name(s): Percy, Floyd L.

Property Address: 135878 Highway 97 North, Crescent, OR 97733

The undersigned is an employee of the beneficiary of the trust deed securing the above-referenced loan or of its authorized agent, at least 18 years of age and competent to testify in a court of law and, having personal knowledge of the matters set forth below, represents and avers, under the penalty of perjury, that the following selected paragraph(s) is/are true and correct(select all that apply):

- ☐ **Meeting Requested But Borrower Unavailable to Schedule Meeting.** Borrower requested a meeting within 30 days of the date the Trustee signed the notice required by Section 20, chapter 19, Oregon Laws 2008 (Law) and sent the required Loan Modification Request Form to beneficiary or its agent. The beneficiary or beneficiary's authorized agent attempted to contact the borrower by the methods contemplated by Law within 45 days of receiving the loan modification request. Borrower did not respond within 7 days of attempted contact. Accordingly, no meeting was required and no meeting occurred.
- ☐ **Meeting Occurred.** Borrower requested a meeting by telephone or in person within 30 days of the date the trustee signed the notice required by Law and sent the required Loan Modification Request Form to beneficiary or its agent. The beneficiary or beneficiary's authorized agent contacted Borrower by the methods allowed by law to schedule a meeting. A meeting was scheduled and took place between borrower and a representative of the beneficiary or beneficiary s agent -- authorized to modify the loan or able to obtain authority to modify the loan prior to the beneficiary determining whether or not to grant borrower s request for a loan modification.
- ☐ **Loan Modification Requested. Borrower Deemed Ineligible. Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by Law and sent the Loan Modification Request Form to beneficiary. The loan modification request was evaluated in good faith within 45 days of receipt. After considering the most current financial information provided by borrower, the beneficiary or beneficiary s agent determined that borrower is ineligible for a loan modification. Within 45 days of the beneficiary s receipt of borrower s Loan Modification Request Form, the beneficiary or beneficiary s authorized agent notified borrower that borrower is ineligible for a loan modification.
- ☐ **Loan Modification Requested. After Evaluation, Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by Law and sent the Loan Modification Request Form to beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt. Within 45 days of the beneficiary s receipt of borrower s Loan

Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower's request for a loan modification was denied.

- ☒ **Loan Modification Requested. Borrower Approved for a Modification but Subsequently Defaulted.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by Law and sent the Loan Modification Request Form to beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt. Within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower's request for a loan modification was approved. Borrower subsequently failed to return the executed modification agreement, required down payment, or failed to timely make the payment(s) under the terms of the agreement.
- ☐ **Loan Modification Requested. Insufficient Information Provided by Borrower. Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by law and sent the Loan Modification Request Form to beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt, but borrower, despite one or more additional requests from beneficiary or its agent, failed to provide sufficient information to enable beneficiary to determine in good faith whether borrower is eligible for a loan modification. Accordingly, within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower's request for a loan modification was denied.

☐ Other (Specify):

DATED: JUN 18 2010

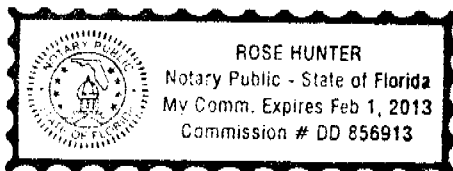
Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2006-5
By JPMorgan Chase Bank, National Association as Attorney in Fact

By [Signature]
Typed Name: Margaret Dalton
Title: Vice President

State of Florida)
County of Duval) ss.

This instrument was acknowledged before me on JUN 18 2010 by
Margaret Dalton as Vice President of
JPMorgan Chase Bank
National Association

[Signature: Rose Hunter]
Notary signature
My commission expires 02-01-13



AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and 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 address, to-wit:

Floyd L. Percy
135878 Highway 97 North
Crescent, OR 97733

Floyd L. Percy
P.O. Box 295
Pollock Pines, CA 95726

Occupant(s)
135878 Highway 97 North
Crescent, OR 97733

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) 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, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 3-26-10. 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 and postage thereon in the amount sufficient to accomplish the same. Each of said notices 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 successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON)

COUNTY OF KING)

) ss.

Christina Koster

I certify that I know or have satisfactory evidence that Christina Koster is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 3-26-10

Dane L. Gill
NOTARY PUBLIC in and for the State of
Washington, residing at 712-1513
My commission expires 09-22-13

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from
Percy, Floyd L.

Grantor

to

Northwest Trustee Services, Inc.,
Trustee

File No. 7258.26374

After recording return to:

Northwest Trustee Services, Inc.

Successor by merger to Northwest Trustee Services, PLLC
(formerly known as Northwest Trustee Services, LLC)

Attn: Chris Ashcraft

P.O. Box 997

Bellevue, WA 98009-0997

DANE L. GILL
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
09-22-13

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Floyd L. Percy, a single man, as grantor, to Aspen Title & Escrow, as trustee, in favor of Long Beach Mortgage Company, as beneficiary, dated 04/04/06, recorded 04/11/06, in the mortgage records of Klamath County, Oregon, as Volume M06 Page 07009 and subsequently assigned to Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2006-5 by Assignment recorded as 2009-002569, covering the following described real property situated in said county and state, to wit:

PARCEL 1:

A parcel of land in the NW 1/4 NW 1/4 of Section 31, Township 24 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, and more particularly described as follows:

Beginning at a point along the West line of Section 31 from which the North one-sixteenth corner common to Sections 31 and 38 bears South 00 degrees 05' 43" West 418.67 feet; thence along the West line of Section 31, North 00 degrees 05' 43" East 331.51 feet to a point; thence along a line at right angle to U.S. Highway 97, South 64 degrees 43' 17" East 327.45 to a point; thence along a line parallel with U.S. Highway 97 and 250 feet from the centerline thereof, South 25 degrees 16' 43" West 120.00 feet to a # 5 steel rod; thence along a line at right angle to U.S. Highway 97, South 64 degrees 43' 17" East 200.00 feet to a # 5 steel rod along the Northwest line of U.S. Highway 97 and 50 feet from the centerline thereof; thence along the Northwest line of U.S. Highway 97, South 25 degrees 16' 42" West, 60.00 feet to a # 5 steel rod; thence along a line at right angle to U.S. Highway 97, North 64 degrees, 43' 17" West 200.00 feet to a #5 steel rod; thence along a line parallel with U.S. Highway 97, South 25 degrees 16' 43" West 120.00 feet to a #5 steel rod; thence along a line at right angle to U.S. Highway 97, North 64 degrees 43' 17" West 166.39 feet to the point of beginning, with bearings based on Survey # 3512 as filed with the Klamath County Engineers office.

SAVING AND EXCEPTING THEREFROM THE FOLLOWING:

Beginning at a point, a #5 steel rod set along the West line of Section 31, from which the Northwest corner of Section 31 bears North 00 degrees 05' 43" East 579.36 feet; thence along a line at a right angle to U.S. Highway 97, South 64 degrees 43' 17" East 239.81 feet to a #5 X 30" rod; thence along a line parallel with said Highway and 337.64 feet from the centerline thereof South 25 degrees 16' 43" West 300.00 feet to a # 5 X 30" steel rod; thence along a line at a right angle to said Highway North 64 degrees 43' 17" West 98.75 feet to a #5 steel rod set along the West line of Section 31; thence along the West line of Section 31, North 00 degrees 05' 43" East 331.51 feet to a point of beginning.

PARCEL 2:

The North 120 feet of a parcel of land described as follows:

Running East from the Northwest corner of Section 31, Township 24 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, 857.8 feet; thence running Southerly along the West line of the new Survey of U.S. Highway 97, 1085 feet to a point of description of tract herein conveyed; thence running Westerly at right angles to said U.S. Highway 97, 100 feet; thence Southerly parallel to U.S. Highway 97, 300 feet; thence Easterly at right angles to said U.S. Highway 97, 100 feet; thence Northerly along West line of said U.S. Highway 97, 300 feet to a point of beginning.

The North 120 feet of a parcel of land described as follows:

Beginning at a point 857.6 feet East of the Northwest corner of Section 31, Township 24 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon; thence running Southerly along the West line of U.S. Highway 97, 1085 feet; thence Westerly at right angles to said U.S. Highway 97, 100 feet to the point of description for this conveyance; thence running Southerly parallel to said U.S. Highway 97, 300 feet; thence Westerly at right angles to said U.S. Highway 97, 100 feet; thence Northerly parallel to said U.S. Highway 97, 300 feet; thence Easterly at right angles to said U.S. Highway 97, 100 feet to the place of beginning.

PROPERTY ADDRESS: 135878 Highway 97 North
Crescent, OR 97733

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$645.73 beginning 11/01/09; plus late charges of \$27.93 each month beginning 11/16/09; plus prior accrued late charges of \$176.36; plus advances of \$297.95; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$67,895.95 with interest thereon at the rate of 8.95 percent per annum beginning 10/01/09; plus late charges of \$27.93 each month beginning 11/16/09 until paid; plus prior accrued late charges of \$176.36; plus advances of \$297.95; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on **July 27, 2010** at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the 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 foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said 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. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

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.

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 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 **June 27, 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.

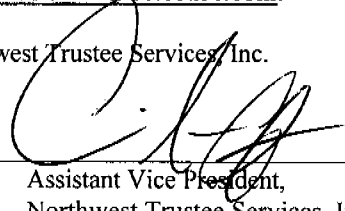
If you believe you need legal assistance with this matter, you may contact the Oregon State Bar Association (16037 Upper Boones Ferry Road, Tigard, Oregon 97224, (503)620-0222, toll-free in Oregon (800)452-8260) and ask for lawyer referral service. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance; a county-by-county listing of legal aid resources may be found on the Internet at <http://www.osbar.org/public/ris/lowcostlegalhelp/legalaid.html>.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

Northwest Trustee Services, Inc.

Dated: MARCH 22, 2010

By


Assistant Vice President,
Northwest Trustee Services, Inc.

For further information, please contact:

Chris Ashcraft
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997
(425) 586-1900
File No. 7258.26374/Percy, Floyd L.

State of Washington, County of King) ss:

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

By Authorized Signer

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

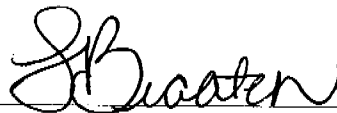
AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT
(In Lieu of Personal Service)

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and 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.

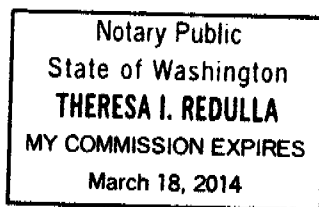
On April 9, 2010 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 135878 Highway 97 North, Crescent, OR, 97733 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

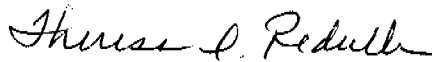


STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Sabrina Braaten is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 4/9/10




NOTARY PUBLIC in and for the State of
Washington, residing at KING
My commission expires 3-18-14

7258.26374 / Percy, Floyd L.
Chris Ashcraft

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT
(In Lieu of Personal Service)

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and 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.

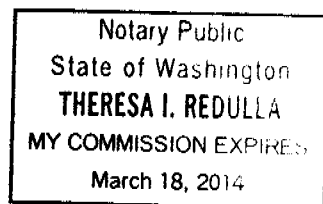
On April 6, 2010 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 928 Waverly Drive Southeast, Albany, OR, 97322 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

S. Braaten

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Sabrina Braaten is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 4/6/10



Theresa I. Redulla
NOTARY PUBLIC in and for the State of
Washington, residing at KING
My commission expires 3-18-14

7258.25442 / Place, Roger and Toni
Chris Ashcraft

1002.150395

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to 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**

FOR THE WITHIN NAMED: Occupants of **135878 Highway 97 North Crescent, OR 97733**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to ___ at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to ___, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1st Attempt: March 24, 2010 7:30 AM Posted

2nd Attempt: April 2, 2010 6:02 PM Posted

3rd Attempt: April 4, 2010 1:05 PM Posted

☐ **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 **April 5, 2010**, I mailed a copy of the Trustee's Notice of Sale addressed to **All Known Occupants** 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 Chelsea Meek

**135878 Highway 97 North Crescent, OR 97733
ADDRESS OF SERVICE**

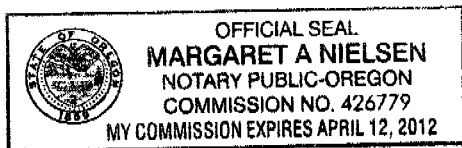
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

March 24, 2010 7:30 AM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By: [Signature]

Subscribed and sworn to before on this 5th day of April, 2010.



Margaret A. Nielsen
Notary Public for Oregon

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Jeanine P. Day, Business Manager,
being first duly sworn, depose and say
that I am the principal clerk of the
publisher of the Herald and News
a newspaper in general circulation, as
defined by Chapter 193 ORS, printed and
published at Klamath Falls in the
aforesaid county and state; that I know from
my personal knowledge that the

Legal # #12248

Trustee's Notice of Sale

Percy

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:

April 28, May 5, 12, 19, 2010

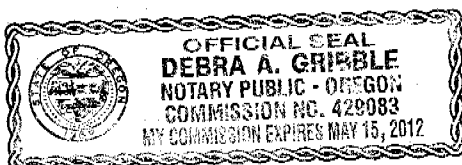
Total Cost: \$2,224.25

Jeanine P Day

Subscribed and sworn by Jeanine P Day
before me on: May 21, 2010

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Floyd L. Percy, a single man, as grantor, to Aspen Title & Escrow, as trustee, in favor of Long Beach Mortgage Company, as beneficiary, dated 04/04/06, recorded 04/11/06, in the mortgage records of Klamath County, Oregon, as Volume M06 Page 07009 and subsequently assigned to Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2006-5 by Assignment recorded as 2009-002569, covering the following described real property situated in said county and state, to wit: PARCEL 1: A parcel of land in the NW 1/4 NW 1/4 of Section 31, Township 24 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, and more particularly described as follows: Beginning at a point along the West line of Section 31 from which the North one-sixteenth corner common to Sections 31 and 38 bears South 00 degrees 05' 43" West 418.67 feet; thence along the West line of Section 31, North 00 degrees 05' 43" East 331.51 feet to a point; thence along a line at right angle to U.S. Highway 97, South 64 degrees 43' 17" East 327.45 feet to a point; thence along a line parallel with U.S. Highway 97 and 250 feet from the centerline thereof, South 25 degrees 16' 43" West 120.00 feet to a # 5 steel rod; thence along a line at right angle to U.S. Highway 97, South 64 degrees 43' 17" East 200.00 feet to a # 5 steel rod along the Northwest line of U.S. Highway 97 and 50 feet from the centerline thereof; thence along the Northwest line of U.S. Highway 97, South 25 degrees 16' 42" West, 60.00 feet to a # 5 steel rod; thence along a line at right angle to U.S. Highway 97, North 64 degrees, 43' 17" West 200.00 feet to a # 5 steel rod; thence along a line parallel with U.S. Highway 97, South 25 degrees 16' 43" West 120.00 feet to a #5 steel rod; thence along a line at right angle to U.S. Highway 97, North 64 degrees 43' 17" West 166.39 feet to the point of beginning, with bearings based on Survey # 3512 as filed with the Klamath County Engineers office. SAVING AND EXCEPTING THEREFROM THE FOLLOWING: Beginning at a point, a #5 steel rod set along the West line of Section 31, from which the Northwest corner of Section 31 bears North 00 degrees 05' 43" East 579.36 feet; thence along a line at a right angle to U.S. Highway 97, South 64 degrees 43' 17" East 239.81 feet to a #5 X 30" rod; thence along a line parallel with said Highway and 337.64 feet from the centerline thereof South 25 degrees 16' 43" West 300.00 feet to a # 5 X 30" steel rod; thence along a line at a right angle to said Highway North 64 degrees 43' 17" West 98.75 feet to a #5 steel rod set along the West line of Section 31; thence along the West line of Section 31, North 00 degrees 05' 43" East 331.51 feet to a point of beginning. PARCEL 2: The North 120 feet of a parcel of land described as follows: Running East from the Northwest corner of Section 31, Township 24 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, 857.8 feet; thence running Southerly along the West line of the new Survey of U.S. Highway 97, 1085 feet to a point of description of tract herein conveyed; thence running Westerly at right angles to said U.S. Highway 97, 100 feet; thence Southerly parallel to U.S. Highway 97, 300 feet; thence Easterly at right angles to said U.S. Highway 97, 100 feet; thence Northerly along West line of said U.S. Highway 97, 300 feet to a point of beginning. The North 120 feet of a parcel of land described as follows: Beginning at a point 857.8 feet East of the Northwest corner of Section 31, Township 24 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon; thence running Southerly along the West line of U.S. Highway 97, 1085 feet; thence Westerly at right angles to said U.S. Highway 97, 100 feet to the point of description for this conveyance; thence running Southerly parallel to said U.S. Highway 97, 300 feet; thence Westerly at right angles to said U.S. Highway 97, 100 feet; thence Northerly parallel to said U.S. Highway 97, 300 feet; thence Easterly at right angles to said U.S. Highway 97, 100 feet to the place of beginning. ENCLOSURE: 135878 Highway 97 North Crescent, 04/07/03

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$645.73 beginning 11/01/09; plus late charges of \$27.93 each month beginning 11/16/09; plus prior accrued late charges of \$176.36; plus advances of \$297.95; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable; said sums being the following, to wit: \$67,895.95 with interest thereon at the rate of 9.95 percent per annum beginning 10/01/09; plus late charges of \$27.93 each month beginning 11/16/09 until paid; plus prior accrued late charges of \$176.36; plus advances of \$297.95; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on July 27, 2010 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the 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 foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.752 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical office (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the amount then due (other than each 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 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. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents. 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 having 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. **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 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 June 27, 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 Association (16037 Upper Boones Ferry Road, Tigard, Oregon 97224, (503) 620-0222, toll-free in Oregon (800) 452-8260) and ask for lawyer referral service. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance; a county-by-county listing of legal aid resources may be found on the Internet at www.osbar.org/public/ris/lowcostlegalhelp/legalaid.html. The trustee's rules of auction may be found on the Internet at www.trustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com. Northwest Trustee Services, Inc. For further information, please contact: Chris Ashcraft Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 586-1900 File No. 7258.26374/Perp. Floyd L. (TS# 7258.26374) 1002.150305-FEL.

#12248 April 28, May 5, 12, 19, 2010.