

2010-008458

Klamath County, Oregon



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07/14/2010 08:30:43 AM

Fee: \$117.00

**RECORDING COVER SHEET FOR
NOTICE OF SALE PROOF OF COMPLIANCE
Pursuant to ORS 205.234**

AFTER RECORDING, RETURN TO:

Jim N. Slothower
205 NW Franklin Ave.
Bend, OR 97701

1. Affidavit of Mailing Trustee's Notice of Sale, Notice to Grantor and Loan Modification Request Form with the following copies attached:
 - Trustee's Notice of Sale (Exhibit 1)
 - Notice to Grantor (Exhibit 2)
 - Loan Modification Request Form (Exhibit 3)
2. Affidavit of Compliance - ORS 86.750
3. Affidavit of Publication

Original Grantor on Trust Deed: Stephen Caton and Jessica L. Canton

Beneficiary: Patrick Gisler

Original Trustee: AmeriTitle

Date and Recording Information for Deed of Trust: Dated October 19, 2005 and recorded on October 24, 2005 at Book No. M05-Page 67230, Klamath County Records.

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

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
AND NOTICE TO GRANTOR
AND LOAN MODIFICATION REQUEST FORM**

I, JIM N. SLOTHOWER, being duly sworn, state as follows:

1. I am the successor trustee of a Trust Deed made by **STEPHEN CATON** and **JESSICA L. CATON**, as tenants by the entirety, Grantors, to **AMERITITLE**, 15 Oregon Avenue, Bend, Oregon, as Trustee, in favor of **PATRICK M. GISLER**, Beneficiary, dated October 19, 2005 and recorded on October 24, 2005, at Book No. M05-Page 67230, Klamath County Records

**Lot 23, DIAMOND MEADOWS, TRACT NO. 1384, according to
the official plat thereof on file in the office of the County Clerk
of Klamath County, Oregon.**

2. On March 4, 2010, as required under ORS 86.785, I gave notice of sale by mailing a true copy of the Trustee's Notice of Sale (attached hereto as Exhibit "1") by both first class and certified mail with return receipt requested, to the following named persons at their last known addresses, to-wit:

Stephen and Jessica Caton
3328 NE Mendenhall Drive
Bend, OR 97701

Said persons include (a) the grantors of the Trust Deed, (b) any successor in interest to the grantors whose interest appears of record, (c) any person having a lien or interest subsequent to the Trust Deed whose lien or interest appears of record, and (d) any person requesting notice, as required by ORS 86.785

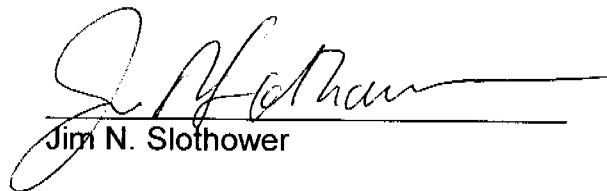
3. Each of the notices mailed was certified to be a true copy of the original Notice of Sale. Each copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by persons under my direction at the United States post office in Bend, Oregon on March 4, 2010. Each of the said notices was mailed after the Notice of Default and Election to Sell described in said Trustees Notice of Sale was recorded and at least 120 days before the day filed in said notice for sale.

4. In addition to the Trustee's Notice of Sale, included in each envelope addressed to the grantors (both first class and certified mail with return receipt requested), was a copy of the Notice to Grantor and a Loan Modification Request Form as required under ORS 86.737, copies of which are attached hereto as Exhibits "2" and Exhibit "3" respectively.

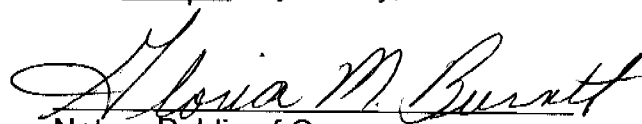
5. As used herein, the singular includes the plural, trustee includes successor trustee, and a person includes a corporation an any other legal or commercial entity.

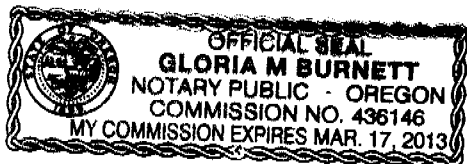
6. The foregoing is true and correct to the best of my knowledge, information and belief.

DATED this 12th day of July, 2010.


Jim N. Slothower

SUBSCRIBED AND SWORN to before me this 12 day of July, 2010.


Notary Public of Oregon
My Commission Expires: 03/17/2013



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by **STEPHEN CATON** and **JESSICA L. CATON**, as tenants by the entirety, Grantors, to **AMERITITLE**, an Oregon Corporation, as Trustee, in favor of **PATRICK M. GISLER**, Beneficiary, dated October 19, 2005 and recorded on October 24, 2005, at Book No. M05-Page 67230, in the Microfilm Records of Klamath County, Oregon covering the following described real property (the "Property") located in Klamath County Oregon:

Lot 23, DIAMOND MEADOWS, TRACT NO. 1384, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The name and address of the Successor Trustee are as follows:

Jim N. Slothower
205 NW Franklin Ave.
Bend, OR 97701

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations that the Trust Deed secures and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3).

There is a default by the grantors, the performance of which is secured by said trust deed, with respect to provisions therein which authorize sale in the event of default of such provision. The default for which the foreclosure is made is the failure to make monthly payments of \$335.00 from July 24, 2008 through February 24, 2010 totaling \$6,700.00 and the failure to pay real property taxes for 2007-2008, 2008-2009, and 2009-2010 totaling \$858.57 plus interest.

The sum owing on the obligation secured by the Trust Deed is \$32,656.78, plus accrued interest of \$6,139.50 through February 8, 2010 together with interest thereafter accruing at the rate of 12% per annum until paid.

By reason of said defaults the Beneficiary has declared all sums owing on the obligation that the Trust Deed secures immediately due and payable, said sums being the following, to-wit: \$32,656.78 plus accrued interest in the amount of \$6,579.50 through March 4, 2010, together with interest thereafter accruing at the rate of 12% per annum until paid, plus all costs incurred by the Beneficiary plus Trustee and attorney fees incurred herein by reason of said default, and any sums advanced by the Beneficiary for the protection of the Property and Beneficiary's interest therein.

WHEREFORE, notice is hereby given that, Jim N. Slothower, the undersigned Successor Trustee will on **Monday, July 19, 2010, at the hour of 10:00 a.m.**, in accord with the standard time established by ORS 187.110, at the following place: **In front of the main entry to the Klamath County Courthouse, 316 Main Street, Klamath Falls, County of Klamath, State of Oregon 97601**, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had 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 aft 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 any person named in ORS 86.753 has the right, at any time that is not later than five (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying Beneficiary the entire amount then due (other

dismissed and the Trust Deed reinstated by paying Beneficiary 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 notice of default that is capable of being cured by tendering the performance required under the obligation that the Trust Deed secures, 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 that the Trust Deed secures, together with the Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation that the Trust Deed secures, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

NOTICE TO TENANTS

If you are a tenant of the 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 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 rental agreement 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 19, 2010**.

Federal law may grant you additional rights, including the 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'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 property 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 referral service at the telephone numbers referenced above.

Dated: March 4, 2010.



Jim N. Slothower, Successor Trustee

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: On Crescent Moon Dr., the legal description of which is:

**Lot 23, DIAMOND MEADOWS, TRACT NO. 1384, according to
the official plat thereof on file in the office of the County Clerk
of Klamath County, 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 call "foreclosure."

The amount you would have had to pay as of March 4, 2010 to bring your mortgage loan current was \$6,700.00 for monthly payments missed through February, 2010 and unpaid real property taxes totaling \$858.87 plus interest. 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 541-389-7001 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: Slothower & Petersen PC, Attorneys at Law, PO Box 351, Bend, OR 97709.

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

Date and time of sale: Monday, JULY 19, 2010 at 10:00 a.m.

Location of sale: In front of the main entrance to the Klamath
County Courthouse, 316 Main Street,
Klamath Falls, Oregon, 97601

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 within 5 days before the sale.
3. You can call Slothower & Petersen PC at **541-389-7001** to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your property, 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 contact number at **1-800-SAFENET**. 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/public/ris/ris.html. 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, contact the Oregon State Bar at the phone numbers indicated above or go to:

w.osbar.org/public/ris/LowCostLegalHelp/LegalAid.html.

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 **541-389-5800**. 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: **1-800-SAFENET (723-3638)** or visit the Oregon Foreclosure Help Web site at <http://www.cbs.state.or.us/dfcs/ml/foreclosure/counselors.html>. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: **1-888-995-HOPE (4673)** or by visiting: <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 APRIL 10, 2010, WHICH IS AT LEAST 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: March 4, 2010

Trustee name: JIM N. SLOTHOWER
Trustee phone number: (541) 389-7001

Trustee signature:

A handwritten signature in cursive script, appearing to read "Jim N. Slothower", written over a horizontal line.

March 4, 2010

Stephen Caton
Jessica L. Caton
3328 NE Mendenhall Dr.
Bend, OR 97701

LOAN MODIFICATION REQUEST FORM

Dear Mr. and Mrs. Caton:

If you want to apply to modify your loan, you must fill out and mail back this form to Jim N. Slothower, 205 NW Franklin Ave., Bend, OR 97701 who is the Lender's agent. Lender's agent must receive the form by April 10, 2010 which is at least 30 days after the date that Lender's agent signed the Residential Foreclosure Notice. Please indicate by checking the applicable location below whether you would like to have your loan modified, whether you would like to meet with Lender, or both:

I would like to have my loan modified.

I would like to meet with Lender.

You must send back with this form current information about your income and expenses, your address, phone number and electronic mail address and any other facts Lender requires that affect borrower's request for a loan modification. If you return this form to the Lender by the date specified above, the Lender or an agent of Lender will review the information you provide and, in good faith, will process your request. The Lender or the Lender's agent, as soon as reasonably practicable but not later than 45 days after receiving the form, will notify you whether the Lender approves or denies the request or requires additional information. During this period, Lender may require additional information to determine whether the loan can be modified.

Borrower's Signature

Borrower's Printed Name

Borrower's Address

City, State and Zip Code

Borrower's Email Address

Borrower's Phone Number

PROMISSORY NOTE

Bend, OR
October 19, 2005

\$32,000.00

I (or if more than one maker) we, jointly and severally, promise to pay to the order of Patrick M. Gistler at place designated by holder of this note THIRTY-TWO THOUSAND AND NO/100ths, with interest thereon at the rate of 9.0000 percent per annum from October 24, 2005 until paid, payable in equal installments of not less than \$287.91 in any one payment; interest shall be paid **Monthly** and is included in the minimum payments above required; the first payment to be made on November 24, 2005 and a like payment on the same day **Monthly** thereafter, until the whole sum, principal and interest has been paid, if any of said installments is not so paid, all principal and interest to become immediately due and collectible at the option of the holder of this note. If this note is placed in the hands of an attorney for collection, I/we promise and agree to pay holder's reasonable attorney's fees and collection costs, even though no suit or action is filed hereon; however, if a suit or action is filed, the amount of such reasonable attorney's fees shall be fixed by the court or courts in which the suit or action, including any appeal therein, is tried, heard or decided.

ADDITIONAL TERMS:

Privilege is reserved to prepay this Note at any time without penalty.

Payor agrees to pay holder a late charge of \$10.00 per payment per month for each payment received more than ten (10) days after due date.

The principal balance of this Note shall be adjusted by the amount of the payee's prorated share of the current year's property taxes, when said taxes are paid by the payor.

At such time as payor sells, conveys or assigns any of their right, title, or interest in the property without paying off the obligation of the Note, a transfer/assignment fee of one (1%) percent of the remaining Note balance or \$200.00, whichever is greater, will be paid to the holder of the Note for administrative costs. The interest rate will increase two (2%) percent upon such sale, conveyance or assignment.

ADDITIONAL DEFAULTS:

One or more defaults by signor as set forth herein shall be treated as if any installment has not been paid, so that all principal and interest shall then become fully due and payable on the 30th day after written notice of said default has been mailed to signor by Note holder, and signor has failed to cure completely such default.

ADDITIONAL DEFAULTS;

1. Occupying lot for residential purposes for more than three (3) days prior to obtaining all of the following: Klamath County building permit, including operating approved sewage disposal system and operating water source.
2. Failing to complete construction within 12 months from issuance of building permit.

EXHIBIT 1

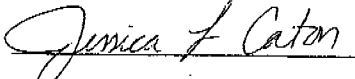
PAGE 1 OF 2

This note is due and payable on or before October 24, 2007.

THIS NOTE IS SECURED BY A TRUST DEED OF EVEN DATE.



Stephen Caton



Jessica L. Caton

EXHIBIT 1

PAGE 2 OF 2

**NOTICE REQUIRED BY THE FAIR
DEBT COLLECTIONS PRACTICES ACT
15 U.S. C. Section 1601**

1. The amount of the debt is the \$32,656.78 plus interest in accordance with the promissory note you signed on October 19, 2005, a copy of which is attached hereto as Exhibit 1.

2. The creditor to whom the debt is owed is Patrick M. Gisler.

3. The debt described in the attached letter will be assumed to be valid by the creditor's law firm unless the debtor, within thirty (30) days after receipt of this notice, disputes, in writing, the validity of the debt or some portion thereof.

4. If the debtor notifies the creditor in writing within thirty (30) days of the date of receipt of this notice that the debt or any portion thereof is disputed, the creditor will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the creditor.

5. If the named creditor is not the original creditor, and if the debtor makes a written request to the creditor within thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the creditor.

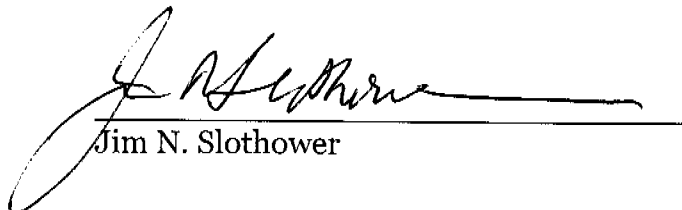
6. Written request of this provision should be addressed to Fair Debt Collections Clerk, Slothower & Petersen P.C., 205 NW Franklin Ave, Bend, Oregon 97701.

We are attempting to collect a debt and any information we obtain will be used to collect the debt.

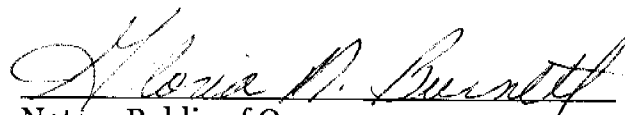
**AFFIDAVIT OF COMPLIANCE
ORS 86.750**

I, JIM N. SLOTHOWER, being duly sworn, state as follows:

**No request for a meeting or loan modification was timely received
from the borrower.**


Jim N. Slothower

SUBSCRIBED AND SWORN to before me this 6th day of July, 2010.


Notary Public of Oregon
My Commission Expires: 03/17/2013



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 # 12310

Trustee's Notice of Sale

Caton

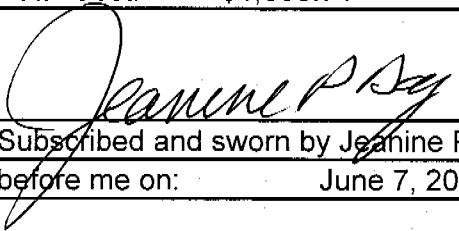
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: (4)

Four

Insertion(s) in the following issues:

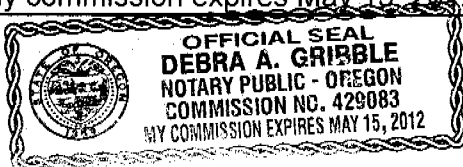
May 14, 21, 28, June 4, 2010

Total Cost: \$1,603.71


Subscribed and sworn by Jeanine P Day
before me on: June 7, 2010


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 STEPHEN CATON and JESSICA L. CATON, as tenants by the entirety, Grantors, to AMERITITLE, an Oregon Corporation, as Trustee, in favor of PATRICK M. GISLER, Beneficiary, dated October 19, 2005 and recorded on October 24, 2005, at Book No. M05-Page 67230, in the Microfilm Records of Klamath County, Oregon covering the following described real property (the "Property") located in Klamath County Oregon: Lot 23, DIAMOND MEADOWS, TRACT NO. 1384, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. The name and address of the Successor Trustee are as follows: Jim N. Slothower, 205 NW Franklin Ave. Bend, OR 97701

Both the Beneficiary and the Trustee have elected to sell the ~~real property to satisfy the obligations that the Trust Deed secures~~ and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3). There is a default by the grantors, the performance of which is secured by said trust deed, with respect to provisions therein which authorize sale in the event of default of such provision. The default for which the foreclosure is made is the failure to make monthly payments of \$335.00 from July 24, 2008 through February 24, 2010 totaling \$6,700.00 and the failure to pay real property taxes for 2007-2008, 2008-2009, and 2009-2010 totaling \$858.57 plus interest. The sum owing on the obligation secured by the Trust Deed is \$32,656.78, plus accrued interest of \$6,139.50 through February 8, 2010 together with interest thereafter accruing at the rate of 12% per annum until paid.

By reason of said defaults the Beneficiary has declared all sums owing on the obligation that the Trust Deed secures immediately due and payable, said sums being the following, to-wit: \$32,656.78 plus accrued interest in the amount of \$6,579.50 through March 4, 2010, together with interest thereafter accruing at the rate of 12% per annum until paid, plus all costs incurred by the Beneficiary plus Trustee and attorney fees incurred herein by reason of said default, and any sums advanced by the Beneficiary for the protection of the Property and Beneficiary's interest therein.

WHEREFORE, notice is hereby given that, Jim N. Slothower, the undersigned Successor Trustee will on Monday, July 19, 2010, at the hour of 10:00 a.m., in accord with the standard time established by ORS 187.110, at the following place: In front of the main entry to the Klamath County Courthouse, 316 Main Street, Klamath Falls, County of Klamath, State of Oregon 97601, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had 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 at 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 any person named in ORS 86.753 has the right, at any time that is not later than five (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying Beneficiary 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 notice of default that is capable of being cured by tendering the performance required under the obligation that the Trust Deed secures, 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 that the Trust Deed secures, together with the Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation that the Trust Deed secures, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

NOTICE TO TENANTS: If you are a tenant of the 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 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 rental agreement 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 19, 2010. Federal law may grant you additional rights, including the 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'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 property 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 referral service at the telephone numbers referenced above.

Dated: March _____, 2010.

Jim N. Slothower, Successor Trustee
For further information, please contact:
Jim N. Slothower, Successor Trustee
Slothower & Petersen, PC
205 NW Franklin Ave., Bend, OR 97701
(541) 389-7001

STATE OF OREGON)ss.
County of Deschutes)

On March _____, 2010, before me, Gloria Burnett, notary public, personally appeared Jim N. Slothower, Successor Trustee, personally known to me, to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Notary Public of Oregon

My Commissions Expire: 03/17/2013

~~THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.~~

#12310 May 14, 21, 28, June 4, 2010.