NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.

AFFIDAVIT OF MAILING TRUSTEE'S **NOTICE OF SALE**

RE: Trust Deed from Michael C. Camara & Melanie C. Camara 6824 Greenery Court Las Vegas, NV 89130 Aspen Title & Escrow, Inc. 525 Main Street Klamath Falls, OR 97601 After recording, return to (Name, Address, Zip): James C. Lynch P. O. Box 351 Lakeview, OR 97630

2010-010368

Klamath County, Oregon



09/01/2010 10:51:48 AM

Fee: \$67.00

SPACE RESERY FOR RECORDER'S L

STATE OF OREGON, County of **__Lake**______) ss:

I. James C. Lynch being first duly sworn, depose, and say that:

At all times hereinafter mentioned, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in the notice of sale.

I gave notice of the sale of the real property described in the attached trustee's Notice of Sale by mailing copies thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME

ADDRESS

Michael C. Camara

6824 Greenery Court Las Vegas, NV 89130

Melanie C. Camara

2053 Jasper Bluff Street, Unit 202 Las Vegas, NV 89117

These 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 set forth in ORS 86.785.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by ______ James C, Lynch _____, attorney for the trustee named in the notice. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at _____Lakeview ____, Oregon, on _____May 20, 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, with postage thereon in an amount sufficient to accomplish the same. Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

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

OFFICIAL SEAL JULIE A ALBERTSON NOTARY PUBLIC-OREGON COMMISSION NO. 414599 MY COMMISSION EXPIRES MARCH 11, 2011

SIGNED AND SWORN TO before me on ____May 20, 2010

Notary Public for Oregon

03/11/2011 My commission expires __

^{*} More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date. Pursuant to ORS 86.740(2), a notice served by mail in accordance with ORS 86.740(1) is effective when the notice is mailed.
PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

Michael C. Camara & Melanie C. Camara, Grantor 6824 Greenery Court Las Vegas, NV 89130 to David M. Vandenberg, Trustee P.O. Box 351 Lakeview, OR 97630 AFTER RECORDING RETURN TO: James C. Lynch P. O. Box 351 Lakeview, OR 97630

STATE OF OREGON	, County of	f Klamath) ss:
I certify that the for record on the, at		rument was received
in hook/nool/nobana 1	_ o clock _	ivi., and recorded
in book/reel/volume I	No,	on page
Witness my hand		of County affixed.
Name	T	îtle
By:		
	Γ	Deputy

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed dated June 23, 2004, made by Michael C. Camara and Melanie C. Camara, as grantor, to Aspen Title and Escrow, Inc., as trustee, in favor of Shirley Jean Rhodes, Sole Trustee of the Rhodes Family Trust dated April 3, 2002, as beneficiary, and recorded July 20, 2004, in the mortgage records of Klamath County, Oregon, in Volume No. M04 at page 47411 covering the following described real property situated in said county and state, to-wit:

Lots 11, 12, 13 and 14, LAKEWOOD HEIGHTS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon,

which beneficiary interest has been assigned by Shirley Jean Rhodes as sole trustee of the Rhodes Family Trust dated April 3, 2002 to Shirley Jean Rhodes as an individual.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a Notice of Default has been recorded pursuant to Oregon Revised 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 \$272.24 for the months of October, November and December, 2008; January through December, 2009; January, February, March and April, 2010; and continuing on the 20th day of each month thereafter until paid; plus real property taxes of \$678.12 plus interest thereon; plus attorney fees and any other costs incurred.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: \$33,522.50 principal plus interest thereon accruing at the rate of six percent (6%) per annum from October 20, 2008; plus real property taxes of \$678.12 plus interest thereon accruing at the rate of sixteen percent (16%) per annum; plus attorney fees and costs of \$2,500.00.

WHEREFORE, notice is hereby given that the undersigned trustee will on October 1, 2010 at the hour of ten o'clock, a.m., in accord with the standard of time established by ORS 187.110, at the front steps 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 said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time 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.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any

DATED May 14, 2010.

David M. Vandenberg, Trustee

STATE OF OREGON, County of Lake) ss.

On May 14, 2010, personally appeared the above named DAVID M. VANDENBERG and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:

OFFICIAL SEAL
JULIE A ALBERTSON
NOTARY PUBLIC-OREGON
COMMISSION NO. 41 4599
MY COMMISSION EXPIRES MARCH 11, 2011

Notary Publid for Oregon My commission expires 03/11/2011

why commission expires 03/11/2011

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NOTICE:

YOU ARE IN DANGER OF LOSING YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY

This notice is about the Trust Deed on your property described as Lots 11, 12, 13, and 14, Lakewood Heights, Klamath County, Oregon.

Your lender has decided to sell this property because the money due on your 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 May 14, 2010 to bring your loan current was \$8,350.68. 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 James C. Lynch at (541) 947-2196 to find out the exact amount you must pay to bring your 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: James C. Lynch, Attorney at Law, P. O. Box 351, Lakeview, Oregon 97630.

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

Date and time: Friday, October 1, 2010 at 10:00 o'clock a.m.

Place: 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 (5) days before the sale.
- 2. You can refinance or otherwise pay off the loan in full anytime before the sale.
- 3. You can call James C. Lynch at (541) 947-2196 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 telephone contact number at (800) 452-7636. You may also wish to talk to a lawyer. If you need held 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) 452-8260 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 of legal aid programs, go to (541) 882-6982 or (800) 480-9160.

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: May 14, 2010.

Trustee Name: David M. Vandenberg

Trustee signature:

Trustee telephone number: (541) 947-2196

NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.

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TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY		STATE OF OREGON, County ofKlamath	} ss.
RE: Trust Deed from Michael C. Camara & Melanie C. Camara 6824 Greenery Court Las Vegas, NV 89130 To Grantor Aspen Title & Escrow, Inc. 525 Main Street Klamath Falls, OR 97601 After recording, return to (Name, Address, Zip): James C. Lynch	SPACE RESERVED FOR RECORDER'S USE	I certify that the within received for recording on at o'clockM book/reel/volume No and/or as fee/file/instrument/r. No, Records of this Witness my hand and seal	I., and recorded in on page on page on page on page on page on page of county. Of County affixed.
P.O. Box 351 Lakeview, OR 97630		Ву	, Deputy.
STATE OF OREGON, County of Lake I, James C. Lynch being first duly sworn, depose, say and certify that: I am the attorney for the success Michael C. and Melanie C.Camara Aspen Title and Escrow, Inc. in favor of Shirley Jean Rhodes dated June 23, 2004 Klamath County, Oregon, in the and/or as the fee the file instrument the microfilm the described real property situated in the above-mentioned Lots 11, 12, 13, and 14, LAK plat thereof on file in the	ecorded on July book □ reel ★ volu reception No county and state, to-	ec in that certain trust deed execut 20, 2004 Ime No. MO4 at page (indicate which), con- wit: , according to the offic	ed and delivered by, as grantor, to, as trustee,, in the Records of 47411, vering the following
Oregon. I hereby certify that onMay_25, 2010	, the a	bove described real property was n	ot occupied.
The word "trustee," as used in this affidavit mean OFFICIAL SEAL	Ja D AND SWORN TO	Attorney for Suc before me on May 25, 2010	cessor Trustee
JULIE A ALBERTSON NOTARY PUBLIC-OREGON COMMISSION NO. 41 4599 MY COMMISSION EXPIRES MARCH 11, 2011	Notary Pul My commi	olic for Oregon assion expires 3/11/2011	<i>t</i>