MTC 87702

RECORDING COVER SHEET

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

After Recording, Return To:

Greenen & Greenen, PLLC 1104 Main Street, Suite 400 Vancouver, WA 98660

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

Affidavit of Publication Affidavit of Mailing Trustee's Notice of Non-Judicial Sale

2. Direct Party (Grantor):

Jon Mars

- 3. Indirect Party (Grantee):
- 4. True and Actual Consideration Paid:
- 5. Legal Description:

See attached

2010-012671Klamath County, Oregon



10/28/2010 11:29:24 AM

Fee: \$152.00



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 # 12690
Trustee's Notice of Non-Judicial Sale
Mars
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:
September 14, 21, 28, October 05, 2010
Total Cost: \$1,269.87
Deanine Place
Subscribed and sworn by Jeanine P Day
before me on: October 5, 2010

TRUSTEE'S NOTICE OF NON-JUDICIAL SALE

TO: JON MARS PO BOX 102 MITCHELL, OR 97750-0102

JON MARS PO BOX 41 MITCHELL, OR 97750

JON MARS 34021 E. YAK LANE BONANZA, OR 97623 JON AND SHARON MARS 39675 HWY 207 S SPRAY, OR 97874

KLAMATH FALLS FOREST ESTATES UNIT 4 ROAD MAINTENANCE ASSOCIATION 4751 BELLM DR UNIT 409 KLAMATH FALLS, OR 97603-8902

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

Reference is made to that certain Trust Deed made by JON MARS, as grantor, to AMERITITLE TITLE COMPANY, as trustee, in favor of AMERCIAN EAGLE MORTGAGE #100, LLC, as beneficiary, dated June 4, 2003, recorded June 9, 2003, in the mortgage records of Klamath, Oregon, in Volume M03 Page 39092-95, encumbering the following described real property situated in said county and state, to-wit: Lot 4, Block 75 KLAMATH FALLS FOREST ESTATES, Highway 66 Unit, Plat No. 4, according to the official plat thereof on file in the office of the County Clerk of the Klamath County, Oregon.

one commonly known as: 34021 E YAK LANE, BONANZA OREGON 97623.

Both the Beneficiary and the Trustee have elected to sell the said 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: a. Failure to pay 11 payments July 9, 2009 through May 9, 2010 at \$118.21 each: \$1,300.31. b. Failure to pay property taxes: \$2,365.02. c. Forced Insurance: \$139.29. Default Sub-Total: \$3,835.31.

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 ESTIMATED sums being the following, to-wit: Default sub-total: \$3835.31. Title report: \$200.00. Postage & Copying: \$40.00. Administrative fee \$750.00. Attorney's fee \$1,000.00. Long distance telephone \$10.00. Recording—fees \$150.00. Service and Posting: \$100.00. Total Due to Cure Default: \$6,254.62.

Default Description: Description of Action Required to Cure and Documentation Necessary to Show Cure:
Non-Payment of Real Property Taxes: In addition to tae above itemized defaults involving payment of principal/interest and specific charges, costs or fees itemized above, you must also provide for inspection by the undersigned Trustee, via personal service, certified or registered mall, a true and

Notary Public of Oregon

My commission expires May 15, 2012



via personal service, certified or registered mall, a true and correct copy of a receipt issued by Baker County, which shows that the real property taxes are current and paid in full.

The principal balance owing on the obligation secured by the Trust Deed is **\$14,479.61** as of May 31, 2010.

WHEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on November 8, 2010, at the hour of 9 o'clock a.m., in accordance with the standard of time established by ORS 187.110, at the entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath, 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 Grantor of the said Trust Deed, together with any interest which the Grantor or Grantor's 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 QRS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due at the time of cure (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 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. Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale. DATED this 7th day of June. 2010. GREENEN & GREENEN, PLLC By: Ronald W. Greenen, OSB #02152 Trustee and Attorney for Beneficiary, 1104 Main St., Suite 400, Vancouver, WA 98660, (360) 694-1571, #12690 September 14, 21, 28, October 05, 2010.

KLAMATH COUNTY SHERIFF'S OFFICE RETURN OF SERVICE

State of Oregon County of Klamath Court Case No. Sheriff's Case No. **A10001778**

Received for Service 6/23/2010

I hereby certify that I received for service on MARS, JON the within:
TRUSTEES NOTICE OF NON-JUDICIAL SALE

MARS, JON
was served personally, and in person, at
34021 E YAK LANE
BONANZA, OR 97623
on 7/20/2010 at 08:00 hours.

All search and service was made within Klamath County, State of Oregon.

Timothy M. Evinger, Sheriff Klamath County, Oregon

Deputy 4131 J. MARK BORGES

Copy to:
GREENEN & GREENEN
1104 MAIN STREET, SUITE 400
VANCOUVER, WA 98660

After recording, return to:

Ronald W. Greenen, Trustee Greenen & Greenen, PLLC 1104 Main St., Suite 400 Vancouver, WA 98660

TRUSTEE'S NOTICE OF NON-JUDICIAL SALE

TO:

JON MARS PO BOX 102 MITCHELL, OR 97750-0102

JON MARS 34021 E. YAK LANE BONANZA, OR 97623 JON MARS PO BOX 41

MITCHELL, OR 97750

JON AND SHARON MARS 39675 HWY 207 S SPRAY, OR 97874

KLAMATH FALLS FOREST ESTATES UNIT 4 ROAD MAINTENANCE ASSOCIATION 4751 BELLM DR UNIT 409 KLAMATH FALLS, OR 97603-8902

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Reference is made to that certain Trust Deed made by JON MARS, as grantor, to AMERITITLE TITLE COMPANY, as trustee, in favor of AMERCIAN EAGLE MORTGAGE #100, LLC, as beneficiary, dated June 4, 2003, recorded June 9, 2003, in the mortgage records of Klamath, Oregon, in Volume M03 Page 39092-95, encumbering the following described real property situated in said county and state, towit:

Lot 4, Block 75 KLAMATH FALLS FOREST ESTATES, Highway 66 Unit, Plat No. 4, according to the official plat thereof on file in the office of the County Clerk of the Klamath County, Oregon.

More commonly known as: 34021 E YAK LANE, BONANZA OREGON 97623

Both the Beneficiary and the Trustee have elected to sell the said real property to satisfy the obligations secured by the Trust Deed, and a Notice of Default has been recorded pursuant to Oregon

TRUSTEE'S NOTICE OF SALE - 1

Revised Statutes 86.735(3); the default for which the foreclosure is made is Grantor's failure to pay when due the following sums:

a.	Failure to pay 11 payments July 9, 2009 through	\$1,300.31
-	May 9, 2010 at \$118.21 each:	
b.	Failure to pay property taxes:	\$2,365.02
c.	Forced Insurance:	\$139.29

Default Sub-Total: \$3,804.62

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 ESTIMATED sums being the following, to-wit:

Default sub-total:	\$3804.62
Title report:	\$200.00
Postage & Copying:	\$40.00
Administrative fee	\$750.00
Attorney's fee	\$1,000.00
Long distance telephone	\$10.00
Recording fees	\$150.00
Service and Posting:	\$100.00
Trustee's Fee	\$200.00
Total Due to Cure Default:	\$6,254.62

Default Description:	Description of Action Required to Cure and Documentation Necessary to Show Cure:
Non-Payment of Real	In addition to the above itemized defaults involving payment of
Property Taxes	principal/interest and specific charges, costs or fees itemized above, you must also provide for inspection by the undersigned Trustee, via personal service, certified or registered mail, a true and correct copy of a receipt issued by Baker County, which shows that the real property taxes are current and paid in full.

The principal balance owing on the obligation secured by the Trust Deed is \$14,479.61 as of May 31, 2010.

WHEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on November 8, 2010, at the hour of 9 o'clock a.m., in accordance with the standard of time established by ORS 187.110, at the entrance of the 8 County Courthouse, located at 8, in the City of 8, 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 Grantor of the said Trust Deed, together with any interest which the Grantor or Grantor's 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 at the time of cure (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 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.

Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale.

DATED this 7th day of June, 2010.

GREENEN & GREENEN, PLLC

Bv:

Ronald W. Greenen, OSB #02152
Trustee and Attorney for Beneficiary
1104 Main St., Suite 400, Vancouver, WA 98660
(360) 694-1571

STATE OF WASHINGTON)
) ss.
County of Clark)

I, Ronald W. Greenen, certify that I am the attorney or one of the attorneys for the above-named Beneficiary and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

Ronald W. Greenen

SUBSCRIBED AND SWORN TO before me this _____ day of June, 2010

CARVER OTARY OF WARRING TO THE OF WARRING TO THE

NOTACY PUBLIC in and for the State of Washington, residing at Vancouver.

My commission expires: 729.20/0

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 34021 E. YAK Lane, Bonanza, OR 97623.

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 May 11, 2010 to bring your mortgage loan current was \$2,189.60. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call 1-360-694-1571 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: 1104 Main St, Ste 400, Vancouver, WA 98660.

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

November 8, 2010, 9:00 a.m. FRONT ENTRANCE OF THE KLAMATH COUNTY COURTHOUSE

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 call GREENEN & GREENEN, PLLC, at (360) 694-1571 to find out if your lender is willing to give you more time or change the terms of the loan.
- 4. You can sell your home, provided the sale 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 800-723-3638. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs go to the Oregon State Bar Legal Aid at 503-684-3763 or toll free in Oregon at 800-452-7636 or on the web at www.oregonlawhelp.org.

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.

DATE: 4/7/2010

GREENEN & GREENEN, PLLC

Trustee Signature: <u>//</u>

Trustee Telephone Number: (360) 694-1571

After recording, return to:

GREENEN & GREENEN, PLLC 1104 Main St., Suite 400 Vancouver, WA 98660

AFFIDAVIT OF MAILING - TRUSTEE'S NOTICE OF NON-JUDICIAL SALE

Grantor(s) of Trust Deed: JON MARS

Successor Trustee: RONALD W. GREENEN

Beneficiary(s) of Interest: AMERICAN EAGLE MORTGAGE #100, LLC

Notice of Default Recording No.: 2010-007167

STATE OF WASHINGTON) ss.

County of Clark)

The undersigned, being first duly sworn, states that I am now, and at all times herein mentioned was a citizen of the United States a resident of the State of Washington, and over the age of eighteen years, and not the beneficiary or his successor in interest named in the attached original Notice of Sale given under the terms of that certain trust deed described in said Notice.

That 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 addresses, to wit:

JON MARS PO BOX 102 MITCHELL, OR 97750-0102

JON MARS PO BOX 41 MITCHELL, OR 97750

JON MARS 34021 E. YAK LANE BONANZA, OR 97623

JON AND SHARON MARS 39675 HWY 207 S SPRAY, OR 97874

KLAMATH FALLS FOREST ESTATES UNIT 4 ROAD MAINTENANCE ASSOCIATION 4751 BELLM DR UNIT 409 KLAMATH FALLS, OR 97603-8902

Said persons include (a) the grantor in the trust deed, together with notice required by House Bill 3630 Section 20, (b) successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice together with notice required by House Bill 3630 Section 20, (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 in ORS 86.785.

Jenny Castillo

SUBSCRIBED AND SWORN to before me this \(\text{\gentless} \) day of June, 2010.

NOTARY PUBLIC in and for the State of Washington, residing at Vancouver.

My Commission Expires:

U.S. Postal Service CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided) 0856 \$0.61 0361 \$2.80 Certified Fee 5000 Return Receipt Fee (Endorsement Required) \$2.30 Restricted Delivery Fee (Endorsement Required) \$0.00 2250 \$5.71 Total Postage & Fees Sent To
Ylamath Falls Forest
Street, Apt. No.: Poed mainter
or PO Box No. 4751
Bell

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 1. Article Addressed to: Klana Affalls Forcet Blates Unit 4 Road Maintenance Association 4751 Bellm Dr. Unit 409	A. Signature Agent Addressee
Klamath Falls, OR 97603-8902	3. Service Type Certified Mail Registered Return Receipt for Merchandise C.O.D.
	4. Restricted Delivery? (Extra Fee) ☐ Yes
2. Article Number (Transfer from service label) 7009 2250	0002 0856 4790
PS Form 3811, February 2004 Domestic Bott	- D



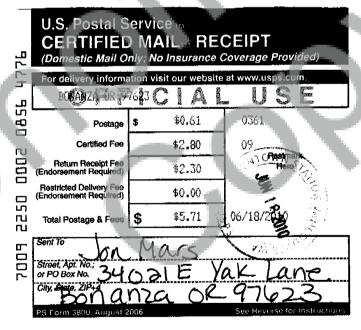
SENDER. COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mallpiece, or on the front if space permits. 	A. Signature Agent Addressee Addressee Addressee Addressee Addressee
1. Article Addressed to: John Mars Por Box 41 Atthell OR 9750	D. Is delivery address different from item 1? Pes If YES, enter delivery address below: No Po Bot 153 Witchell Oc 9779
97750	3. Service Type Certifled Mail
2. Article Number (Transfer from service label) 7009 2250	0002 0856 4769

U.S. Postal Service CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided) 7 For delivery information visit our website at www.usps.comg HUTCHELL OF 5750 0856 \$0.61 0361 Postage 2000 Certified Fee \$2.80 Return Receipt Fee (Endorsement Required) \$2.30 Restricted Delivery Fee (Endorsement Required) \$0.00 2250 \$5.71 Total Postage & Fees 06/19/2010 60 Street, Apt. No.; Or PO Box No.

SENDER: COMPLETE THIS SE	CTION		COMPL	ETE THIS S	ECTION ON DELIV	(ERY
 Complete items 1, 2, and 3. All item 4 if Restricted Delivery is 0. Print your name and address o so that we can return the card Attach this card to the back of or on the front if space permits 	desired. n the reve to you. the mailoi	rse	A. Signa	ature Noted by (Pri	nted Name) MADSIN	Agent Addressee Date of Delivery
1. Article Addressed to: Jon Mars POBOX 102 Mitchell OR	1	0	If YES	e, enter deliv Po Mut	s different from item very address below: Box 153 Lull Oc	□ No
97750	-10a		☐ Reg	rtifled Mail gistered ured Mail	☐ Express Mail ☐ Return Recelp ☐ C.O.D. /? (Extra Fee)	t for Merchandise
2. Article Number		-	4. Hestine		(EXTRA F88)	☐ Yes
(Transfer from service label)	7009	2250	0005	0856	4752	
PS Form 3811, February 2004	Do	mestic Retu	rn Receipt			102595-02-M-1540

102595-02-M-1540





After recording, return to:

Ronald W. Greenen, Trustee Greenen & Greenen, PLLC 1104 Main St., Suite 400 Vancouver, WA 98660

TRUSTEE'S NOTICE OF NON-JUDICIAL SALE

TO:

JON MARS **PO BOX 102**

MITCHELL, OR 97750-0102

JON MARS

PO BOX 41

MITCHELL, OR 97750

JON MARS

34021 E. YAK LANE BONANZA, OR 97623 JON AND SHARON MARS

39675 HWY 207 S SPRAY, OR 97874

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More commonly known as: 34021 E YAK LANE, BONANZA OREGON 97623

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Defau	lt Sub-Total:	\$3,804.62
	Failure to pay property taxes: Forced Insurance:	\$2,365.02 \$139.29
_	May 9, 2010 at \$118.21 each:	+- + · - 0 -
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Long distance telephone	\$10.00
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	Necessary to Show Cure:
Non-Payment of Real	In addition to the above itemized defaults involving payment of
Property Taxes	principal/interest and specific charges, costs or fees itemized above,
	you must also provide for inspection by the undersigned Trustee, via
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	of a receipt issued by Baker County, which shows that the real
	property taxes are current and paid in full.

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WHEREFORE, NOTICE IS HEREBY GIVEN that the undersigned Trustee will, on November 8, 2010, at the hour of 9 o'clock a.m., in accordance with the standard of time established by ORS 187.110, at the entrance of the 8 County Courthouse, located at 8, in the City of 8, 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 Grantor of the said Trust Deed, together with any interest which the Grantor or Grantor's 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.

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Anyone having any objection to the sale on any grounds whatsoever will be afforded an opportunity to be heard as to those objections if they bring a lawsuit to restrain the sale.

DATED this 7th day of June, 2010.

GREENEN & GREENEN, PLLC

Bv:

Ronald W. Greenen, OSB #02152

Trustee and Attorney for Beneficiary

1104 Main St., Suite 400, Vancouver, WA 98660

(360) 694-1571

STATE OF WASHINGTON)	
County of Clark) ss.	
•	m the attorney or one of the attorneys for the above-named ete and exact copy of the original Trustee's Notice of Sale.
Ī	Ronald W. Greenen
SUBSCRIBED AND SWORN TO be	fore me this day of June, 2010
- AD: CO.	NOTAL PUBLIC in and for the State of Washington, residing at Vancouver.
	My commission expires: <u>7'29'36/</u> 5

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 34021 E. YAK Lane, Bonanza, OR 97623.

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 May 11, 2010 to bring your mortgage loan current was \$2,189.60. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call 1-360-694-1571 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: 1104 Main St, Ste 400, Vancouver, WA 98660.

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November 8, 2010, 9:00 a.m. FRONT ENTRANCE OF THE KLAMATH COUNTY COURTHOUSE

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- 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 call GREENEN & GREENEN, PLLC, at (360) 694-1571 to find out if your lender is willing to give you more time or change the terms of the loan.
- 4. You can sell your home, provided the sale 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 800-723-3638. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs go to the Oregon State Bar Legal Aid at 503-684-3763 or toll free in Oregon at 800-452-7636 or on the web at www.oregonlawhelp.org.

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.

DATE: 4/7/2010

GREENEN & GREENEN, PLLC

Trustee Signature: //

Trustee Telephone Number: (360) 694-1571