

*Appl 6/6/15*

**2011-010291**

**Klamath County, Oregon**



00107235201100102910180185

**RECORDING COVER SHEET**

**Pursuant to ORS 205.234**

09/12/2011 03:35:54 PM

Fee: \$132.00

**After recording return to:**

**Northwest Trustee Services, Inc.**

**As successor trustee**

**Attention: Winston Khan**

**P.O. Box 997**

**Bellevue, WA 98009-0997**

- 1. AFFIDAVIT OF MAILING – NOTICE OF FORECLOSURE**
- 2. NOTICE OF FORECLOSURE**
- 3. AFFIDAVIT OF NO TIMLEY RECEIPT OF REQUEST FOR LOAN  
MODIFICATION/MEETING UNDER ORS 86.737**
- 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: Stanley M Petersen and Naomi Janet Petersen, tenants  
by the entirety**

**Beneficiary: Polaris Mortgage Associates, a division of Provident Funding Associates, L.P.  
a California Limited Partnership, its successors and assigns**

**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.**

*1324WJ*

**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:

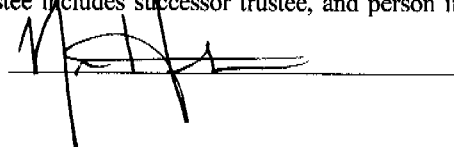
See Attached Exhibit A

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 6-2-11. 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 )

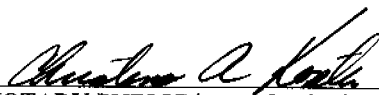


I certify that I know or have satisfactory evidence that Nicharmston is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 6-2-11

**AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE**  
**RE: Trust Deed from**  
**Petersen, Stanley M. and Naomi Janet**  
**Grantor**  
**to**  
**Northwest Trustee Services, Inc.,**  
**Trustee**  
**File No. 7021.26703**

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

  
NOTARY PUBLIC in and for the State of  
Washington, residing at Renton  
My commission expires 4-27-15

**CHRISTINA A. KOSTER**  
**STATE OF WASHINGTON**  
**NOTARY PUBLIC**  
**MY COMMISSION EXPIRES**  
**04-27-15**

## EXHIBIT A

Stanley Petersen  
28585 Highway 70  
Bonanza, OR 97623

Naomi Janet Petersen  
Route 1, Box 801-C  
Bonanza, OR 97623

Occupant(s)  
28585 Highway 70  
Bonanza, OR 97623

Naomi Janet Peterson  
Route 1, Box 801-C  
Bonanza, OR 97623

Stanley Petersen  
c/o Michael Spencer, Atty  
409 Pine Street  
Klamath Falls, OR 97601

Naomi Janet Petersen  
28585 Highway 70  
Bonanza, OR 97623

Stanley Petersen  
Route 1, Box 801-C  
Bonanza, OR 97623

Naomi Janet Peterson  
28585 Highway 70  
Bonanza, OR 97623

Stanley Petersen  
c/o Michael Spencer, Atty  
439 Pine Street  
Klamath Falls, OR 97601

7021.26703  
Winston Khan

**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:**  
28585 Highway 70  
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 06/02/2011 (date) to bring your mortgage loan current was \$39829.07. 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 bring your to 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: 10/03/2011 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 800-669-6607. 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." THE FORM ATTACHED MUST BE RETURNED AS DIRECTED BY 07/02/2011, 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: 06/02/2011**

**Trustee contact name: Winston Khan**

**Trustee telephone number: 425-586-1900**

**7021.26703/Petersen, Stanley M. and Naomi Janet**

## **LOAN MODIFICATION/MEETING 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 07/02/2011, 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.

☐ **CHECK THIS BOX TO REQUEST A MEETING.** Before the lender responds to your request for a loan modification, you may request **IN WRITING** a meeting with the lender by sending your written request for a meeting to:

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

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. 7021.26703  
Loan No.: 23069325  
Borrower Name: Petersen, Stanley M. and Naomi Janet  
Property Address: 28585 Highway 70, Bonanza, OR 97623

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 No Timely Receipt of Request for Loan  
Modification or Meeting ORS 86.737

Re: Trust Deed from

**Stanley M Petersen and Naomi Janet Petersen,**  
**tenants by the entirety**

Grantor

to

**Northwest Trustee Services, Inc.**

Trustee

File No. **7021.26703**

**Affidavit of No Timely Receipt of Request for Loan Modification/Meeting**  
**Under ORS 86.737**

**Original Loan Amount:** \$136,500.00

**Borrower name(s):** Petersen, Stanley M. and Naomi Janet

**Property Address:** 28585 Highway 70, Bonanza, OR 97623

The undersigned is an employee of the trustee under the trust deed securing the above-referenced loan and is executing this affidavit on behalf of the trustee. The undersigned is 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 is true and correct:

**No Request for Meeting or Loan Modification Received.** The trustee duly mailed to the borrower(s) identified above the notice required by ORS 86.737 ("Notice"). With the Notice, the trustee also included the form contemplated by ORS 86.737 on which the borrower(s) could elect to ask the beneficiary to consider granting a loan modification ("Form"). The Notice also invited the borrower(s) to request a meeting. The Notice and/or Form instructed the borrower(s) to submit the request for modification and/or meeting to the trustee at the address provided in the Notice and/or Form. The Notice also provided a deadline date by which the trustee would need to receive from the borrower(s) a request for loan modification or request for a meeting. The trustee did not receive a request for loan modification form or request for meeting from the borrower(s) before the deadline set forth in the Notice.

**Limited Agency.** In executing this affidavit, the trustee is acting as the beneficiary's agent for the sole and limited purpose of executing this affidavit.

**Disclaimer.** The trustee is executing and recording this affidavit only because title insurers have compelled it to do so as a title insurance underwriting requirement. The trustee does not believe that an affidavit is legally required by ORS 86.737 in circumstances where the borrower has not timely submitted a request for a loan modification or a meeting under the ORS 86.737.

**No Statement Concerning Borrower's Other Contacts with the Beneficiary.** Nothing in this affidavit may be construed as an averment that the borrower has not contacted the beneficiary to arrange a meeting or discuss a loan modification or other arrangement outside the procedural framework of ORS 86.737.

DATED: 08/23/2011

Northwest Trustee Services, Inc.

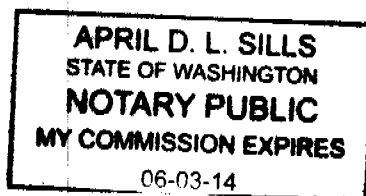
By: *[Signature]*

STATE OF WASHINGTON     )  
  ) ss.  
COUNTY OF KING         )

I certify that I know or have satisfactory evidence that Winston Kwan is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 8/23/11

*[Signature]*  
NOTARY PUBLIC in and for the State of  
Washington, residing at Pleasant  
My commission expires 6/3/14





**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:

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, (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 6-2-11. 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 )

) ss.

COUNTY OF KING )

I certify that I know or have satisfactory evidence that Nic Harmon 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: 6-2-11

Christina A. Koster  
NOTARY PUBLIC in and for the State of  
Washington, residing at Repton  
My commission expires 4-27-15

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

**RE: Trust Deed from  
Petersen, Stanley M. and Naomi Janet  
Grantor**

**to  
Northwest Trustee Services, Inc.,  
Trustee**

**File No. 7021.26703**

**After recording return to:  
Northwest Trustee Services, Inc.  
Successor by merger to Northwest Trustee Services, PLLC  
(formerly known as Northwest Trustee Services, LLC)  
Attn: Winston Khan  
P.O. Box 997  
Bellevue, WA 98009-0997**

**CHRISTINA A. KOSTER  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
04-27-15**

## EXHIBIT A

Associates Financial Services Company  
Oregon  
of Oregon Inc. c/o The Prentice Hall Corp  
System Inc. , 285 Liberty Street NE  
Salem, OR 97301

Associates Financial Services Company of Oregon  
Oregon  
250 Carpenter Freeway  
Irving, TX 75062

Bob Moore  
c/o Nathan J Ratliff, Ratliff & Ratliff, P.C.  
905 Main Street, Suite 200  
Klamath Falls, OR 97601

Bonanza Fuel Inc.  
c/o David Staub, Reg. Agent  
P.O. Box 671  
Lakeview, OR 97630

Bonanza Fuel Inc.  
PO Box 506  
Tulelake, CA 96134

Citifinancial Inc.  
111 NorthPoint Bldg 4 Ste 10000  
Coppell, TX 75019

Citifinancial Inc.  
330 SW 43rd St Ste J  
Renton, WA 98055

Citifinancial Inc.  
c/o C T Corporation System  
1801 West Bay Dr NW Ste 206  
Olympia, WA 98502

Citifinancial Inc.  
PO Box 70913  
Charlotte, NC 28272

Ernie's Cardlock LLC  
28727 Pacific Highway South  
Federal Way, WA 98003

Ernie's Cardlock LLC  
c/o Davies Pearson PC

Associates Financial Services Company of  
2047 Washburn Way  
Klamath Falls, OR 97603

Associates Financial Services Company of  
c/o Corp Tax Dept, PO Box 660237  
Dallas, TX 75266

Bonanza Fuel Inc.  
c/o David Staub, Reg. Agent  
1440 North 4th Street  
Lakeview, OR 97630

Bonanza Fuel Inc.  
c/o Rex's Garage  
31770 Highway 70  
Bonanza, OR 97623

Citifinancial Inc.  
1015 Ocean Beach Highway Ste 121  
Longview, WA 98632

CitiFinancial Inc.  
1111 Northpoint Drive Bldg 4 Ste 100  
Coppell, TX 75019

Citifinancial Inc.  
8825 Quil Ceda Blvd Ste P  
Tulalip, WA 98271

CitiFinancial Inc.  
M.E. Wileman, Orion Financial Group, Inc.  
2860 Exchange Blvd # 100  
Southlake, TX 76092

David Stewart  
c/o Gary L. Hedlund, Atty  
303 Pine St  
Klamath Falls, OR 97601

Ernie's Cardlock LLC  
c/o Davies Pearson PC  
920 Fawcett Avenue  
Tacoma, WA 98401

Ernie's Cardlock LLC  
c/o Robert S. Perkins, Atty

PO Box 1657  
Tacoma, WA 98401

Gorilla Capital, Inc.  
1390 High Street  
Eugene, OR 97401

Naomi Janet Petersen  
Route 1, Box 801-C  
Bonanza, OR 97623

Naomi Janet Peterson  
Route 1, Box 801-C  
Bonanza, OR 97623

Occupant(s)  
28585 Highway 70  
Bonanza, OR 97623

R Manning Farms, Inc.  
c/o Robert M. Manning, Reg. Agent  
PO Box 44  
Bonanza, OR 97623

Stanley Petersen  
28585 Highway 70  
Bonanza, OR 97623

Stanley Petersen  
c/o Michael Spencer, Atty  
439 Pine Street  
Klamath Falls, OR 97601

Terri Stewart  
c/o Gary L. Hedlund, Atty  
303 Pine St  
Klamath Falls, OR 97601

4004 Kruse Way Pl Ste 200  
Lake Oswego, OR 97035

Naomi Janet Petersen  
28585 Highway 70  
Bonanza, OR 97623

Naomi Janet Peterson  
28585 Highway 70  
Bonanza, OR 97623

Northwest Trustee Services Inc  
PO Box 997  
Bellevue, WA 98009

R Manning Farms, Inc.  
181 BLY MTN Cutoff  
Bonanza, OR 97623

Rod Owen  
8280 Hill Road  
Klamath Falls, OR 97603

Stanley Petersen  
c/o Michael Spencer, Atty  
409 Pine Street  
Klamath Falls, OR 97601

Stanley Petersen  
Route 1, Box 801-C  
Bonanza, OR 97623

## TRUSTEE'S NOTICE OF SALE

File No. 7021.26703

Reference is made to that certain trust deed made by Stanley M Petersen and Naomi Janet Petersen, tenants by the entirety, as grantor, to First American Title Insurance Company, as trustee, in favor of Polaris Mortgage Associates, a division of Provident Funding Associates, L.P. a California Limited Partnership, its successors and assigns, as beneficiary, dated 10/23/98, recorded 11/02/98, in the mortgage records of Klamath County, Oregon, as Book M98 Page 40025 and subsequently assigned to Deutsche Bank National Trust Company as Trustee for the Morgan Stanley ABS Capital I Inc. Trust 2004-SD3 by Assignment recorded as 2009-8086, covering the following described real property situated in said county and state, to wit:

Government Lots 1,2,3, the South 1/2 of the NE 1/4, The SE 1/4 of the NW 1/4, The NE 1/4 of the SW 1/4 lying Northerly of Highway 70 and the NW 1/4 of the SE 1/4 of Section 5, Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon.

More accurately described as:

Parcels 1 and 2 of Land Partition 47-07, being Lots 1, 2, 3; the South half of the Northeast Quarter; The Southeast Quarter of the Northwest quarter; the Northeast Quarter of the Southwest quarter lying North of the Highway; and the Northwest Quarter of the Southeast Quarter of Section 5, Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon.

PROPERTY ADDRESS: 28585 Highway 70  
Bonanza, OR 97623

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 \$1,248.62 beginning 01/01/09; plus late charges of \$62.43 each month beginning 01/16/09; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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: \$124,883.28 with interest thereon at the rate of 10.5 percent per annum beginning 12/01/08; plus late charges of \$62.43 each month beginning 01/16/09 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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 October 3, 2011 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](http://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.

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#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for October 3, 2011. Unless the lender who is foreclosing on this property is paid, the foreclosure will go through and someone new will own this property.

The following information applies to you only if you occupy and rent this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a residential tenant.

If the foreclosure goes through, the business or individual who buys this property at the foreclosure sale has the right to require you to move out. The buyer must first give you an eviction notice in writing that specifies the date by which you must move out. The buyer may not give you this notice until after the foreclosure sale happens. If you do not leave before the move-out date, the buyer can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

#### FEDERAL LAW REQUIRES YOU TO BE NOTIFIED

IF YOU ARE OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING UNDER A LEGITIMATE RENTAL AGREEMENT, FEDERAL LAW REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING A CERTAIN NUMBER OF DAYS BEFORE THE BUYER CAN REQUIRE YOU TO MOVE OUT. THE FEDERAL LAW THAT REQUIRES THE BUYER TO GIVE YOU THIS NOTICE IS EFFECTIVE UNTIL DECEMBER 31, 2012. Under federal law, the buyer must give you at least 90 days' notice in writing before requiring you to move out. If you are renting this property under a fixed-term lease (for example, a six-month or one-year lease), you may stay until the end of your lease term. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 90 days, even if you have a fixed-term lease with more than 90 days left.

#### STATE LAW NOTIFICATION REQUIREMENTS

IF THE FEDERAL LAW DOES NOT APPLY, STATE LAW STILL REQUIRES THE BUYER TO GIVE YOU NOTICE IN WRITING BEFORE REQUIRING YOU TO MOVE OUT IF YOU ARE OCCUPYING AND RENTING THE PROPERTY AS A TENANT IN GOOD FAITH. EVEN IF THE FEDERAL LAW REQUIREMENT IS NO LONGER EFFECTIVE AFTER DECEMBER 31, 2012, THE REQUIREMENT UNDER STATE LAW STILL APPLIES TO YOUR SITUATION. Under state law, if you have a fixed-term lease (for example, a six-month or one-year lease), the buyer must give you at least 60 days' notice in writing before requiring you to move out. If the buyer wants to move in and use this property as the buyer's primary residence, the buyer can give you written notice and require you to move out after 30 days, even if you have a fixed-term lease with more than 30 days left.

If you are renting under a month-to-month or week-to-week rental agreement, the buyer must give you at least 30 days' notice in writing before requiring you to move out.

**IMPORTANT:** For the buyer to be required to give you notice under state law, you must prove to the business or individual who is handling the foreclosure sale that you are occupying and renting this property as a residential dwelling under a legitimate rental agreement. The name and address of the business or individual who is handling the foreclosure sale is shown on this notice under the heading 'TRUSTEE.' You must mail or deliver

your proof not later than September 3, 2011 (30 days before the date first set for the foreclosure sale). Your proof must be in writing and should be a copy of your rental agreement or lease. If you do not have a written rental agreement or lease, you can provide other proof, such as receipts for rent you paid.

#### ABOUT YOUR SECURITY DEPOSIT

Under state law, you may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

#### ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The business or individual who buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out. You should contact the buyer to discuss that possibility if you would like to stay. Under state law, if the buyer accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the buyer becomes your new landlord and must maintain the property. Otherwise, the buyer is not your landlord and is not responsible for maintaining the property on your behalf and you must move out by the date the buyer specifies in a notice to you.

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD TO ANOTHER BUSINESS OR INDIVIDUAL OR UNTIL A COURT OR A LENDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. AS EXPLAINED ABOVE, YOU MAY BE ABLE TO APPLY A DEPOSIT YOU MADE OR PREPAID RENT YOU PAID AGAINST YOUR CURRENT RENT OBLIGATION. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE AND ANY NOTICE YOU GIVE OR RECEIVE CONCERNING THE APPLICATION OF YOUR DEPOSIT OR YOUR PREPAID RENT

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR HOME WITHOUT FIRST GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU MAY WISH TO CONSULT A LAWYER. 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 do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact 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>.

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

Dated: 6/2, 20 11

Northwest Trustee Services, Inc.

By 

Assistant Vice President,

Northwest Trustee Services, Inc.

For further information, please contact:

Winston Khan

Northwest Trustee Services, Inc.

P.O. Box 997

Bellevue, WA 98009-0997

(425) 586-1900

File No.7021.26703/Petersen, Stanley M. and Naomi Janet

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.

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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.

**FEI, LLC**  
**Affidavit of Posting and Service**

State of Oregon  
County of Klamath

GABRIEL MARTINEZ, being sworn, says:

- That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale:
- That my business address is. 1135 Pine Street, Klamath Falls, OR.
- That I personally served a copy of the Notice of Trustee's Sale upon an adult occupant of the real property, commonly referred to as 28585 Highway 70, Bonanza, OR 97623 in the manner in which a summons is served by delivering to or leaving with STANLEY PETERSEN, a person over the age of eighteen (18) years, then residing therein on Friday, June 3, 2011, at 03:45 pm.

Signed in Klamath County, Oregon by:

Signature

Date

State of Oregon

County of

Klamath

On this 6<sup>th</sup> day of June in the year of 2011, before me a Notary Public, Personally appeared GABRIEL MARTINEZ, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

Notary Public for Oregon:

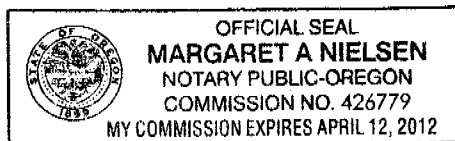
Residing at:

Commission expires:

Margaret A. Nielsen  
Klamath  
4-12-12



032157 13



1002.194969  
7021.26703

Northwest Trustee Services, Inc.



**AFFIDAVIT OF PUBLICATION  
STATE OF OREGON,  
COUNTY OF KLAMATH**

I, Jeanine P. Day, Finance Director, being duly sworn, depose and say that I am the principle 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#13589 SALE PETERSEN

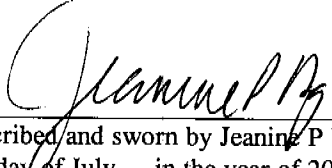
#1002.194969

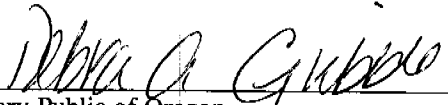
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues:

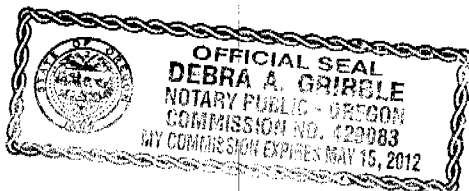
07/06/2011 07/13/2011 07/20/2011 07/27/2011

Total Cost: \$1354.34

  
Subscribed and sworn by Jeanine P Day before me on:  
27th day of July in the year of 2011

  
Notary Public of Oregon

My commission expires on May 15, 2012



**TRUSTEE'S NOTICE OF SALE File No. 7021.26703**

Reference is made to that certain trust deed made by Stanley M. Petersen and Naomi Janet Petersen, tenants by the entirety, as grantor, to First American Title Insurance Company, as trustee, in favor of Polaris Mortgage Associates, a division of Provident Funding Associates, L.P., a California Limited Partnership, its successors and assigns, as beneficiary, dated 10/23/98, recorded 11/02/98, in the mortgage records of Klamath County, Oregon, as Book M98 Page 40025 and subsequently assigned to Deutsche Bank National Trust Company as Trustee for the Morgan Stanley ABS Capital I Inc. Trust 2004-SD3 by Assignment recorded as 2009-8086, covering the following described real property situated in said county and state, to wit: Government Lots 1, 2, 3, the South 1/2 of the NE 1/4, The SE 1/4 of the NW 1/4, The NE 1/4 of the SW 1/4 lying Northerly of Highway 70 and the NW 1/4 of the SE 1/4 of Section 5, Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon. More accurately described as: Parcels 1 and 2 of Land Partition 47-07, being Lots 1, 2, 3; the South half of the Northeast Quarter; The Southeast Quarter of the Northwest quarter; the Northeast Quarter of the Southwest quarter lying North of the Highway; and the Northwest Quarter of the Southeast Quarter of Section 5, Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon. PROPERTY ADDRESS: 28585 Highway 70, Bonanza, OR 97623

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 \$1,248.62 beginning 01/01/08; plus late charges of \$62.43 each month beginning 01/16/09; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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: \$124,883.28 with interest thereon at the rate of 10.5 percent per annum beginning 12/01/08; plus late charges of \$62.43 each month beginning 01/16/09 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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.

WHEREFORE, notice hereby is given that the undersigned trustee will on October 3, 2011 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 has 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](http://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 tendering to the lender the entire 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. The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com). For further information, please contact: Winston Khan Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 (425)586-1900 (TS# 7021.26703) 1002.194969-FEI.  
#13589 July 06, 13, 20, 27, 2011.