

1st 1131381

2011-012383

Klamath County, Oregon



00109699201100123830130139

11/03/2011 03:03:15 PM

Fee: \$112.00

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
And Send Tax Statements To:**

**Frank C. Rote III, Attorney
612 N. W. Fifth Street
Grants Pass OR 97526**

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

~~Affidavit of Mailing~~
~~Trustees Notice of Sale~~
~~Notice to Tenants~~
~~Affidavit of Publication~~
~~Affidavit of Compliance~~

2. Direct Party (Grantor):

John P. Fellows

3. Indirect Party (Beneficiary):

Frank C. Rote III

4. True and Actual Consideration Paid:

N/A

5. Legal Description:

**Lot 29, Block 69, KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT
PLAT NO. 3, according to the official plat thereof on file in the office of the County
Clerk of Klamath County, Oregon.**

E

After Recording, Return to:

Frank C. Rote, III, Attorney
612 N. W. Fifth Street
Grants Pass, OR 97526

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed From

John P. Fellows,
Grantor,
to
Amerititle,
Trustee,

STATE OF OREGON, County of Josephine} ss.

I, Frank C. Rote, III, the undersigned, 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 of Person

Address

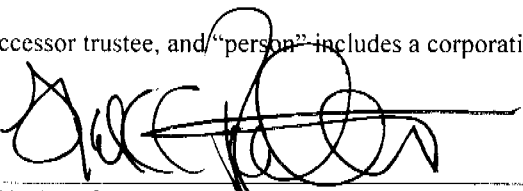
John P. Fellows	7312 Bly Mountain Cutoff Rd., Bonanza, OR 97623
Angela M. Fellows	5287 Swan Lake Rd., Klamath Falls, OR 97601
Carter-Jones Collection Service, Inc.	1143 Pine Street, Klamath Falls, OR 97601
Klamath County Tax Collector	PO Box 340, Klamath Falls, OR 97601

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 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 Frank C. Rote as successor 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 Grants Pass, Oregon, on the 13th day of July, 2011. 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 any successor trustee, and "person" includes a corporation or any other legal or commercial entity.

July 13, 2011


FRANK C. ROTE, III, Successor Trustee

SIGNED AND SWORN TO before me on this 13th day of July, 2011, by Frank C. Rote, III, Successor Trustee.




Sharon K Kittson
Notary Public for Oregon

After Recording, Return to:

Frank C. Rote, III, Attorney
612 NW Fifth Street
Grants Pass, OR 97526

**INSTRUCTIONS FOR SERVICE OF TRUSTEE'S NOTICE OF SALE UPON OCCUPANT
PURSUANT TO ORS 86.750(1) AND PROOF OF SERVICE (120- Day Notice)**

RE: Trust Deed From

John P. Fellows

Grantor,

to

Amerititle,

Trustee,

TRUSTEE'S INSTRUCTIONS to the person who serves the Trustee's Notice of Sale attached hereto:

STATE OF OREGON, County of Josephine) ss.

I, the undersigned, being first duly sworn, depose and say:

I am the Successor Trustee in the trust deed described in the attached Trustee's Notice of Sale.

You are hereby directed to serve the Trustee's Notice of Sale in the manner in which a summons is served pursuant to ORCP 7D(2) and 7D(3) upon the occupant of the property described in the Notice of Sale.

The name of the person to be served, if known, and the property address of the property described in the trust deed as follows:

Name of Person to be served

Property Address to Serve at

Occupants (Unknown)

7312 Bly Mountain Cutoff Road, Bonanza, OR 97623

John P. Fellows

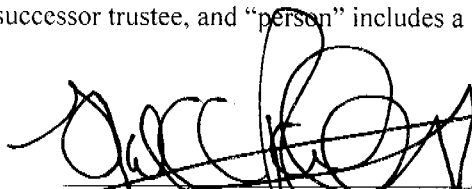
7312 Bly Mountain Cutoff Road, Bonanza, OR 97623

If the occupant is indicated as "unknown," or if you find the property at this address to be occupied by someone other than the person named, then you are to serve the person or persons whom you find to be occupying the property.

Service should be made by July 20, 2011, which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, and the property appears occupied, persist in attempting to make service until it has been accomplished.

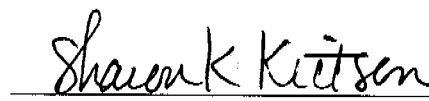
As used herein, the singular includes the plural, "trustee" includes any successor trustee, and "person" includes a corporation or any other legal or commercial entity.

July 13, 2011


Frank C. Rote, III, Successor Trustee

SIGNED AND SWORN TO before me on this 13th day of July, 2011, by Frank C. Rote, III, Successor Trustee.




Notary Public for Oregon

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by **JOHN P. FELLOWS**, as grantor, to **AMERITITLE**, as trustee, in favor of **SOFCU COMMUNITY CREDIT UNION**, as beneficiary, dated December 10, 2007, recorded on December 14, 2007, in the Official Records of Klamath County, Oregon, as Document No. 2007-020937, covering the following described real property situated in that county and state, to-wit:

Lot 29, Block 69, **KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 3**, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Said real property is commonly known as: 7312 Bly Mountain Cutoff Road, Bonanza, OR 97623.

FRANK C. ROTE, III, Attorney, OSB #893898, is now the Successor Trustee. His office is located at 612 NW Fifth Street, Grants Pass, OR 97526. His telephone number is (541) 479-2678.

Both the beneficiary and/or 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 in grantor's failure to pay when due the following sums: Monthly payments of \$945.01 beginning April 1, 2011, plus monthly late charges beginning with the April 2011, payment; together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; unpaid property taxes for 2008-2009 in the amount of \$599.28, plus interest and penalties; unpaid property taxes for 2009-2010 in the amount of \$695.28, plus interest and penalties; and unpaid property taxes for 2010-2011 in the amount of \$704.77, plus interest and penalties; and any further sums advanced by the beneficiary for the protection of the above described real property and its interests therein.

By reason of the default just described, the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, those sums being the following, to-wit: \$122,075.66 with interest thereon at the rate of 6.5% per annum from April 1, 2011, until paid, plus all accrued late charges therein together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; unpaid taxes for 2008-2009, 2009-2010, and 2010-2011, plus interest and penalties; and any further sums advanced by the beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice is hereby given that the beneficiary on November 17, 2011, at the hour of 10:00 o'clock am, in accord with the standard of time established by ORS 187.110, at the front steps of First American Title Insurance Company of Oregon, 404 Main Street, Ste 1, Klamath Falls, Klamath County, State of Oregon, the interest in the real property described above which the grantor had or had power to convey at the time the grantor executed the trust deed together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed will be sold by the undersigned trustee at public auction to the highest bidder for cash to satisfy the foregoing obligations thereby secured and the costs and expenses of the sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 that the right exists under ORS 86.753 to have proceeding dismissed and the trust deed reinstated by paying the entire amount then due, together with costs, trustee's fees and attorney fees, and by curing any other default complained of in the notice of default, at any time that is not later than five days before the date last set for the sale.

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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

NOTICE TO TENANTS:

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement. If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the sale. If you have a fixed-term lease, you may be entitled to receive after the date of the sale, a 60-day notice of the purchaser's requirement that you move out.

To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed term lease, you must give the trustee a copy of the rental agreement. If you do not have a fixed term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is October 18, 2011. The name of the trustee and the trustee's mailing address are listed on this notice.

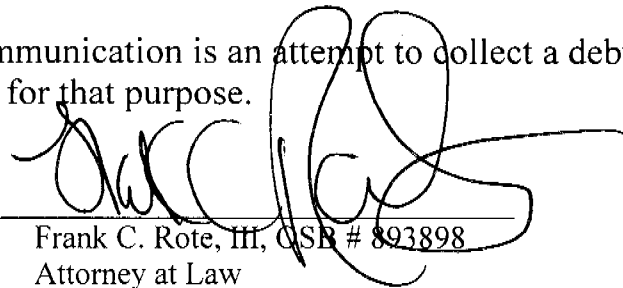
Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so. If you believe you need legal assistance in this matter, you may contact the Oregon State Bar and ask for the lawyer referral service at 1-503-620-0222 or toll-free in Oregon at 1-800-452-8260 or you may visit its website at www.osbar.org.

FAIR DEBT COLLECTION PRACTICE NOTICE

Trustee is a debt collector. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

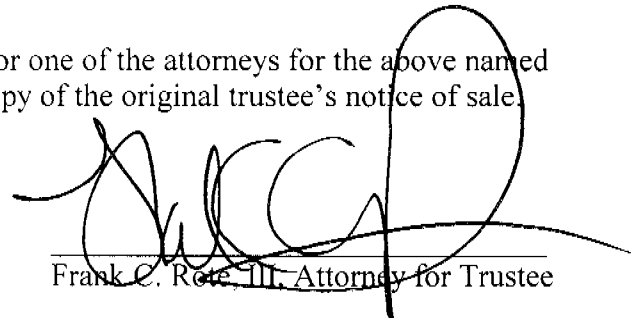
DATED this 13th day of July, 2011



Frank C. Rote, III, OSB # 893898
Attorney at Law
612 NW Fifth Street
Grants Pass, OR 97526
(541) 479-2678

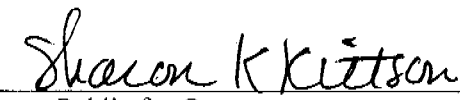
State of Oregon, County of Josephine)ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.



Frank C. Rote, III, Attorney for Trustee

SUBSCRIBED AND SWORN to before me this 13th day of July, 2011, by Frank C. Rote, III, Attorney for Trustee.


Notary Public for Oregon

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: 7312 Bly Mountain Cutoff Road, Bonanza, 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 called "foreclosure."

The amount you would have had to pay as of July 1, 2011, to bring your mortgage loan current was \$3,921.79 on July 16 until August 2, 2011. 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 Frank C. Rote, III, Attorney, at (541) 479-2678 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:

FRANK C. ROTE, III, Attorney, 612 NW Fifth Street, Grants Pass, OR 97526.

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

Date and time: November 17, 2011, at 10:00 a.m.

Place: Front steps of First American Title Insurance Company of Oregon, 404 Main Street, Ste 1, Klamath Falls, Klamath County, 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 days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can contact your lender to find out if they are willing to 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 telephone number of an organization near you, please call the statewide telephone 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 **1-503- 620-0222** or toll-free in Oregon at **1-800-452-8260** 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 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 (541) 471-8644. If you cannot reach your lender, you may contact the trustee at the telephone number at the bottom of this notice. If you have already entered into a loan modification with your lender, it is possible that you will not be able to modify your loan again unless your circumstances have changed. Your lender is not obligated to modify your loan. You may request to meet with your lender to discuss options for modifying your loan. During discussions with your lender, you may have the assistance of a lawyer, a housing counselor or another person of your choosing. To receive a referral to a housing counselor or other assistance available in your community, call this toll-free consumer mortgage foreclosure information number: **800-SAFENET (800-723-3638)**. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: <http://www.makinghomeaffordable.gov/>.

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY August 12, 2011, WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

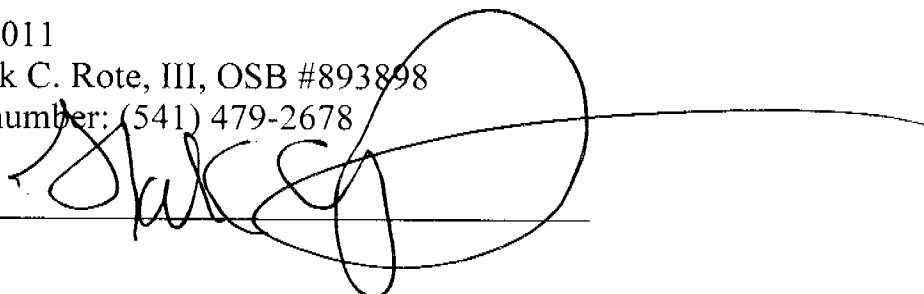
WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: July 12, 2011

Trustee name: Frank C. Rote, III, OSB #893898

Trustee telephone number: (541) 479-2678

Trustee signature: _____

A large, stylized handwritten signature in black ink, written over a horizontal line. The signature is cursive and appears to be 'Frank C. Rote, III'.

**STATE OF OREGON
MODIFICATION REQUEST FORM**

PROPERTY ADDRESS: 7312 Bly Mountain Cutoff Rd
Bonanza, OR 97623
TRUSTEE: Frank C. Rote, III
020937

LOAN #
APN#: R465320
DoT: 12/14/2007

Inst.#: 2007-

****ATTENTION – YOU MUST ACT BY August 12, 2011 **
IF NO ACTION IS TAKEN, THE FORECLOSURE MAY PROCEED**

Your Name(s): _____

Co-owner's Name: _____

Address: _____

Address: _____

Phone No: () _____ (telephone)

Phone No: () _____ (telephone)

() _____ (cellular)

() _____ (cellular)

Email: _____

Email: _____

In order for us to determine your eligibility for a loan modification, please provide the following information:

1. The amount of homeowner's association dues, if applicable _____
2. The monthly pre-tax income of each borrower on the loan _____

3. If you do not have an escrow account, please provide the following:
 - a. Amount of your last property tax bill _____
 - b. Amount of your homeowner's insurance bill _____
4. Description of your financial hardship _____

PLEASE COMPLETE THIS FORM AND MAIL TO:

Frank C. Rote, III, Successor Trustee
612 NW Fifth Street, Grants Pass, OR 97526

WITHIN 30 DAYS OF THE DATE ON THE ENCLOSED FORECLOSURE WARNING NOTICE.

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupants of **7312 Bly Mountain Cutoff Rd. Bonanza, OR 97623**

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

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

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

1st Attempt: July 20, 2011 9:00 AM Posted

2nd Attempt: July 25, 2011 4:21 PM Posted

3rd Attempt: July 28, 2011 8:40 AM Posted

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on ___ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of July 29, 2011, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

Chelsea Meach

7312 Bly Mountain Cutoff Rd. Bonanza, OR 97623
ADDRESS OF SERVICE

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

July 20, 2011

9:00 AM

DATE OF SERVICE

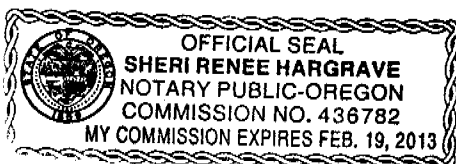
TIME OF SERVICE

☐ or non occupancy

By:

Robert W. Bolenbaugh
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 29th day of July, 2011.



Sheri Renee Hargrave

Notary Public for Oregon

**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#13653 SALE FELLOWS

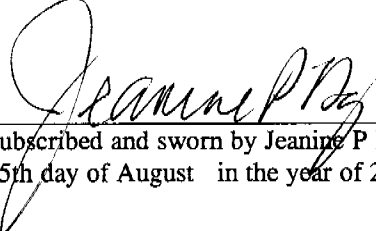
TRUSTEE'S NOTICE OF SALE


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:

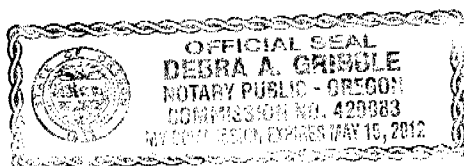
08/04/2011 08/11/2011 08/18/2011 08/25/2011

Total Cost: \$985.58


Subscribed and sworn by Jeanine P Day before me on:
25th day of August in the year of 2011


Notary Public of Oregon

My commission expires on May 15, 2012



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by JOHN P. FELLOWS, as grantor, to AMERITITLE, as trustee, in favor of SOFCU COMMUNITY CREDIT UNION, as beneficiary, dated December 10, 2007, recorded on December 14, 2007, in the Official Records of Klamath County, Oregon, as Document No. 2007-020937, covering the following described real property situated in that county and state, to-wit: Lot 29, Block 69, KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 3, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. Said real property is commonly known as: 7312 Bly Mountain Cutoff Road, Bonanza, OR 97623. FRANK C. ROTE, III, Attorney, OSB #893898, is now the Successor Trustee. His office is located at 612 NW Fifth Street, Grants Pass, OR 97526. His telephone number is (541) 479-2678.

Both the beneficiary and/or 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 in grantor's failure to pay when due the following sums: Monthly payments of \$945.01 beginning April 1, 2011, plus monthly late charges beginning with the April 2011, payment; together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; unpaid property taxes for 2008-2009 in the amount of \$599.28, plus interest and penalties; unpaid property taxes for 2009-2010 in the amount of \$695.28, plus interest and penalties; and unpaid property taxes for 2010-2011 in the amount of \$704.77, plus interest and penalties and any further sums advanced by the beneficiary for the protection of the above described real property and its interests therein.

By reason of the default just described, the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, those sums being the following, to-wit: \$122,075.66 with interest thereon at the rate of 6.5% per annum from April 1, 2011, until paid, plus all accrued late charges therein together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; unpaid property taxes for 2008-2009, 2009-2010, and 2010-2011, plus interest and penalties; and any further sums advanced by the beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice is hereby given that the beneficiary on November 17, 2011, at the hour of 10:00 o'clock am, in accord with the standard of time established by ORS 187.110, at the front steps of First American Title Insurance Company of Oregon, 404 Main Street, Ste 1, Klamath Falls, Klamath County, State of Oregon, the interest in the real property de-

County, State of Oregon, the interest in the real property described above which the grantor had or had power to convey at the time the grantor executed the trust deed together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed will be sold by the undersigned trustee at public auction to the highest bidder for cash to satisfy the foregoing obligations thereby secured and the costs and expenses of the sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 that the right exists under ORS 86.753 to have proceeding dismissed and the trust deed reinstated by paying the entire amount then due, together with costs, trustee's fees and attorney fees, and by curing any other default complained of in the notice of default, at any time that is not later than five days before the date last set for the sale.

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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: July 12, 2011

Trustee name: Frank C. Rote, III, OSB #89388

Trustee telephone number: (541) 479-2678

#13653 August 04, 11, 18, 25, 2011.

BENEFICIARY'S AFFIDAVIT OF COMPLIANCE

STATE OF OREGON)
) ss.
County of Josephine)

I, Frank C. Rote, III, being first duly sworn, depose and say that:

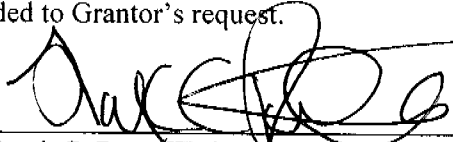
At all times hereinafter mentioned, I am the beneficiary, or the agent of the beneficiary, of that certain trust deed between John P. Fellows as grantor, Amerititle, as trustee, and SOFCU Community Credit Union as beneficiary, dated December 10, 2007, and recorded on December 14, 2007, in the Official Records of Klamath County, Oregon, as Document No. 2007-020937.

Trustee served the Residential Foreclosure Notice and the Modification Request Form on Grantor on July 13, 2011.

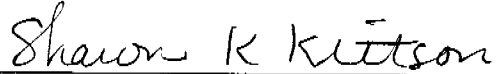
(Check one):

- ☒ Grantor did not return the Modification Request Form to the Lender by August 12, 2011, the date specified on the Notice.
- ☐ Grantor returned the Modification Request Form to the Beneficiary on _____, a date which is on or before August 12, 2011, the return date specified on the Notice.
- ☐ On _____, I requested additional information from Grantor to determine whether the loan can be modified.
- ☐ Grantor requested a meeting with me and I have, or have the ability to obtain, authority to modify the loan.
- ☐ I determined in good faith, after considering the most current financial information Grantor provided, that Grantor was not eligible for a loan modification and I declined to meet with Grantor for that reason.
- ☐ I contacted Grantor at Grantor's last known address, telephone number, or electronic mail address, and met with or spoke to Grantor on _____.
- ☐ I attempted to contact Grantor at Grantor's last known address, telephone number or electronic mail address. Seven days have elapsed since such attempt and Grantor has not responded. I have no further obligation to meet with Grantor.

On _____, I timely responded to Grantor's request.


Frank C. Rote, III, Successor Trustee

SIGNED AND SWORN TO before me on the 15th day of August, 2011, by Frank C. Rote, III, Successor Trustee.


Notary Public for Oregon

