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2011-014354

Klamath County, Oregon



00112018201100143540140143

12/30/2011 01:25:56 PM

Fee: \$117.00

After Recording Return to:
Katrina E. Glogowski
2505 Third Ave Ste 100
Seattle, WA 98121

FILE NO. 11-3567

Grantor: William E Jones, 2111 Ashley Ct, Klamath Falls OR 97603
Beneficiary: Green Tree Servicing LLC, 33600 6th Ave S, Federal Way, WA 98003
Trustee: Katrina E. Glogowski, Glogowski Law Firm, PLLC, 2505 Third Ave Ste 100, Seattle, WA 98121
APN: R884689

/ Recording Cover Sheet for Notice of Sale Proof of Compliance, per ORS 205.234.

This cover sheet has been prepared by the person presenting the attached instrument for recording. Any errors in this cover sheet do not affect the transactions contained in the instrument itself.

- / Affidavit of Mailing Notice of Sale
- Notice to Tenants
- / Affidavit of Loss Mitigation Attempts
- / Affidavit of Service of Notice of Sale
- / Affidavit of Publication

16

Affidavit of Mailing

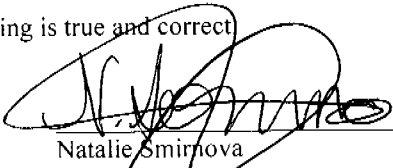
The undersigned makes the following declaration:

1. I am now, and at all times herein mentioned was, a citizen of the United States, a resident of the State of Washington, over the age of eighteen years and not the beneficiary or its successor in interest named in the attached Notice of Sale and ORS 86.740(20) Notice.
2. That on 10/27/2011, I deposited in the mails of the United States of America a copy of the attached NOTICE OF SALE; ORS 86.740(20) NOTICE; NOTICE REQUIRED UNDER FEDERAL LAW; and NOTICE TO TENANTS and LOAN MODIFICATION REQUEST FORM, securely sealed in an envelope with the requisite postage thereon, to be transmitted by first class and certified mail, return receipt requested, to each of the following grantors or successors in interest at their respective addresses set forth below:

NAME AND ADDRESS

William E Jones and Jane Doe Jones, 2111 Ashley Ct, Klamath Falls OR 97603
Occupants, 2111 Ashley Ct, Klamath Falls OR 97603
William E Jones, 506 S Marshall, Willow, CA 95988
Discover Bank, c/o Bishop Lynch & Marshall, 720 Olive Way Ste 1301, Seattle, WA 98101
Discover Bank, PO Box 3025, New Albany, OH 43054

I declare under penalty of perjury that the foregoing is true and correct

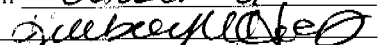

Natalie Smirnova

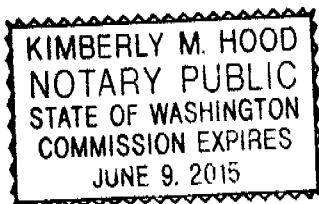
STATE OF WASHINGTON)

COUNTY OF KING) ss.

I certify that I know or have satisfactory evidence that Natalie Smirnova signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

SUBSCRIBED AND SWORN TO before me on October 28, 2011


Kimberly M. Hood
Notary Public in and for the State of Washington
Residing at Seattle, Washington
My appointment expires 06/09/2015



FILE NO. 11-3567

NOTICE OF SALE

Re: Deed of Trust, William E Jones, Grantor(s)

To: Katrina E. Glogowski, Successor Trustee

After Recording Return to:
Katrina E. Glogowski
Glogowski Law Firm, PLLC
2505 Third Ave Ste 100
Seattle, WA 98121

FILE NO. 11-3567

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by William E Jones, Grantor(s), to Glenn H. Prohaska trustee, in favor of Green Tree Financial Servicing Corporation, as beneficiary, recorded 11/05/1999, in the Records of Klamath County, Oregon as Instrument No. Vol. M99 Page 44275, which was subsequently assigned to Green Tree Financial Servicing Corporation, as beneficiary, recorded 11/05/1999, in the Records of Klamath County, Oregon as Instrument No. Vol. M99 Page 44275, and Katrina E. Glogowski, Glogowski Law Firm, PLLC being the successor trustee, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R884689; LOT 12, TRACT 1304, PLEASANT VISTA, IN THE COUNTY OF KLAMATH, STATE OF OREGON. LESS AND EXCEPTING THE FOLLOWING DEEDED TO JOSEPH P. REISTER & JENNIFER DEL SANTOREISTER BY VOLUME M04 PAGE 33634, RECORDS OF KLAMATH COUNTY, OREGON: BEGINNING AT THE NORTHWEST CORNER OF LOT 16 AS SHOWN ON SAID TRACT 1304; THENCE SOUTH 00° 10' 00" WEST, ALONG THE EAST LINE OF LOT 12 OF SAID TRACT 1304, 90.28 FEET TO THE SOUTHEAST CORNER OF SAID LOT 12; THENCE NORTH 89° 50' 00" WEST, ALONG THE SOUTH LINE OF SAID LOT 12, 40 FEET TO THE SOUTHWEST CORNER OF SAID LOT 12; THENCE NORTH 24° 03' 47" EAST, 98.74 FEET MORE OR LESS TO THE NORTHWEST CORNER OF SAID LOT 16 AND POINT OF BEGINNING; Commonly known as 2111 Ashley Ct, Klamath Falls OR 97603. Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to section 86.753(3) of Oregon Revised Statutes. The default for which foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$1023.42 beginning on June, 2011; plus late charges of \$20.00; plus advances of \$0.00; together with title expenses, 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. By reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to wit: The sum of \$107,597.62 together with interest thereon at the rate of 9.74% per annum from June, 2011 until paid; plus advances of \$0.00; together with title expenses, 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. Whereof, notice is hereby given that Katrina E. Glogowski, Glogowski Law Firm, PLLC, the undersigned trustee will on 03/01/2012 at the hour of 11:00 am standard time, as established by ORS 187.110, at the on the front steps of the Klamath County Circuit Court, 316 Main Street, Klamath Falls, OR, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's

fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. Notice is hereby given that reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must comply with that statute. 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 sale status and the opening bid. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

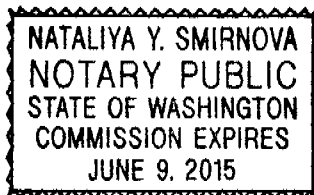
DATED: October 26, 2011

By Katrina E. Glogowski
Successor Trustee
2505 Third Ave Ste 100
Seattle, WA 98121
(206) 903-9966

STATE OF WASHINGTON)
COUNTY OF KING) ss.

I certify that I know or have satisfactory evidence that Katrina E. Glogowski signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

SUBSCRIBED AND SWORN TO before me on October 26, 2011.



Nataliya Y. Smirnova
Nataliya Y. Smirnova
Notary Public in and for the State of Washington
Residing at SeaTac, Washington
My appointment expires 06/09/2015

THIS NOTICE SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you have to fulfill the terms of your credit obligations. This debt will be presumed to be valid unless you notify this firm in writing within thirty (30) days after receipt of this notice that you dispute the validity of the debt or any portion thereof. If you dispute the validity of this debt or any portion thereof, any if you notify this form of your dispute in writing within the thirty-day period, we will provide you with verification of the debt and mail such to you at the address to which this notice was sent. Upon your written request within the thirty-day period, we will provide you the name and address of the original creditor according to our records if different than the present creditor.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 03/01/2012. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting 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 bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- **THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR**
- **AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.**

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- **Is the result of an arm's-length transaction;**
- **Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and**
- **Was entered into prior to the date of the foreclosure sale.**

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. 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 new owner that 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 after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner 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 new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. 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 is included with this notice.

Oregon State Bar Association at 800-452-8260 or <http://www.osbar.org>.
Trustee: Katrina E. Glogowski, Glogowski Law Firm, PLLC (877) 996-0900

ORS 86.740(20) NOTICE

**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:
2111 Ashley Ct
Klamath Falls OR 97603

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 to pay as of October 26, 2011 to bring your mortgage loan current was \$7613.68. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (800) 562-2510 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:

Glogowski Law Firm, PLLC
2505 Third Ave Ste 100
Seattle, WA 98121

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

03/01/2012 at 11:00
on the front steps of the Klamath County Circuit Court, 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 call (800) 562-2510 to 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 telephone number of an organization near you, please call the statewide telephone 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 (800) 452-7636 or you may visit its website at: <http://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) 562-2510 or www.gtservicing.com. 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: 800-569-4287. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: www.hud.gov/foreclosure.

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 NO LATER THAN 11/28/2011, WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

WARNING: You may get offers from people who tell you that 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 above before signing.

Dated: October 26, 2011


Katrina E. Glogowski
Glogowski Law Firm, PLLC
(206) 903-9966

NOTICE REQUIRED UNDER FEDERAL LAW

Mortgage foreclosure is a complex process. Some people may approach you about saving your home. You should be careful about any such promises.

There are government and non-profit agencies you may contact for helpful information about the foreclosure process. Contact your lender immediately at (800) 562-2510, call the Department of Housing and Urban Development Housing Counseling Hotline at (800) 569-4287 to find a housing counseling agency certified by the Department to assist you in avoiding foreclosure, or visit the Department's Tip for Avoiding Foreclosure website at <http://www.hud.gov/foreclosure> for additional assistance.

AVISO PREVIO ESTIPULADO EN LA LEY FEDERAL

Hipoteca es un proceso complejo. Algunas personas pueden enfocarse sobre el ahorro de su hogar. Usted debe tener cuidado con este tipo de promesas. Hay gobiernos y agencias sin fines de lucro, puede ponerse en contacto para información útil sobre proceso de ejecución hipotecaria. Póngase en contacto con su prestamista inmediatamente a (800) 562-2510, llame a la Department of Housing and Urban Development Housing Counseling Line at (800) 569-4287, para encontrar una agencia de asesoramiento de vivienda certificada por el Departamento para ayudarle a evitar la ejecución hipoteca, o visite <http://www.hud.gov/foreclosure> de asistencia adicional.

MODIFICATION REQUEST FORM

William E Jones
2111 Ashley Ct
Klamath Falls OR 97603

DEADLINE TO RESPOND: _____

12/12/2011

If you wish to request a loan modification, please provide the following information to your lender at the address below no later than the date indicated above. If you have previously modified your loan, a second loan modification request may not be granted. Your lender is not obligated to modify your loan.

Please note your loan number on all of your documents. To be considered for a loan modification, please submit the following documents:

1. Prepare a hardship letter. This correspondence should describe in detail the circumstances that have affected your ability to make loan payments. It should also indicate what is changing that will allow you to afford the payments going forward. It should also indicate the amount you would like your lender to consider as a revised payment.
2. A short overview of all of your other debts. This should include all regular monthly payments to others, such as your car payment, your credit card payments, your utility payments, and any other regular monthly expense that you have.
3. Your last two pay stubs.
4. Your last two bank statements.
5. Your last tax return.
6. The name and telephone number of two personal references.

If you are unable to provide a specific document, please include an explanation as to why a document is missing or your request will not be considered complete. Once a complete request is received by your lender, it will take 45 days to complete the review of your request. You may request a meeting, which may be conducted over the telephone, to discuss your loan modification request by calling (800) 562-2510.

You will be advised of the result of your request for a loan modification as soon as possible, however, not later than 45 days after you have submitted a complete request to your lender.

The foreclosure process will continue during the evaluation of your loan modification request and will not be stopped until you receive written confirmation from the lender that your foreclosure has been cancelled.

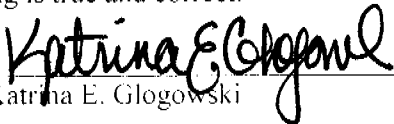
Katrina Glogowski
Glogowski Law Firm, PLLC
2505 Third Ave Ste 100
Seattle, WA 98121
(206) 903-9966
(206) 405-2701 Fax

AFFIDAVIT OF COMPLIANCE CONCERNING LOSS MITIGATION ATTEMPTS

The undersigned beneficiary or authorized agent for the beneficiary hereby represents and declares under penalty of perjury that:

- X 1. The Loan Modification Request Form was sent to the borrower and no response was ever received from the borrower within the statutory time frame.
- _____ 2. The Loan Modification Request Form was sent to the borrower and received by the lender within the statutory time frame. However, the borrower failed to submit a complete loan modification request. The borrower was advised of the incomplete package and still failed to submit a complete loan modification package in order to qualify for any of the lender's loan modification programs.
- _____ 3. The Loan Modification Request Form was sent to the borrower and received by the lender within the statutory time frame. However, the borrower did not qualify for a loan modification. The borrower was notified of the lender's decision not to modify the loan within the statutory time frame, which was prior to the foreclosure sale.

I declare under penalty of perjury that the foregoing is true and correct.


Katrina E. Glogowski

STATE OF WASHINGTON)
COUNTY OF KING) ss.

I certify that I know or have satisfactory evidence that Katrina E. Glogowski signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

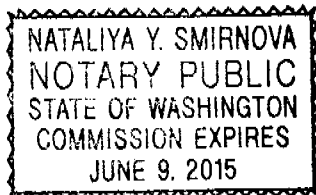
SUBSCRIBED AND SWORN TO before me on December 27, 2011.


Nataliya Y. Smirnova

Notary Public in and for the State of Washington

Residing at SeaTac, Washington

My appointment expires 06/09/2015



FILE NO. 11-3567

**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 **2111 Ashley Ct. Klamath Falls, OR 97603**

☐ **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: **October 31, 2011** **8:39 AM Posted**

2nd Attempt: **November 07, 2011** **4:07 PM Posted**

3rd Attempt: **November 10, 2011** **9:15 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 **November 10, 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 Chambers

**2111 Ashley Ct. Klamath Falls, OR 97603
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.

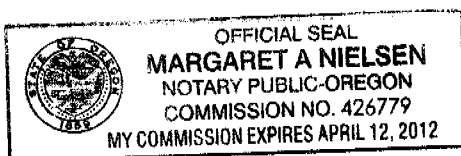
October 31, 2011 **8:39 AM**
DATE OF SERVICE **TIME OF SERVICE**

☐ or non occupancy

By:

[Signature]
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 10 day of November, 2011.



Margaret A. Nielsen
Notary Public for Oregon

#123016

**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#13872 SALE JONES

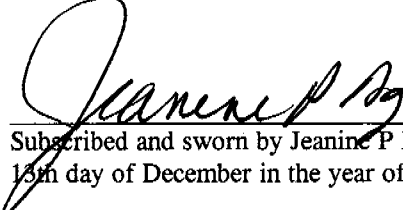
11-3567 JONES

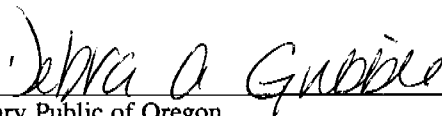
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues:

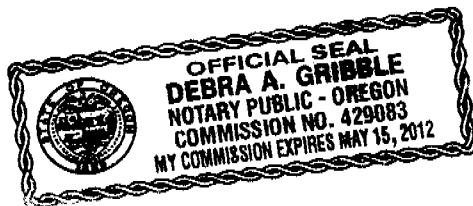
11/22/2011 11/29/2011 12/06/2011 12/13/2011

Total Cost: \$1143.62


Subscribed and sworn by Jeanine P Day before me on:
13th day of December 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 William E Jones, Grantor(s), to Glenn H. Prohaska trustee, in favor of Green Tree Financial Servicing Corporation, as beneficiary, recorded 11/05/1999, in the Records of Klamath County, Oregon as Instrument No. Vol. M99 Page 44275, which was subsequently assigned to Green Tree Financial Servicing Corporation, as beneficiary, recorded 11/05/1999, in the Records of Klamath County, Oregon as Instrument No. Vol. M99 Page 44275, and Katrina E. Glogowski, Glogowski Law Firm, PLLC being the successor trustee, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R884689; LOT 12, TRACT 1304, PLEASANT VISTA, IN THE COUNTY OF KLAMATH, STATE OF OREGON. LESS AND EXCEPTING THE FOLLOWING DEEDED TO JOSEPH P. REISTER & JENNIFER DEL SANTOREISTER BY VOLUME M04 PAGE 33634 RECORDS OF KLAMATH COUNTY, OREGON: BEGINNING AT THE NORTHWEST CORNER OF LOT 16 AS SHOWN ON SAID TRACT 1304; THENCE SOUTH 00° 10' 00" WEST, ALONG THE EAST LINE OF LOT 12 OF SAID TRACT 1304, 90.28 FEET TO THE SOUTHEAST CORNER OF SAID LOT 12; THENCE NORTH 89° 50' 00" WEST, ALONG THE SOUTH LINE OF SAID LOT 12, 40 FEET TO THE SOUTHWEST CORNER OF SAID LOT 12; THENCE NORTH 24° 03' 47" EAST, 98.74 FEET MORE OR LESS TO THE NORTHWEST CORNER OF SAID LOT 16 AND POINT OF BEGINNING; Commonly known as 2111 Ashley Ct, Klamath Falls OR 97603.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to section 86.753(3) of Oregon Revised Statutes. The default for which foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$1023.42 beginning on June, 2011; plus late charges of \$20.00; plus advances of \$0.00; together with title expenses, 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.

By reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to wit: The sum of \$107,597.62 together with interest thereon at the rate of 9.74% per annum from June, 2011 until paid; plus advances of \$0.00; together with title expenses, 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.

Whereof, notice is hereby given that Katrina E. Glogowski, Glogowski Law Firm, PLLC, the undersigned trustee will on 03/01/2012 at the hour of 11:00 am standard time, as established by ORS 187.110, at the on the front steps of the Klamath County Circuit Court, 316 Main Street, Klamath Falls, OR, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. Notice is hereby given that reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must comply with that statute. 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 sale status and the opening bid.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

#13872 November 22, 29, December 06, 13, 2011.