

WC88354

2012-001192

Klamath County, Oregon

RECORDING REQUESTED BY
and When Recorded Mail to:

Fidelity National Title Insurance Company

135 Main Street, Suite 1900

San Francisco, CA 94105

TS No.: 10-01359-4A

Loan No. 372156397-9001 / Beeby



00113440201200011920180184

02/01/2012 03:29:35 PM

Fee: \$122.00

TAX ID: R-3809-032AD-09900-000

**Affidavit(s) of Compliance
RECORDING COVER SHEET
Pursuant to ORS 205.324**

Affidavit of Mailing Trustee's Notice of Sale

Direct: WALZ Postal Solutions, Inc

Address: 43234 Business Park Drive, Ste. 107, Temecula, CA 92590

Indirect: Michael M. Beeby

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.

ORIGINAL GRANTOR:

Michael M. Beeby

1409 Wall St

Klamath Falls, OR 97601

CURRENT BENEFICIARY:

Sterling Savings Bank

c/o Sterling Savings Bank

111 N. Wall

Spokane, WA 99201

122DWT



Walz Affidavit #: 2687752

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 10/28/2011

Ref. No.: 10-01359-4

MailbatchID: 385278

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on October 28, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x Emily Salgado
Affiant Emily Salgado

ORNOS
7196 9006 9295 5541 1685
REF #: 10-01359-4
Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

ORNOS
7196 9006 9295 5541 1715
REF #: 10-01359-4
Grantor/Occupant
414 Walnut Avenue
Klamath Falls, OR 97603

ORNOS
7196 9006 9295 5541 1746
REF #: 10-01359-4
Resident of Property Subject to
Foreclosure Sale
414 Walnut Avenue
Klamath Falls, OR 97603

ORNOS
7196 9006 9295 5541 1692
REF #: 10-01359-4
Michael M. Beeby
414 Walnut Avenue
Klamath Falls, OR 97603

ORNOS
7196 9006 9295 5541 1722
REF #: 10-01359-4
Lars H. Olsen
PO Box 12829
Salem, OR 97309

ORNOS
7196 9006 9295 5541 1708
REF #: 10-01359-4
Michael M. Beeby
6510 S 6th St #78
Klamath Falls, OR 97603

ORNOS
7196 9006 9295 5541 1739
REF #: 10-01359-4
Lars H. Olsen
PO Box 12829
Salem, OR 97309

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 10/28/2011

Ref. No.: 10-01359-4

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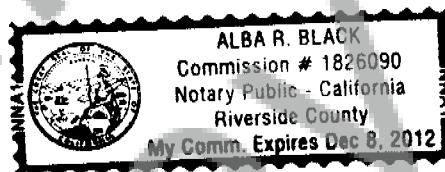
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

Subscribed and sworn to (or affirmed) before me on this 3 day of Nov (month),
2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

Alba R. Black

(Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 2687835

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 10/28/2011

Ref. No.: 10-01359-4

MailbatchID: 385280

STATE OF CALIFORNIA)
COUNTY OF ORANGE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Orange County, California; acting on behalf of Default Resolution Network; is not a party to the within action; and that on October 28, 2011, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

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

x Emily Salgado
Affiant Emily Salgado

ORNOS
2256551045
REF #: 10-01359-4
Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

ORNOS
2256551048
REF #: 10-01359-4
Grantor/Occupant
414 Walnut Avenue
Klamath Falls, OR 97603

ORNOS
2256551051
REF #: 10-01359-4
Resident of Property Subject to
Foreclosure Sale
414 Walnut Avenue
Klamath Falls, OR 97603

ORNOS
2256551046
REF #: 10-01359-4
Michael M. Beeby
414 Walnut Avenue
Klamath Falls, OR 97603

ORNOS
2256551049
REF #: 10-01359-4
Lars H. Olsen
PO Box 12829
Salem, OR 97309

ORNOS
2256551047
REF #: 10-01359-4
Michael M. Beeby
6510 S 6th St #78
Klamath Falls, OR 97603

ORNOS
2256551050
REF #: 10-01359-4
Lars H. Olsen
PO Box 12829
Salem, OR 97309

AFFIDAVIT OF MAILING

Default Resolution Network

Date: 10/28/2011

Ref. No.: 10-01359-4

MailbatchID: 385280

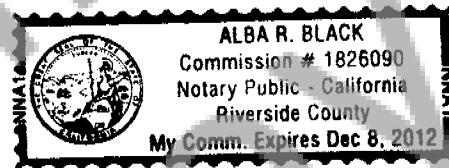
STATE OF CALIFORNIA)
COUNTY OF ORANGE)

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2011 (year), by Emily Salgado, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

Alba Black

(Signature of Notary)

(Seal of Notary)



TRUSTEE'S NOTICE OF SALE

Loan No: 372156397-9001 / Beeby
T.S. No.: 10-01359-4A

Reference is made to that certain Deed of Trust dated as of August 11, 2006 made by, Michael M. Beeby, as the original grantor, to Brad Williams c/o UPF Incorporated, a Washington corporation, as the original trustee, in favor of Sterling Savings Bank, as the original beneficiary, recorded on August 14, 2006, as Instrument No. 2006-016318 of Official Records in the Office of the Recorder of Klamath County, Oregon (the "Deed of Trust").

The current beneficiary is: Sterling Savings Bank, (the "Beneficiary").

APN: R-3809-032AD-09900-000

Lot 4 and the Northwesterly 55 feet of the Southwesterly 4 feet of Lot 3, Block 85, Klamath Addition to the City of Klamath Falls, according to the Official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon.

Commonly known as: 414 Walnut Avenue, Klamath Falls, OR

Both the Beneficiary and the Trustee have elected to sell the said real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default(s) for which the foreclosure is made is that the grantor(s): failed to pay payments which became due; together with late charges due; failed to pay advances made by the Beneficiary; and which defaulted amounts total: \$17,573.23 as of October 7, 2011.

By this 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 \$118,445.63 together with interest thereon at the rate of 6.74000% per annum from August 15, 2010 until paid; plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the duly appointed Trustee under the Deed of Trust will on **March 1, 2012** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, County of Klamath, State of Oregon**, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution of the Deed of Trust, together with any interest which the grantor or his successor(s) in interest acquired after the execution of the Deed of Trust, 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 Section 86.753 of Oregon Revised Statutes 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 or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Deed of Trust, at any time prior to five days before the date last set for sale.

**FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL
TITLE INSURANCE COMPANY, 135 Main Street, Suite 1900, San Francisco,
CA 94105 415-247-2450**

**FOR SALE INFORMATION CALL: 714-573-1965
Website for Trustee's Sale Information: www.priorityposting.com**

TRUSTEE'S NOTICE OF SALE

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes 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 Deed of Trust, the words "Trustee" and 'Beneficiary" include their respective successors in interest, if any.

Dated: October 27, 2011

FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee



Julie B Wagner, Authorized Signature

State of California
County of San Francisco

I, the undersigned, certify that I am the Trustee Sale Officer and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.



Julie B Wagner, Authorized Signature

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for March 1, 2012. The date of this sale may be postponed. Unless the lender who 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 residential tenant.

If the foreclosure 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 TERMS 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 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.

Free legal assistance:

Oregon Law Center

Portland: 503-295-2760

Coos Bay: 800-303-3638

Ontario: 888-250-9877

Salem: 503-485-0696

Grants Pass: 541-476-1058

Woodburn: 800-973-9003

Hillsboro: 877-726-4381

<http://www.oregonlawcenter.org/>

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: <http://www.osbar.org> or <http://www.osbar.org/public/ris/ris.html>.

RECORDING REQUESTED BY
and When Recorded Mail to:

Fidelity National Title Insurance Company
135 Main Street, Suite 1900
San Francisco, CA 94105
TS No.: 10-01359-4A
Loan No. 372156397-9001 / Beeby

TAX ID: R-3809-032AD-09900-000

**Affidavit(s) of Compliance
RECORDING COVER SHEET
Pursuant to ORS 205.324**

Affidavit of Posting and Service

Direct: Priority Posting and Publishing
Address: 17501 Irvine Blvd Ste. #1, Tustin, CA 92780
Indirect: Michael M. Beeby

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.

ORIGINAL GRANTOR:

Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

CURRENT BENEFICIARY:

Sterling Savings Bank
c/o Sterling Savings Bank
111 N. Wall
Spokane, WA 99201

892974

10-01359-4A

(SFO)

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 **414 Walnut Ave. Klamath Falls, OR 97601**

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

SUBSTITUTE SERVICE: By delivering an Original or True Copy to Heather Farmer, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: Richard Dishmon, Heidi Dishmon & Sydney Tores

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

1st Attempt:

2nd Attempt:

3rd Attempt:

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 October 31, 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

414 Walnut Ave. Klamath Falls, OR 97601

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 28, 2011

12:15 PM

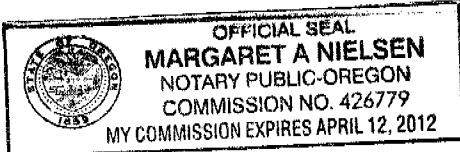
DATE OF SERVICE

TIME OF SERVICE

or non occupancy

By: Kate Mason

Subscribed and sworn to before on this 31st day of October, 2011.



Margaret A. Nielsen
Notary Public for Oregon

3/01/12

RECORDING REQUESTED BY
and When Recorded Mail to:

Fidelity National Title Insurance Company
135 Main Street, Suite 1900
San Francisco, CA 94105
TS No.: 10-01359-4A
Loan No. 372156397-9001 / Beeby

TAX ID: R-3809-032AD-09900-000

**Affidavit(s) of Compliance
RECORDING COVER SHEET
Pursuant to ORS 205.324**

Affidavit of Publication

Direct: Herald & News - Ranking: *****
Address:
Indirect: Michael M. Beeby

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ORIGINAL GRANTOR:

Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

CURRENT BENEFICIARY:

Sterling Savings Bank
c/o Sterling Savings Bank
111 N. Wall
Spokane, WA 99201

10-01359-4A

(SFO)

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Heidi Wright, Publisher,
being first duly sworn, depose and say
that I am 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 # 13840

Trustee's Notice of Sale

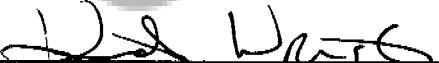
Beeby

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

Four

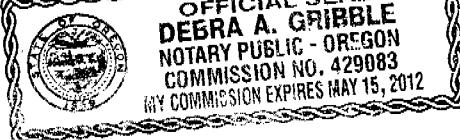
Insertion(s) in the following issues:

November 04, 11, 18, 25, 2011


Subscribed and sworn by Heidi Wright
before me on: December 19, 2011


Notary Public of Oregon

My commission expires May 15, 2012



Loan No.: 372156397-9001 / Beeby T.S. No.: 10-01359-4A
TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Deed of Trust dated as of August 11, 2006 made by, Michael M. Beeby, as the original grantor, to Brad Williams c/o UPF Incorporated, a Washington corporation, as the original trustee, in favor of Sterling Savings Bank, as the original beneficiary, recorded on August 14, 2006, as Instrument No. 2006-016318 of Official Records in the Office of the Recorder of Klamath County, Oregon (the "Deed of Trust"). The current beneficiary is: Sterling Savings Bank, (the "Beneficiary"). APN: R-3809-032AD-09900-000 Lot 4 and the Northwesterly 55 feet of the Southwesterly 4 feet of Lot 3, Block 85, Klamath Addition to the City of Klamath Falls, according to the Official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon. Commonly known as: 414 Walnut Avenue, Klamath Falls, OR.

Both the Beneficiary and the Trustee have elected to sell the said real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default(s) for which the foreclosure is made is that the grantor(s): failed to pay payments which became due; together with late charges due; failed to pay advances made by the Beneficiary; and which defaulted amounts total: \$17,573.23 as of October 7, 2011.

By this 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 \$118,445.63 together with interest thereon at the rate of 6.74000% per annum from August 15, 2010 until paid, plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the duly appointed Trustee under the Deed of Trust will on March 1, 2012 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution of the Deed of Trust, together with any interest which the grantor or his successor(s) in interest acquired after the execution of the Deed of Trust, 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 Section 86.753 of Oregon Revised Statutes 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 or attorney's fees and curing any other default complained of in the Notice of Default by rendering the performance required under the obligation or Deed of Trust, at any time prior to five days before the date last set for sale. FOR FURTHER INFORMATION, PLEASE CONTACT FIDELITY NATIONAL TITLE INSURANCE COMPANY, 135 Main Street, Suite 1900, San Francisco, CA 94105 415-247-2450 FOR SALE INFORMATION CALL 714-573-1965 Website for Trustee's Sale Information: www.priorityposting.com TRUSTEE'S NOTICE OF SALE

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes 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 Deed of Trust, the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. Dated: October 27, 2011 FIDELITY NATIONAL TITLE INSURANCE COMPANY, Trustee Julie B Wagner, Authorized Signature P892976 11/4, 11/11, 11/18, 11/25/2011.
#13840 November 04, 11, 18, 25, 2011.

RECORDING REQUESTED BY
and When Recorded Mail to:

Fidelity National Title Insurance Company
135 Main Street, Suite 1900
San Francisco, CA 94105
TS No.: 10-01359-4A
Loan No. 372156397-9001 / Beeby

TAX ID: R-3809-032AD-09900-000

**Affidavit(s) of Compliance
RECORDING COVER SHEET
Pursuant to ORS 205.324**

Affidavit of Compliance
Direct: Sterling Savings Bank
Indirect: Michael M. Beeby

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ORIGINAL GRANTOR:

Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

CURRENT BENEFICIARY:

Sterling Savings Bank
c/o Sterling Savings Bank
111 N. Wall
Spokane, WA 99201

AFFIDAVIT OF COMPLIANCE
2008 Oregon Laws, ch. 19, § 20
and as amended by 2009 Oregon Laws ch. 864, § 1
(Enrolled Senate Bill 628)

STATE OF WASHINGTON County of SPOKANE) ss:

I, Dan Fiscus, being first duly sworn, depose, and say that am employed by Sterling Savings Bank (hereinafter "beneficiary") and I am familiar with the records and files kept by beneficiary with respect to Loan number 372156397-9001 / Beeby , where the grantor(s) name(s) is/are Michael Beeby.

Beneficiary did not receive a Modification Request Form from the grantor(s) within the time specified in 2008 Oregon Laws, ch. 19, § 20 and as amended by 2009 Oregon Laws ch. 864, § 1 (Enrolled Senate Bill 628) The Modification Request Form was sent on 09/09/2010; or

Beneficiary received a timely Modification Request Form from the grantor(s) on _____ [date].

IF BENEFICIARY RECEIVED A TIMELY MODIFICATION REQUEST FORM:

(check all that apply)

Beneficiary or beneficiary's agent reviewed the information submitted by grantor(s), and notified the grantor(s) that the beneficiary denied the request for modification of the loan.

Beneficiary or beneficiary's agent requested grantor(s) provide additional information needed to determine whether the loan could be modified.

If timely requested by the grantor(s), the beneficiary or beneficiary's agent met with the grantor(s) in person or spoke to the grantor(s) by telephone before the beneficiary or beneficiary's agent responded to the grantor(s) request to modify the loan. The person representing the beneficiary or the beneficiary's agent who met or spoke with grantor(s) had or was able to obtain authority to modify the loan.

The grantor(s) did not respond to the beneficiary within seven business days of the date the beneficiary or the beneficiary agent attempted to contact the grantor(s) to schedule a meeting in person or by telephone.

The beneficiary has previously considered the current financial information provided by the grantor(s), and has in good faith determined that the grantor(s) is not eligible for a modification of this loan. The beneficiary has informed the grantor(s) that the grantor(s) is not eligible for a modification of this loan.

The beneficiary agreed to a modification of the loan, but the grantor breached those terms.

By: Dan Fiscus

Subscribed and sworn to before me on December 16th 2012 by Dan Fiscus
(name of affiant).

Samantha L. Austin
Notary Public



RECORDING REQUESTED BY
and When Recorded Mail to:

Fidelity National Title Insurance Company
135 Main Street, Suite 1900
San Francisco, CA 94105
TS No.: 10-01359-4A
Loan No. 372156397-9001 / Beeby

TAX ID: R-3809-032AD-09900-000

**Affidavit(s) of Compliance
RECORDING COVER SHEET
Pursuant to ORS 205.324**

Affidavit of Non-Military Status
Direct: Sterling Savings Bank
Indirect: Michael M. Beeby

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ORIGINAL GRANTOR:

Michael M. Beeby
1409 Wall St
Klamath Falls, OR 97601

CURRENT BENEFICIARY:

Sterling Savings Bank
c/o Sterling Savings Bank
111 N. Wall
Spokane, WA 99201

Department of Defense Manpower Data Center

Jan-31-2012 10:40:48



Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
BEEBY	MICHAEL		Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.		

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavely-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.
Report ID: BTVB49U7NJ