

WTC 92714

2012-005390

Klamath County, Oregon



00118419201200053900130132

05/17/2012 03:16:43 PM

Fee: \$97.00

Name/address

Christine Skallerud
3315 Sprague River Rd.
Chiloquin OR 97624

As Grantor

Paul S. Cosgrove, Esq.
220 NW Skyline Blvd.
Portland, OR 97210

As Trustee

TS #66025-294

After recording return to:

Paul S. Cosgrove, Esq., Trustee
220 NW Skyline Blvd.
Portland, OR 97210

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE, TRUSTEE'S NOTICE OF SALE,
NOTICE Re: DANGER OF LOSING YOUR PROPERTY pursuant to ORS 86.737**

and

**NOTICE TO RESIDENTIAL TENANTS pursuant to ORS 86.745 as amended by Chapter 28, 2010
Oregon Laws and Chapter 510, 2011 Laws**

STATE OF OREGON, County of Multnomah) ss:

I, Molly M. Luoto, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original trustee's notice of sale given under the terms of that certain deed described in said notice.

I gave notice of the sale of the real property described in the attached Trustee's Notice of Sale (including the Federal Fair Debt Act notice, Notice to Residential Tenants, Notice of Danger of Losing Your Property and free legal assistance, and Loan Modification Request form) in the forms specified in ORS 86.737, and in ORS 86.745 as amended by Chapter 28, 2010 Oregon Laws, and Chapter 510, 2011 Laws respectively, 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:

Occupants
3315 Sprague River Rd.
Chiloquin, OR 97624

Christine F. Skallerud
3315 Sprague River Rd.
Chiloquin, OR 97624

Christine F. Skallerud
PO Box 992381
Redding, CA 96099

97911

Christine F. Skallerud
SID #17003689
c/o Coffee Creek Corr. Facility
24499 SW Grahams Fy. Rd.
Wilsonville, OR 97070

Clint S. Tupper
PO Box 1203
Klamath Falls, OR 97601

Clint S. Tupper
3315 Sprague River Rd.
Chiloquin, OR 97624

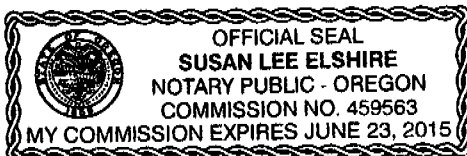
Wells Fargo Foothill, Inc.
c/o Budget Finance Co. Servicer
1849 Sawtelle Blvd. Ste. 700
Los Angeles, CA 90025

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Molly M. Luoto, for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Wilsonville, Oregon, on February 14, 2012. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded. As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Molly M. Luoto
Molly M. Luoto

Subscribed and sworn to before me on February 14, 2012 by Molly M. Luoto.



Susan Lee Elshire
Notary Public for Oregon
My commission expires 6/23/15

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Brent H. Skallerud and Christine F. Skallerud, as grantors, to Paul S. Cosgrove, Esq., as trustee, in favor of Budget Finance Company, as beneficiary, dated January 12, 2006, recorded January 26, 2006, in the mortgage records of Klamath County, Oregon, as No. M06, page 01558, the beneficial interest thereafter being assigned to Budget Capital Corporation, by instrument recorded as M06, page 02501 on February 9, 2006, and further assigned to Budget Funding I, LLC, a Delaware limited liability company, by instrument recorded September 6, 2007, as No. 2007-015699, covering the following described real property situated in the above-mentioned county and state, to-wit:

All that portion of the NE1/4 NE1/4 of Section 35 and the NW1/4 NW1/4 of Section 36, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, lying North of the Sprague River Highway as conveyed to the United States of America by deed recorded April 29, 1951, in Book 291 at page 391, Deed Records of Klamath County, Oregon.
EXCEPTING THEREFROM the Westerly 800 feet of that portion of the NE1/4 NE1/4 of Section 35, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, lying North of the Sprague River Highway as conveyed to the United States of America by deed recorded April 29, 1951, in Book 291 at page 391, Deed Records of Klamath County, Oregon.

(The title company advises the property address is 3315 Sprague River Road, Chiloquin, Oregon.)

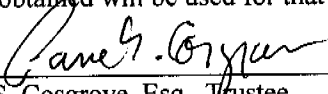
Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Monthly payments due November 26, 2011 through January 26, 2012, for a total of \$1,357.53, plus late charges of \$45.24, plus corporate advances of \$486.63, plus that portion of real property taxes now due for 2011-12.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to wit: As of November 26, 2011, the principal sum of \$43,654.70, plus interest; plus any sums advanced by the beneficiary or beneficiary's successor in interest for the protection of the above described property, plus attorney and trustee's fees incurred by reason of said default.

WHEREFORE, notice hereby is given that the undersigned trustee will on **June 15, 2012**, at the hour of 11:00 a.m., in accord with the standard of time established by ORS 187.110, at **main lobby of Klamath County Courthouse, 316 Main Street, Klamath Falls, State of Oregon**, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the

performance of which is secured by said trust deed and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Federal Fair Debt Collection Practices Act requires we state: This is an attempt to collect a debt and any information obtained will be used for that purpose.

DATED January 30, 2012.


Paul S. Cosgrove, Esq., Trustee
Lindsay, Hart, Neil & Weigler, LLP
220 NW Skyline Blvd.
Portland, OR 97210

For additional information call (503) 291-6700 or (503) 956-8139
TS #66025-294

State of Oregon, County of Multnomah) ss: I, the undersigned, certify that the foregoing is a complete and exact copy of the original trustee's notice of sale.

For said Trustee

FEDERAL FAIR DEBT COLLECTION PRACTICES ACT
NOTICE

This is an attempt to collect a debt and any information obtained will be used for that purpose. If you are the person who signed the Note/Loan Agreement referred to in the Trust Deed, you owe the beneficiary the amount stated in the attached Notice of Default or Notice of Trustee's Sale.

If you are the person who signed the Note/Loan Agreement referred to in the Trust Deed, you are hereby notified that unless you notify this office in writing within thirty (30) days after the receipt of this notice that the validity of this debt, or any portion of it, is disputed, we will assume it to be valid. If you send us written notice that you dispute this debt, or any portion thereof, within 30 days after receipt of this notice, we will obtain verification of the debt, or a copy of the judgment against you, and send you a copy of the verification or judgment. Also, upon your written request within 30 days after receipt of this notice, we will provide you with the name and address of the original creditor if different from the creditor listed.

Written requests should be addressed to:

Paul S. Cosgrove
Attorney at Law
Lindsay, Hart, Neil & Weigler, LLP
220 NW Skyline Blvd.
Portland, OR 97210

NOTICE pursuant to ORS 86.737.

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 3315 Sprague River Rd., Chiloquin, OR 97624.

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 January 18, 2012, to bring your mortgage loan current was \$1,436.89. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call 1-800-225-6267 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: Budget Finance Company, Attn: Elisa Urbina, 1849 Sawtelle Blvd., Suite 700, Los Angeles, CA 90025.

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

Date and time: June 15, 2012, at 11:00 a.m.

Place: main lobby of Klamath County Courthouse, 316 Main Street,
Klamath Falls, 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 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 contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its 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 1-800-225-6267. 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: 1-800-723-3638. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: <http://www.makinghomeaffordable.gov/> or 1-888-995-HOPE.

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
March 5, 2012, 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: February 4, 2012

Trustee name: Paul S. Cosgrove, Esq., Oregon State Bar #81195
220 NW Skyline Blvd., Portland, OR 97210

Trustee signature: Paul S. Cosgrove

Trustee telephone number: (503) 291-6700

Trustee Sale #66025-294

The Trustee is required to give you the following "Notice to Residential Tenants," which was written by the Oregon Legislature. The Trustee cannot give you legal advice regarding these matters. If you have questions, you should consult with your own legal advisor.

NOTICE TO RESIDENTIAL TENANTS:

Property address: 3315 Sprague River Rd., Chiloquin, OR 97624

The property in which you are now living is in foreclosure. A foreclosure sale is scheduled for June 15, 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 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.

Trustee: Paul S. Cosgrove, Attorney at Law
Lindsay, Hart, Neil & Weigler, LLP
220 NW Skyline Blvd.
Portland, OR 97210 (503) 291-6700

Free legal assistance: Oregon Law Center

Portland: (503) 473-8329
Coos Bay: 1-800-303-3638
Ontario: 1-888-250-9877
Salem: (503) 485-0696

Grants Pass: (541) 476-1058
Woodburn: 1-800-973-9003
Hillsboro: 1-877-726-4381

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

and Oregon Law Help Site (providing more information and a directory of legal aid programs)
<http://oregonlawhelp.org/OR/index.cfm>

and Oregon State Bar Lawyer Referral Service

503-684-3763 or toll-free in Oregon at 800-452-7636 <http://www.osbar.org>

<http://www.osbar.org/public/ris/ris.html#referral>

and information on federal loan modification programs at:

<http://www.makinghomcancellable.gov/>

MODIFICATION REQUEST FORM

Loan No. 36232

Return to:

By Mail:

Budget Finance Company
Attn: Cleo Carlos
1849 Sawtelle Blvd., Suite 700
Los Angeles, CA 90025

By Fax:

1-310- 696-4616

By E-mail:

loanmodification@bfcloans.com

Questions:

Our toll free number is:

1-800-225-6267

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND RETURN THIS MODIFICATION REQUEST FORM TO BUDGET FINANCE COMPANY AT THE ADDRESS ABOVE. IT MUST BE RECEIVED BY THE LENDER BY March 5, 2012.

Please complete and return the following items to us:

1. Complete "**Borrower Income and Expense Worksheet**" attached.
2. Provide a copy of any of the following: Current Pay stubs, W-2's, tax returns, other proof of income, and other similar information that demonstrates your level of ability to repay your debts, including your mortgage.
3. Recent bank statements, brokerage statements, and other information that lists your cash or other liquid assets.

Monthly Income

Salary	\$
Other (Social Security, child support, etc.)	\$
TOTAL MONTHLY INCOME	\$

Monthly Expenses

BFC Mortgage	\$
Other Mortgages ..	\$
Property Taxes	\$
Homeowner's Insurance	\$
Homeowner's Association	\$
Other	\$
TOTAL PRIMARY HOUSING EXPENSE	\$

Negative Cash Flow	\$
Installment Payments (Autos, etc)	\$
Credit Card Payments	\$
Other Mortgages	\$
TOTAL OTHER OBLIGATIONS	\$

Withholding	\$
Food	\$
Utilities (Water, Gas, Electric, etc.)	\$
Insurance (car, house, life)	\$
Child Care	\$
Clothing	\$
Transportation	\$
Tuition	\$
Communication (Phone, Cable, Internet)	\$
Medical Expenses	\$
Alimony / Child Support	\$
Entertainment (movies, restaurants, etc.)	\$

**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 **3315 Sprague River Rd. Chiloquin, OR 97624**

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

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

☐ **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 **February 10, 2012**, 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

3315 Sprague River Rd. Chiloquin, OR 97624
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.

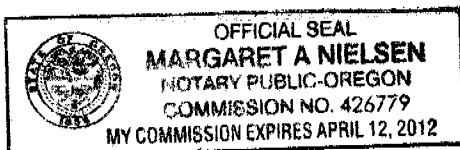
February 8, 2012 4:30 PM
DATE OF SERVICE TIME OF SERVICE
☐ or non occupancy

By:

A. Thompson

Subscribed and sworn to before on this 10 day of February, 2012.

Margaret A. Nielsen
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 2701 Foothills Blvd, Klamath Falls, OR 97603 in the aforesaid county and state; that I know from my personal knowledge that the Legal#14128 SALE SKALLERUD FILE 66025-294

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

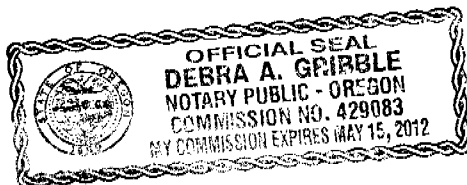
Insertion(s) in the following issues:

04/03/2012 04/10/2012 04/17/2012 04/24/2012

Total Cost: \$1090.94

Jeanine P Day
Subscribed and sworn by Jeanine P Day before me on:
24th day of April in the year of 2012

Debra A Gribble
Notary Public of Oregon
My commission expires on May 15, 2012



TRUSTEE'S NOTICE OF SALE.

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WHEREFORE, notice hereby is given that the undersigned trustee will on June 15, 2012, at the hour of 11:00 a.m., in accord with the standard of time established by ORS 187.110, at main lobby of Klamath County Courthouse, 316 Main Street, Klamath Falls, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by grantor of the said trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding ~~dismissed and the trust deed~~ reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Federal Fair Debt Collection Practices Act requires we state: This is an attempt to collect a debt and any information obtained will be used for that purpose. DATED January 30, 2012. /s/ Paul S. Cosgrove, Esq., Trustee, Lindsay, Hart, Neil & Weigler, LLP, 220 NW Skyline Blvd., Portland, OR 97210. For additional information call (503) 291-6700 or (503) 956-8139. Sale #66025-294.

#14128 April 03, 10, 17, 24, 2012.