MC92561

RECORDING COVER SHEET AFTER RECORDING RETURN TO:

Hershner Hunter, LLP Attn: Lisa Summers PO Box 1475 Eugene, OR 97440-1475 2012-005692
Klamath County, Oregon



05/25/2012 11:28:37 AM

Fee: \$147.00

1. NAME OR TITLE OF THE TRANSACTION(S) -- ORS 205.234:

Affidavit of Mailing of Notice of Sale Second Affidavit of Mailing of Notice of Sale Danger Notice/Trustee's Notice of Sale Service by Posting Affidavit of Publication Affidavit Nonmilitary/Military Status Report

2. GRANTEE (ORIGINAL GRANTOR ON TRUST DEED):

JOEL C. WOODLEY AND ROBIN S. WOODLEY

3. GRANTOR- SUCCESSOR TRUSTEE:

NANCY K. CARY PO Box 1475 Eugene, OR 97440

4. BENEFICIARY:

OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF OREGON, as assignee of SIUSLAW BANK

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENTS FOR RECORDING, ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENTS THEMSELVES.

**RECORDING COVER SHEET - 1** 

1420ml

### AFFIDAVIT OF MAILING OF NOTICE OF SALE AND DANGER NOTICE REQUIRED BY ORS 86.737

STATE OF OREGON	)
	) ss.
COUNTY OF LANE	)

I, NANCY K. CARY, being first duly sworn, depose and say:

- 1. I am the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.
- 2. Pursuant to ORS 86.737, on January 26, 2012, I mailed the attached Notice to Grantors and Occupants of the real property by certified and first class mail at the following address(es):

Occupant 6211 Katie Lane Klamath Falls OR 97603

Joel C. Woodley 6211 Katie Lane

Klamath Falls OR 97603

Robin S. Woodley 6211 Katie Lane Klamath Falls OR 97603 Robin S. Woodley 5610 S. 6th Street #68 Klamath Falls OR 97603

Joel C. Woodley 4306 Fargo Klamath Falls OR 97603

3. I served the attached Trustee's Notice of Sale upon the following parties by depositing true copies thereof in the United States Mail at Eugene, Oregon, on February 8, 2012:

Joel C. Woodley 6211 Katie Lane Klamath Falls OR 97603

Robin S. Woodley 6211 Katie Lane Klamath Falls OR 97603

Robin S. Woodley 5610 S. 6th Street #68 Klamath Falls OR 97603 Joel C. Woodley 4306 Fargo

Klamath Falls OR 97603

Valerie B. Hedrick

Law Office of Melinda M Brown

419 Main Street

Klamath Falls OR 97601

Richard L Garbutt 6510 S. 6th Street #68 Klamath Falls OR 97603 Medford DCS Office Division of Child Support 310 E 6th Street, Suite 300 Medford OR 97501-5944 Oregon Attorney General Justice Department 1162 Court Street, NE Salem OR 97310

State of Oregon
Department of Human Resources
500 Summer Street, NE
Salem OR 97310-1012

4. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge, were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and by first class mail, with postage prepaid.

Nancy K. Cary, Successor Trustee

Signed and sworn to before me on February 8, 2012, by NANCY K. CARY.

Notary Public for Oregon

My Commission Expires: 1/28/2016

OFFICIAL SEAL
NICOLE M PECKELS
NOTARY PUBLIC-OREGON
COMMISSION NO. 464231
MY COMMISSION EXPIRES JANUARY 28, 2016

# 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:

6211 Katie Lane Klamath Falls, OR 97603-7150

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 1, 2012 to bring your mortgage loan current was \$6,328.50. 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 (877) 909-1446 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: NANCY K. CARY, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440.

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

Date and Time: May 31, 2012, 11:00 a.m.

Place: 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 call SIUSLAW BANK at (877) 909-1446 to find out if your lender is willing to give you more time or change the terms of your loan.
- 4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 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 programs, go legal aid of directory information and http://www.oregonlawhelp.org.

**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: January 26, 2012.

Trustee Name: NANCY K. CARY

/s/ Nancy K. Cary

(TS #07754.30441) Telephone: (541) 686-0344

### FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the client named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

#### TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor:

JOEL C. WOODLEY AND ROBIN S. WOODLEY

Trustee:

**AMERITITLE** 

Successor Trustee:

NANCY K. CARY

Beneficiary:

OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF

OREGON, as assignee of SIUSLAW BANK

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

Lot 1 in TRACT 1304, PLEASANT VISTA, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

RECORDING. The Trust Deed was recorded as follows:

Date Recorded: August 31, 2007

Recording No.: 2007-015464
Official Records of Klamath County, Oregon

- 4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$A payment of \$726.00 for the month of September 2011; plus regularly monthly payments of \$1,226.00 each, due the first of each month, for the months of October 2011 January 2012; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 5. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: A payment of \$726.00 for the month of September 2011; plus regularly monthly payments of \$1,226.00 each, due the first of each month, for the months of October 2011 January 2012; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 6. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$150,639.03; plus interest at the rate of 5.9900% per annum from August 1, 2011; plus late charges of \$251.86; plus advances and foreclosure attorney fees and costs.
  - TIME OF SALE.

Date:

May 31, 2012

Time:

11:00 a.m.

Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for May 31, 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.

You may reach 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: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty quidelines. For more information and a directory of legal aid programs, go to http://www.oregonlawhelp.org.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #07754.30441).

DATED: January 26, 2012.

/s/ Nancy K. Cary

Nancy K. Cary, Successor Trustee Hershner Hunter, LLP P.O. Box 1475 Eugene, OR 97440

#### FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

#### SECOND AFFIDAVIT OF MAILING OF NOTICE OF SALE

STATE OF OREGON	)
	) ss
COUNTY OF LANE	)

I, NANCY K. CARY, being first duly sworn, depose and say:

- 1. I am the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.
- 2. I served the attached Trustee's Notice of Sale upon the following parties by depositing true copies thereof in the United States Mail at Eugene, Oregon, on February 9, 2012:

Robin S. Woodley 6510 S. 6th Street #68 Klamath Falls OR 97603 Richard L Garbutt 635 Main Street

Klamath Falls OR 97601

3. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge, were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and by first class mail, with postage prepaid!

Wancy K. Cary, Successor Trustee

Signed and sworn to before me on February 9, 2012, by MANCY K. CARY.

OFFICIAL SEAL
NICOLE M PECKELS
NOTARY PUBLIC-OREGON
COMMISSION NO. 464231
MY COMMISSION EXPIRES JANUARY 28, 2016

Notary Public for Oregon

My Commission Expires: 01/28/2016

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

#### TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

PARTIES: 1.

Grantor:

JOEL C. WOODLEY AND ROBIN S. WOODLEY

Trustee:

**AMERITITLE** 

Successor Trustee:

NANCY K. CARY

Beneficiary:

OREGON HOUSING AND COMMUNITY SERVICES DEPARTMENT, STATE OF

OREGON, as assignee of SIUSLAW BANK

DESCRIPTION OF PROPERTY: The real property is described as follows: 2.

> Lot 1 in TRACT 1304, PLEASANT VISTA, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

RECORDING. The Trust Deed was recorded as follows: 3.

Date Recorded: August 31, 2007 Recording No.: 2007-015464

Official Records of Klamath County, Oregon

- DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$A payment of \$726.00 for the month of September 2011; plus regularly monthly payments of \$1,226.00 each, due the first of each month, for the months of October 2011 January 2012; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: A payment of \$726.00 for the month of September 5. 2011; plus regularly monthly payments of \$1,226.00 each, due the first of each month, for the months of October 2011 January 2012; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$150,639.03; plus interest at the rate of 5.9900% per annum from August 1, 2011; plus late charges of \$251.86; plus advances and foreclosure attorney fees and costs.
  - TIME OF SALE. 7.

Date:

May 31, 2012

Time:

11:00 a.m.

Place:

Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for May 31, 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.

You may reach 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: 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.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #07754.30441).

DATED: January 26, 2012.

/s/ Nancy K. Cary

Nancy K. Cary, Successor Trustee Hershner Hunter, LLP P.O. Box 1475 Eugene, OR 97440

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

### SERVICE BY POSTING

STATE OF OREGON )
COUNTY OF Klamath) ss.
I, Robert Bolenbuych, being first duly sworn, depose and say:
I am a private process server retained by the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.
On 130/12, at 11:01 a.m., I posted the attached original Trustee's Notice of Sale at 1011 katic Ln. Klamath Falls or . 97603 (address) by posted front door (method of posting).
On 2/2/12, at 6-23 p.m., I posted the attached original Trustee's Notice of Sale at 6211 katic Ln. Klamath Falls, OR 97(e03 (address) by Posted Front door (method of posting).
On
ROBERT W. BOLENBAUGH
Signed and sworn to before me on Feb. 7, 2012, by ROBERT W. BOLENBAUGH.
OFFICIAL SEAL MARGARET A NIELSEN NOTARY PUBLIC-OREGON COMMISSION NO. 426779 MY COMMISSION EXPIRES APRIL 12, 2012  MARGARET A NIELSEN NOTARY Public for Oregon My Commission Expires:  My Commission Expires:

#### AFFIDAVIT OF PUBLICATION STATE OF OREGON. COUNTY OF KLAMÁTH

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#14110 SALE WOODLEY 07754.30441

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: 04/11/2012 04/18/2012 04/25/2012 05/02/2012

Total Cost: \$1038.26

Subscribed and sworn by Jeanine P Day before me on:

day of May in the year of 2012

Notary Public of Oregon

My commission expires on May 15, 2012



#### TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES: Grantor: JOEL C. WOODLEY AND ROBIN S. WOODLEY Trustee: AMERITITLE

Successor Trustee: NANCY K. CARY
Beneficiary: OREGON HOUSING AND COMMUNITY
SERVICES DEPARTMENT, STATE OF OREGON, as assignee of SIUSLAW BANK

2. DESCRIPTION OF PROPERTY: The real property is described as follows: Lot 1 in TRACT 1304, PLEASANT VISTA, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

3. RECORDING. The Trust Deed was recorded as follows: Date Recorded: August 31, 2007 Recording No.: 2007-015464 Official Records of Klamath County, Oregon

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$A payment of \$726.00 for the month of September 2011; plus regularly monthly payments of \$1,226.00 each, due the first of each month, for the months of October 2011 January 2012; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

5. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: A payment of \$726,00 for the month of September 2011; plus regularly monthly payments of \$1,226.00 each, due the first of each month, for the months of October 2011 January 2012; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest

AMOUNT DUE. The amount due on the Note which is seor Amount both. The amount due of the Note which is se-sured by the Trust Deed referred to herein is: Principal bal-ance in the amount of \$150,639.03; plus interest at the rate of 5.9900% per annum from August 1, 2011; plus late charges of \$251.86; plus advances and foreclosure attorney fees and costs.

7.TIME OF SALE

Date: May 31, 2012

Time: 11:00 a.m. Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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 such portion of the principal as would not then be due had no default occurred, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

You may reach 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: <a href="https://www.osbar.org">www.osbar.org</a>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal ald programs, go to <a href="http://www.oregonlawhelp.org">http://www.oregonlawhelp.org</a>.

gonlawhelp.org.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344

(TS #07754.30441). DATED: January 26, 2012.

/s/ Nancy K. Cary Nancy K. Cary Nancy K. Cary, Successor Trustee Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440 #14110 April 11, 18, 25, May 02, 2012.

#### NONMILITARY AFFIDAVIT

STATE OF OREGON ) ss.

COUNTY OF LANE

I, NANCY K. CARY, being first duly sworn, depose and say:

1. I am the Successor Trustee of the Trust Deed described below:

Parties:

Grantor:

JOEL C. WOODLEY AND ROBIN S. WOODLEY

Trustee:

**AMERITITLE** 

Beneficiary:

OREGON HOUSING AND COMMUNITY SERVICES

DEPARTMENT, STATE OF OREGON, as assignee of

SIUSLAW BANK

Recorded:

Date: August 31, 2007

Recording No.: 2007-015464 Klamath County Oregon Records

To the best of my knowledge and belief the Grantors of the above Trust Deed are not in the military service, or a dependent of a service member in military service based on the following facts made known to me by the Beneficiary or based on inquiry made by this office: (1) Grantor(s) address(es) are not part of a military installation; and (2) the Beneficiary has not been provided with any information that indicated that Grantor(s) are members of any branch of military service, whether active or reserve, and a search of the Department of Defense Manpower Data Center ("DMDC") did not indicate Grantors are on active duty (See DMDC printouts attached as Exhibit A).

Nancy K. Cary, Successor Trustee

Signed and sworn to before me on February 8, 2012, by NANCY K. CARY.

OFFICIAL SEAL
NICOLE M PECKELS
NOTARY PUBLIC-OREGON
COMMISSION NO. 464231
MY COMMISSION EXPIRES JANUARY 28, 2016

Notary Public for Oregon

My Commission Expires: 1/28/2016

Department of Defense Manpower Data Center

Feb-07-2012 16:27:41



Military Status Report

Pursuant to the Service Members Civil Relief Act

< Last Name	First/Middle	i I	Status	Active Duty End Date	Agency
WOODLEY		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

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:QA52DMN8T9

Department of Defense Manpower Data Center

Feb-07-2012 16:27:05



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
WOODLEY	ROBIN S	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).

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Report ID:IUC20DRU9S