

1808473

2012-005876

Klamath County, Oregon



00118995201200058760240246

05/30/2012 11:39:00 AM

Fee: \$167.00

RECORDING COVER SHEET

(Per ORS 205.234 or ORS 205.244)

This cover sheet has been prepared by the person presenting the attached instrument for recording. Any errors in this cover sheet do not effect the Transaction(s) contained in the instrument itself

After recording return to:

Hillis Clark Martin & Peterson P.S.
Attn: Angela T. Vokolek
1221 Second Ave Ste 500
Seattle WA 98101-2925

1) Title(s) of Transaction(s) ORS 205.234(a)

Affidavit of Mailing
Trustees Notice of Sale
Notice to Residential Tenants
Affidavit of Non-Military Service
Affidavit of mailing of Intent to Remove Occupants
Affidavit of Publication
Affidavit of Compliance

2) Direct Party/Grantor(s) and address ORS 205.125(1)(b) and ORS 205.160
Julie B. Hamilton

3) Indirect Party/Grantee(s) and address ORS 205.125(1)(a) and ORS 205.160
Matthew S. & Sarah L. Teeple

3a) Trustee and address, if any
N/A

4) True and Actual Consideration ORS 93.030
N/A

5) Send Tax Statements to:

☐ : If this box is checked, then below applies:

If this instrument is being Re-Recorded, complete the following statement, in accordance with ORS 205.244: "Rerecorded at the request of _____ to correct _____ previously recorded in Book _____ and Page _____, or as Fee Number _____."

(Legal description if corrected is attached to included certified document of the original.)

F 167-

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON P.S.

Attn: Angela T. Vokolek

1221 Second Avenue, Suite 500

Seattle, WA 98101-2925

Loan #: 311541

Trustee #: 40016.142/ATV

**AFFIDAVIT OF MAILING
TRUSTEE'S NOTICE OF SALE AND FORECLOSURE NOTICE**

STATE OF WASHINGTON

COUNTY OF KING

} ss.

I, Tracy Yi, being first duly sworn, state that I am now, and at all times herein mentioned was, a citizen of the United States, a resident of the State of Washington, and over the age of eighteen (18) years, and not the beneficiary or his successor in interest named in the attached Trustee's Notice Of Sale.

That at the direction and under the supervision of the Successor Trustee, I gave notice of default under the terms of the Deed of Trust identified in the attached Trustee's Notice of Sale by mailing a copy of said Trustee's Notice of Sale by first class mail, and by mailing a copy certified mail with return receipt requested to each of the following named persons as the grantor or any successor in interest in the property described in said Deed of Trust at their respective address, to-wit:

Matthew S. Teeples
10670 Wright Ave.
Klamath Falls, OR 97603

Sarah L. Teeples
10670 Wright Ave.
Klamath Falls, OR 97603

Jane Doe, Unknown Spouse
of Matthew S. Teeples
10670 Wright Ave.
Klamath Falls, OR 97603

John Doe, Unknown
Spouse of Sarah L. Teeple
10670 Wright Ave.
Klamath Falls, OR 97603

Matthew S. Teeple
314 Heritage St.
Stevensville, MT 59870-
2718

Sarah L. Teeple
314 Heritage St.
Stevensville, MT 59870-
2718

Jane Doe, Unknown Spouse
of Matthew S. Teeple
314 Heritage St.
Stevensville, MT 59870-
2718

John Doe, Unknown
Spouse of Sarah L. Teeple
314 Heritage St.
Stevensville, MT 59870-
2718

Matthew S. Teeple
14805 SE 179th St., Unit G
Renton, WA 98058

Sarah L. Teeple
14805 SE 179th St., Unit G
Renton, WA 98058

Jane Doe, Unknown Spouse
of Matthew S. Teeple
14805 SE 179th St., Unit G
Renton, WA 98058

John Doe, Unknown
Spouse of Sarah L. Teeple
14805 SE 179th St., Unit G
Renton, WA 98058

Falcon Heights
Condominium Assoc., Inc.
c/o W. Louellen Kelly, as
registered agent
135 S. 9th St.
Klamath Falls, OR 97601

Additionally, at the direction and under the supervision of the Successor Trustee, I gave notice of the foreclosure in accord with Oregon HB 3630 and Senate Bill 628, by enclosing a copy of the attached Foreclosure Notice and Loan Modification Request Form in the mailings via first class mail and certified mail with return receipt requested, to each of the following named persons:

Matthew S. Teeple
10670 Wright Ave.
Klamath Falls, OR 97603

Sarah L. Teeple
10670 Wright Ave.
Klamath Falls, OR 97603

Jane Doe, Unknown Spouse
of Matthew S. Teeple
10670 Wright Ave.
Klamath Falls, OR 97603

John Doe, Unknown
Spouse of Sarah L. Teeple
10670 Wright Ave.
Klamath Falls, OR 97603

Matthew S. Teeple
314 Heritage St.
Stevensville, MT 59870-
2718

Sarah L. Teeple
314 Heritage St.
Stevensville, MT 59870-
2718

Jane Doe, Unknown Spouse
of Matthew S. Teeple
314 Heritage St.
Stevensville, MT 59870-
2718

John Doe, Unknown
Spouse of Sarah L. Teeple
314 Heritage St.
Stevensville, MT 59870-
2718

Matthew S. Teeple
14805 SE 179th St., Unit G
Renton, WA 98058

Sarah L. Teeple
14805 SE 179th St., Unit G
Renton, WA 98058

Jane Doe, Unknown Spouse
of Matthew S. Teeple
14805 SE 179th St., Unit G
Renton, WA 98058

John Doe, Unknown
Spouse of Sarah L. Teeple
14805 SE 179th St., Unit G
Renton, WA 98058

Each of the notices so mailed was a true copy of the original Trustee's Notice Of Sale and a true copy of the Foreclosure Notice, said copies were contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in a United States post office or postal deposit box at Seattle, Washington, on January 27, 2012. Each of the notices was mailed at least 120 days before the day fixed in said Trustee's Notice of Sale by the trustee for the trustee's sale.

Tracy Yi

Printed Name: Tracy Yi

SUBSCRIBED AND SWORN to before me this 27th day of January, 2012.



Angela T. Vokolek

Printed Name Angela T. Vokolek

NOTARY PUBLIC in and for the State of Washington,
residing at Bainbridge Island

My Commission Expires 3-19-2015

Loan No. 311541
Trustee No. 40016.142/ATV
Successor Trustee: Julie B. Hamilton

TRUSTEE'S NOTICE OF SALE

Pursuant to O.R.S. 86.705, *et seq.* and O.R.S. 79.5010, *et seq.*

Reference is made to that certain trust deed made, executed, and delivered by Matthew S. Teeple and Sarah L. Teeple, as grantor, to Amerititle, as trustee, to secure certain obligations in favor of Eagle Home Mortgage. LLC, a Delaware limited liability company, as beneficiary, dated January 4, 2008, and recorded on January 9, 2008, in the Mortgage records of Klamath County, Oregon, under File No. 2008-000387. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by Oregon Housing and Community Services Department, State of Oregon by assignment of deed of trust recorded on March 6, 2008, in the Mortgage records of Klamath County, Oregon under File No. 2008-002895. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

UNIT 10670, (WRIGHT AVENUE), TRACT 1336 - FALCON HEIGHTS
CONDOMINIUMS - STAGE 1 ACCORDING TO THE OFFICIAL PLAT
THEREOF, ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON;

The street address or other common designation, if any, of the real property described above is purported to be:

10670 Wright Avenue, Klamath Falls, Oregon 97603

The undersigned Trustee disclaims any liability for any incorrectness of the above street address or other common designation.

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:

4 Monthly payments of \$855.13 due from 9/1/2011 through 12/1/2011:	\$3,420.52
4 Late charges of \$34.34 due on payments past due from 9/1/2011, through 12/1/2011:	\$137.36
1 Monthly payment of \$889.61 due from 1/1/2012:	\$889.61
1 Late charge of \$34.34 due on payment past due from 1/1/2012:	\$34.34

Advances by Lender:

Additional Late Charge Balance: \$34.34

Property Inspection Fees: \$24.00

Sub-Total of Monthly Payments, Late Charges, and
Advances in arrears:

\$4,540.17

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

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:

UNPAID PRINCIPAL BALANCE OF \$113,294.89, AS OF AUGUST 1, 2011,
PLUS, FROM THAT DATE UNTIL PAID, ACCRUED AND ACCRUING
INTEREST AT THE RATE OF 5.625% PER ANNUM, PLUS ANY LATE
CHARGES, ESCROW ADVANCES, FORECLOSURE COSTS, TRUSTEE'S
FEES, ATTORNEYS' FEES, SUMS REQUIRED FOR PROTECTION OF THE
PROPERTY AND ADDITIONAL SUMS SECURED BY THE TRUST DEED.

WHEREFORE, notice hereby is given that the undersigned trustee will, on **June 8, 2012**, at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, **at the front entrance of Klamath County Courthouse, 316 Main Street, City of 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 by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

Notice is further given that any person named in ORS 86.753 has the right, 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. Notice is also given that any person named in ORS 86.753 has the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for June 8, 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 listed below. 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. For free legal assistance, contact the Oregon State Bar and ask for the Legal Aid Services.

OREGON STATE BAR CONTACT INFORMATION

Oregon State Bar
P.O. Box 231935
Tigard, OR
97281-1935
Tel (in Oregon): (800) 452-8260
Tel (outside Oregon): (503) 620-0222
E-mail: info@osbar.org
Website: www.osbar.org

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other 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.

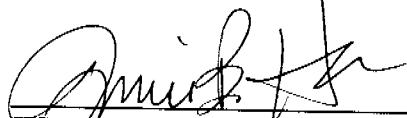
THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION WILL BE USED FOR THAT PURPOSE. UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER RECEIVING THIS LETTER THAT YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION OF IT, WE WILL ASSUME THE DEBT IS VALID. IF YOU NOTIFY US, IN WRITING WITHIN 30 DAYS AFTER RECEIPT OF THIS LETTER THAT YOU DO DISPUTE THE DEBT OR ANY PORTION OF IT, WE WILL PROVIDE VERIFICATION BY MAILING YOU A COPY OF THE RECORDS. IF YOU SO REQUEST, IN WRITING, 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 CURRENT CREDITOR.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Sale status may be accessed at <http://ts.hcmp.com>.

DATED this 27th day of January, 2012.

SUCCESSOR TRUSTEE:



JULIE B. HAMILTON, Oregon Bar #092650
c/o Hillis Clark Martin & Peterson P.S.
1221 Second Avenue, Suite 500
Seattle, Washington 98101-2925
Telephone: (206) 623-1745

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:
10670 Wright Avenue, Klamath Falls, Oregon 97603

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of January 23, 2012 to bring your mortgage loan current was \$4,540.17, plus attorneys' fees and costs. 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 1-800-237-3194, and ask for the Loss Mitigation Department 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: HomeStreet Bank, Attn: Loss Mitigation, 601 Union Street, Suite 2000, Seattle, WA 98101.

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

Date and time: June 8, 2012, at 10:00 AM

Place: At the front entrance of Klamath County Courthouse, 316 Main Street, City of Klamath Falls, State of 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 Jan Hansen at HomeStreet Bank at 1-800-237-3194 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.

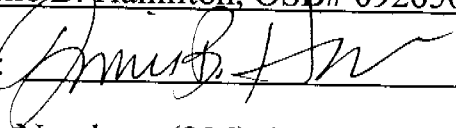
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish 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) 452-8260 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> or contact the Oregon State Bar at the contact information above and ask for the Legal Aid Services.

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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Sale status may be accessed at <http://ts.hcmp.com>.

DATED: January 27, 2012

Trustee Name: Julie B. Hamilton, OSB# 092650

Trustee Signature: 

Trustee Telephone Number: (206) 623-1745

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON P.S.

Attn: Angela T. Vokolek
1221 Second Avenue, Suite 500
Seattle, WA 98101-2925

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF WASHINGTON

COUNTY OF KING

} ss.

I, Dennis Osborn, the undersigned Affiant, being first duly sworn, state:

That I am now, and at all times herein mentioned was, a citizen of the United States, a resident of the State of Washington, and over the age of eighteen (18) years and competent to make this affidavit, and that on today's date, that to the best of my knowledge,

Matthew S. Teeples
(Grantor)

and

Sarah L. Teeples
(Grantor)

are not, and neither is, an active member in the Military Service of the United States, or dependants of someone in the military service of the United States, within the meaning of the Servicemembers Civil Relief Act, as amended; that neither person is an active member of the United States Marine Corps, Women's Reserve, or Women's Army Auxiliary Corps or Women's Army Corps (WACS), or Women's Coast Guard Reserve (SPARS), or being educated under the supervision of the United States preliminary to induction into the Military Service or under orders to report for induction under the Selective Training and Service Act of 1940, as amended, or as an active member of the Enlisted Reserve Corps under orders to report for military service of an American Citizen serving with the forces of any nation allied with the United States in the prosecution of a war, or in the Federal Service or active duty as a member of the Army of the United

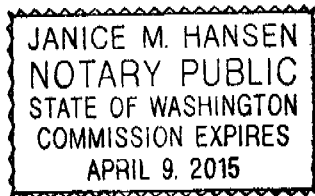
States, or the United States Navy of the Marine Corps, or the Coast Guard, or as an officer of the Public Health Service within the purview of the Servicemembers Civil Relief Act of 1940, as amended.

That this affidavit is made for the purpose of inducing Julie B. Hamilton, of Hillis Clark Martin & Peterson P.S., in Seattle, Washington, as Successor Trustee, without leave of court first obtained, to cause certain property to be sold under the terms of a deed of trust pursuant to the power of sale contained therein.

DATED: May 22, 2012.

By: *Annus Olsen*
Representative for Beneficiary

SUBSCRIBED AND SWORN to before me this 22nd day of May, 2012.



Janice M. Hansen
Printed Name Janice M. Hansen
NOTARY PUBLIC in and for the State of Washington,
residing at Snohomish County
My Commission Expires 4-9-2015

**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 **10670 Wright Ave. Klamath Falls, OR 97603**

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

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

☐ **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 1, 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 Chelseed Chambers

10670 Wright Ave. Klamath Falls, OR 97603

ADDRESS OF SERVICE

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

January 31, 2012

3:03 PM

DATE OF SERVICE

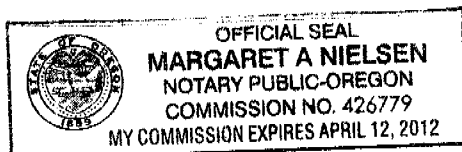
TIME OF SERVICE

☐ or non occupancy

By: Robert W. Bolenbaugh

ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 1 day of February, 2012.



Margaret A. Nielsen
Notary Public for Oregon

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON P.S.

Attn: Angela T. Vokolek
1221 Second Avenue, Suite 500
Seattle, WA 98101-2925

**AFFIDAVIT OF MAILING NOTICE OF INTENT TO REMOVE OCCUPANTS
PURSUANT TO TRUSTEE'S SALE**

STATE OF WASHINGTON

COUNTY OF KING

} ss.

I, Gina C. Pan, being first duly sworn, state that I am now, and at all times herein mentioned was, a citizen of the United States, a resident of the State of Washington, and over the age of eighteen (18) years, and not the beneficiary or his successor in interest named in the attached Trustee's Notice Of Sale.

That at the direction and under the supervision of the Successor Trustee, I mailed a true copy of the Trustee's Notice of Sale by First Class Mail, Regular and Certified, Return-Receipt Requested, postage pre-paid, together with an original Notice of Intent to Remove, to the Occupants, at:

10670 Wright Avenue, Klamath Falls, Oregon 97603.

Each of the Trustee's Notices of Sale so mailed was a true copy of the original, accompanied by the original Notice of Intent to Remove, each set of copies was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in a United States post office or postal deposit box at Seattle, Washington, on May 11, 2012. Each of the notices was mailed after the original Notice of Default and Election to Sell was recorded and at least 20 days before the day fixed in the Trustee's Notice of Sale by the trustee for the trustee's sale.



Printed Name: Gina C. Pan

SUBSCRIBED AND SWORN to before me this 11th day of May, 20 12.



Printed Name Angela T. Vokolek

NOTARY PUBLIC in and for the State of Washington,
residing at Rainbridge Island
My Commission Expires 3-19-2015

May 9, 2012

Occupant(s)
10670 Wright Avenue
Klamath Falls, Oregon 97603

*Via Regular and Certified Mail,
Return Receipt Requested*

Certified Article Number

7196 9008 9111 2447 8876

SENDERS RECORD

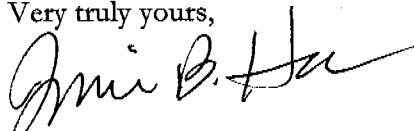
Re: *Trust Deed Foreclosure*
Beneficiary: Oregon Housing and Community Services Department
Property Address: 10670 Wright Avenue, Klamath Falls, Oregon 97603
Notice of Intent To Remove

Dear Occupant(s):

The house in which you are presently residing is being foreclosed non-judicially pursuant to the ORS 86.705, *et seq.* Accordingly, we are required by statute to provide you notice of the beneficiary's intent to remove persons holding possession of the premises under an interest created voluntarily by the grantor or their successor. Enclosed is a trustee's notice of sale which indicates a sale date of June 8, 2012, at 10:00 AM, at the front entrance of Klamath County Courthouse, 316 Main Street, City of Klamath Falls, County of Klamath, State of Oregon. Provided that (i) you are the grantor or its successor (i.e., the current owner), (ii) the loan obligation is not reinstated before this sale date, (iii) the trustee's sale occurs, and (iv) Oregon Housing and Community Services Department is the successful purchaser at the sale, then you will be asked to vacate the property by the tenth day following the sale.

If you are a tenant, you may have certain rights afforded to you that may grant you additional time pursuant to *The Protecting Tenants at Foreclosure Act of 2009*, PUB. L. No. 111-22 § 702-703 (2009). You may wish to contact a lawyer or your local legal aid or housing counseling agency to discuss any rights that you may have.

Very truly yours,



Julie B. Hamilton

JBH:gcp
Enclosure
cc: HomeStreet Bank

40016.142/ATV

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 2701 Foothills Blvd., Klamath
Falls, OR 97603 in the aforesaid county and
state; that I know from my personal
knowledge that the

Legal # 14204

Trustee's Notice of Sale

Teeples

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:

April 25, May 02, 09, 16, 2012.

Total Cost: \$2,987.42

Subscribed and sworn by Heidi Wright
before me on: May 16, 2012



OFFICIAL SEAL
PATRICIA A BERGSTROM
NOTARY PUBLIC - OREGON
COMMISSION NO. 464622

My Commission Expires JANUARY 03, 2016

Notary Public of Oregon

Patricia A. Bergstrom
My commission expires January 03, 2016

Loan No. 311541, Trustee No. 40016.142/ATV, Successor Trustee: Julie B. Hamilton
TRUSTEE'S NOTICE OF SALE Pursuant to O.R.S. 86.705, et seq., at seq.

Reference is made to that certain trust deed made, executed, and delivered by Matthew S. Teeples and Sarah L. Teeples, a grantor, to Amerititle, as trustee, to secure certain obligations in favor of Eagle Home Mortgage, LLC, a Delaware limited liability company, as beneficiary, dated January 4, 2008, and recorded on January 9, 2008, in the mortgage records of Klamath County, Oregon, under File No. 2008-000387. The beneficial interest under said Trust Deed and the obligations secured thereby are presently held by Oregon Housing and Community Services Department, State of Oregon by assignment of deed of trust recorded on March 6, 2008, in the mortgage records of Klamath County, Oregon under File No. 2008-002895. Said Trust Deed encumbers the following described real property situated in said county and state, to-wit:

UNIT 10670, (WRIGHT AVENUE), TRACT 1336 - FALCON HEIGHTS CONDOMINIUMS - STAGE 1 ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON;

The street address or other common designation, if any, of the real property described above is purported to be: 10670 Wright Avenue, Klamath Falls, Oregon 97603.

The undersigned Trustee disclaims any liability for any inaccuracy of the above street address or other common designation.

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 foregoing closure is made is grantor's failure to pay when due, the following sums: 4 Monthly payments of \$855.13 due from 9/1/2011 through 12/1/2011: \$3,420.52, 4 Late charges of \$34.34 due on payments past due from 9/1/2011 through 12/1/2011: \$137.36, 1 Monthly payment of \$889.61 due from 1/1/2012: \$889.61, 1 Late charge of \$34.34 due on payment past due from 1/1/2012: \$34.34, Advances by Lender: Additional Late Charge Balance: \$34.34, Property Inspection Fees: \$24.00, Sub-Total of Monthly Payments, Late Charges, and Advances in arrears: \$4,540.17.

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and deed of trust, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

Continued

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: UNPAID PRINCIPAL BALANCE OF \$113,294.89, AS OF AUGUST 1, 2011, PLUS, FROM THAT DATE UNTIL PAID, ACCRUED AND ACCRUING INTEREST AT THE RATE OF 5.625% PER ANNUM, PLUS ANY LATE CHARGES, ESCROW ADVANCES, FORECLOSURE COSTS, TRUSTEE'S FEES, ATTORNEYS' FEES, COSTS INCURRED FOR PROTECTION OF THE PROPERTY AND ADDITIONAL COSTS OF THE TRUST DEED.

WHEREFORE, notice hereby is given that the undersigned trustee will, on **June 8, 2012**, at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110, at the **front entrance of Klamath County Courthouse, 316 Main Street, City of 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 by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

Notice is further given that any person named in ORS 86.753 has the right, 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 fees. Notice is also given that any person named in ORS 86.753 has the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and sale.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for June 8, 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. 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 cur-rent 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 listed below. 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. For free legal assistance, contact the Oregon State Bar and ask for the Legal Aid Services.

OREGON STATE BAR CONTACT INFORMATION

Oregon State Bar, P.O. Box 231935, Tigard, OR 97281-1935, Tel (In Oregon): (800) 452-8260, Tel (outside Oregon): (503) 620-0222, E-mail: info@osbar.org, Website: www.osbar.org

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other 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.

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION WILL BE USED FOR THAT PURPOSE. UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER RECEIVING THIS LETTER THAT YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION OF IT, WE WILL ASSUME THE DEBT IS VALID. IF YOU NOTIFY US, IN WRITING WITHIN 30 DAYS AFTER RECEIPT OF THIS LETTER THAT YOU DO DISPUTE THE DEBT OR ANY PORTION OF IT, WE WILL PROVIDE VERIFICATION BY MAILING YOU A COPY OF THE RECORDS. IF YOU SO REQUEST, IN WRITING, 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 CURRENT CREDITOR.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Sale status may be accessed at <http://ts.hcmp.com>.

DATED this 27th day of January, 2012.

SUCCESSOR TRUSTEE: /s/JULIE B. HAMILTON, Oregon Bar #092650, c/o Hills Clark Martin & Peterson P.S.
1221 Second Avenue, Suite 500, Seattle, Washington 98101-2925, Telephone: (206) 623-1745
#14204 April 25, May 02, 09, 16, 2012.

When Recorded Return to:

HILLIS CLARK MARTIN & PETERSON P.S.

Attn: Angela T. Vokolek
1221 Second Avenue, Suite 500
Seattle, WA 98101-2925

Loan #: 311541
Trustee #: 40016.142/ATV

AFFIDAVIT OF COMPLIANCE WITH OREGON ORS § 86.750(5)

Original Loan Amount: \$119,310

Borrower Name(s): Matthew S. Teeple and Sarah L. Teeple

Property Address: 10670 Wright Avenue, Klamath Falls, Oregon 97603

The undersigned is an employee of the Beneficiary of the trust deed securing the above-referenced loan or of its authorized agent, at least 18 years of age and competent to testify in a court of law and, having personal knowledge of the matters set forth below, represents and avers, under the penalty of perjury, that the following selected paragraph(s) is/are true and correct (select all that apply):

- ☒ **No Request for Meeting or Loan Modification Received.** No request for a meeting or loan modification was received from Borrower.
- ☐ **Meeting Requested But Borrower Unavailable to Schedule Meeting.** Borrower requested a meeting within 30 days of the date the Trustee signed the notice required by Section 20, Chapter 19, Oregon Laws 2008 ("Law") and sent the required Loan Modification Request Form to Beneficiary or its agent. The Beneficiary or Beneficiary's authorized agent attempted to contact the Borrower by the methods contemplated by Law within 45 days of receiving the loan modification request. Borrower did not respond within 7 days of attempted contact. Accordingly, no meeting was required and no meeting occurred.
- ☐ **Meeting occurred.** Borrower requested a meeting by telephone or in person within 30 days of the date the trustee signed the notice required by Law and sent the required Loan Modification Request Form to Beneficiary or its agent. The

Beneficiary or Beneficiary's authorized agent contacted Borrower by the methods allowed by Law to schedule a meeting. A meeting was scheduled and took place between Borrower and a representative of the Beneficiary or Beneficiary's agent – authorized to modify the loan or able to obtain authority to modify the loan – prior to the Beneficiary determining whether or not to grant Borrower's request for a loan modification.

- [] **Loan Modification Requested. Borrower Deemed Ineligible. Request Denied.** Borrower requested a loan modification within 30 days of the date the Trustee signed the notice requested by Law and sent the Loan Modification Request Form to Beneficiary. The loan modification request was evaluated in good faith within 45 days of receipt. After considering the most current financial information provided by Borrower, the Beneficiary or Beneficiary's agent determined that Borrower is ineligible for a loan modification. Within 45 days of the beneficiary's receipt of Borrower's Loan Modification Request Form, the Beneficiary or Beneficiary's authorized agent notified Borrower that Borrower is ineligible for a loan modification.
- [] **Loan Modification Requested. After Evaluation, Request Denied.** Borrower requested a loan modification within 30 days of the date the Trustee signed the notice requested by Law and sent the Loan Modification Request Form to Beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt. Within 45 days of the Beneficiary's receipt of Borrower's Loan Modification Request Form, the Beneficiary or Beneficiary's authorized agent notified Borrower that Borrower's request for a loan modification was denied.
- [] **Loan Modification Requested. After Evaluation, Request Denied, But Other Loss Mitigation Opportunities Offered.** Borrower requested a loan modification within 30 days of the date the Trustee signed the notice required by Law and sent the Loan Modification Request Form to Beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt. Within 45 days of the Beneficiary's receipt of Borrower's Loan Modification Request Form, the Beneficiary or Beneficiary's authorized agent notified Borrower that Borrower's request for a loan modification was denied. However, other loss mitigation accommodations were offered to borrower.
- [] **Loan Modification Requested. Insufficient Information Provided by Borrower. Request Denied.** Borrower requested a loan modification within 30 days of the date the Trustee signed the notice required by Law and sent the Loan Modification Request Form to Beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt, but Borrower, despite one or more additional requests from Beneficiary or its agent,


failed to provide sufficient information to enable Beneficiary to determine in good faith whether Borrower is eligible for a loan modification. Accordingly, within 45 days of the Beneficiary's receipt of Borrower's Loan Modification Request Form, the Beneficiary or Beneficiary's authorized agent notified Borrower that Borrower's request for a loan modification was denied.

[] **Loan Modification Requested. Request Denied.** The Beneficiary or Beneficiary's agent provided Borrower with a written notification explaining how the Beneficiary or the Beneficiary's agent calculated that the grantor was not eligible for loan modification.

[] **Other (Specify):** _____

DATED this 22nd day of May, 2012.

HOMESTREET BANK

By: 
Name: Matthew D. Shafer
Its: Assistant Vice President
Agent for Beneficiary

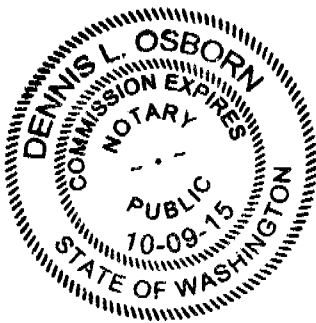
STATE OF WASHINGTON

COUNTY OF KING

} SS.

On this day personally appeared before me Matthew D. Shafer, to me known to be the Assistant Vice President of HomeStreet Bank, the Washington state chartered savings bank that executed the foregoing instrument, and acknowledged such instrument to be the free and voluntary act and deed of such corporation, for the uses and purposes therein mentioned, and on oath stated that he was duly authorized to execute such instrument.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 22nd day of May, 2012.



Dennis L. Osborn
Printed Name Dennis L. Osborn
NOTARY PUBLIC in and for the State of Washington,
residing at Snohomish County
My Commission Expires 10-9-2015