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2012-005899 Klamath County, Oregon

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RECORDING COVER SHEET This cover sheet was prepared by the person presenting the

instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

05/30/2012 03:19:06 PM Fee: \$57.00

AFTER RECORDING RETURN TO:

Shapiro & Sutherland, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 S&S File No. 11-107407

1) TITLE(S) OF THE TRANSACTION(S) ORS 205.234(a)

Trustee's Affidavit of Compliance with ORS 86.737

2) DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) and 205.160

King, Marc E. & Barbara A. 18012 Freight Road Lane, Klamath Falls, OR 97601

3) INDIRECT PARTY / GRANTEE(S) ORS 205.125(1)(a) and 205.160

EverBank 8100 Nations Way Jacksonville, Florida 32256 Kelly D. Sutherland, Successor Trustee 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683

(If applicable) PARTIAL	\$	Other		_
CHECK ONE: FULL or warrant. ORS 205.125(1)(c) (If applicable) PARTIAL	•	RDER or WARRA		_
(If applicable) PARTIAL	` ` ` ` `			
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8) If this instrument is being Re-Recorded, complete the following statement, in accorda ORS 205.244: "RERECORDED AT THE REQUEST OF	PAGE OR AS E	EE NUMBER	**	



AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 11-107407

TRUSTEE'S AFFIDAVIT AS TO COMPLIANCE TO ORS 86.737

State of Washington)
)
County of Clark)

I, Kelly D. Sutherland, being first duly sworn, depose, say and certify that:

I am the Successor trustee in that certain trust deed executed and delivered by Marc E. King and Barbara A. King, husband and wife as grantor to Aspen Title & Escrow, Inc. as trustee, in which Mortgage Electronic Registration Systems, Inc., as nominee for Gateway Business Bank, dba Mission Hills Mortgage Bankers is beneficiary, recorded on October 3, 2006, in the mortgage records of Klamath County, Oregon in Book No. 2006, at Page 019925, covering the following described real property situated in said county:

Lot 16, Block 26, FOURTH ADDITION TO KLAMATH RIVER ACRES, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

Commonly known as: 18012 Freight Road Lane, Klamath Falls, OR 97601

I hereby certify that on January 27, 2012, the attached notice of risk of loss was furnished by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons:

Marc E. King 18012 Freight Road Lane Klamath Falls, OR 97601

Barbara A. King 18012 Freight Road Lane Klamath Falls, OR 97601

Marc E. King P.O. Box 5136 Klamath Falls, OR 97601

Barbara A. King P.O. Box 5136 Klamath Falls, OR 97601 Occupant(s) 18012 Freight Road Lane Klamath Falls, OR 97601

The word "trustee' as used in this affidavit means any successor-trustee to the trustee named in the trust deed first mentioned above.

elly D. Sutherland

State of Washington

County of Clark

On this 29 day of 1000, in the year 2012, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal,

Notally Public

LYNNETTE S. ALLEN
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
NOVEMBER 29, 2015

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 18012 Freight Road Lane, Klamath Falls, OR 97601

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 27, 2012 was \$14,502.65. 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 this office at (360) 260-2253, or toll-free 1-800-970-5647, extension 7278, 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:

Shapiro & Sutherland, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 Our File #: 11-107407

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

June 1, 2012, at the hour of 10:00 AM PT, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath Falls, OR

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

- 1. You can pay the amount past due or correct any other default, up to five days before the sale.
- 2. You can refinance or otherwise pay off the loan in full anytime before the sale.
- 3. You can call the Loss Mitigation department of EverBank at 800-669-7724 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 1-800-SAFENET (1-800-723-3638). 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 1-800-452-7636 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 directory of legal aid programs, go to 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 27, 2012

Kelly D. Sutherland, Shapiro & Sutherland, LLC

Trustee signature:

Trustee telephone number: (360) 260-2253 or 1-800-970-5647