MC91768

RECORDING COVER SHEET

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a 2012-005944 Klamath County, Oregon



| reflection of the attached instrument and was added | d for the $-\frac{30.01202}{2}$ | Fee: \$5 |
|---|---|------------|
| purpose of meeting first page recording requirement | | |
| of Oregon, ORS 205.234, and does NOT affect the | e instrument. | |
| | | |
| AFTER RECORDING RETURN TO: | | |
| Shapiro & Sutherland, LLC | | |
| 1499 SE Tech Center Place, Suite 255 | | |
| Vancouver, WA 98683 | | |
| S&S File No. 11-107795 | | |
| 1) TITLE(S) OF THE TRANSACTION(S) ORS | S 205.234(a) | |
| Trustee's Affidavit of Compliance with ORS 8 | 36.737 | |
| 2) DIRECT PARTY / GRANTOR(S) ORS 205.1 | 125(1)(b) and 205.160 | |
| Anderson, Cassie M. | | |
| 10525 Kincheloe Avenue, Klamath Falls, (| OR 97603 | |
| 10325 Ithichero 717 chac, Itiahaw 1 ans, | | |
| 3) INDIRECT PARTY / GRANTEE(S) ORS 20. | 5.125(1)(a) and 205.160 | |
| JPMorgan Chase Bank, N.A. | Kelly D. Sutherland, Successor Trustee | |
| 3415 Vision Drive | 1499 SE Tech Center Place, Suite 255 | |
| Columbus, Ohio 43219 | Vancouver, WA 98683 | |
| | AN OFFICE AND OFFICE AND AREA OF A STREET OF OR | |
| 4) TRUE AND ACTUAL CONSIDERATION | | |
| ORS 93.030(5) – Amount in dollars or other | | |
| \$ Other | | |
| \$Other | | |
| | | |
| 6) SATISFACTION of ORDER or WARRANT | [7] The amount of the monetary | |
| ORS 205.125(1)(e) | obligation imposed by the order | |
| CHECK ONE: FULL | or warrant. ORS 205.125(1)(c) | |
| (If applicable) PARTIAL | | |
| | S | |
| | r a cn · · · · · · · · · · · · · · · · · · | :41- |
| 8) If this instrument is being Re-Recorded, co | implete the following statement, in accordance | With TO |
| ORS 205.244: "RERECORDED AT THE | EVIOUSLY RECORDED IN BOOK | _10 AND |
| CORRECTPRE | | MU |
| PAGE, OR AS FEE NUMBER | · · · · · · · · · · · · · · · · · · · | |

AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 11-107795

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 Cassie M. Anderson, A Married Woman, as her sole and separate property, as grantor to First American Title as trustee, in which Central Pacific Mortgage Company, A California Corporation, is beneficiary, recorded on September 14, 2006, in the mortgage records of Klamath County, Oregon in Book No. 2006, at Page 018515, covering the following described real property situated in said county:

Unit 10525 (Kincheloe Avenue), Tract 1365-Falcon Heights Condominiums-Stage 2, according to the official plat thereof in the file in the office of the County Clerk of Klamath County, Oregon.

Commonly known as: 10525 Kincheloe Avenue, Klamath Falls, OR 97603

I hereby certify that on January 31, 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:

Cassie M. Anderson nka Cassie Marie Mozingo 10525 Kincheloe Avenue Klamath Falls, OR 97603

Occupant(s) 10525 Kincheloe Avenue Klamath Falls, OR 97603

| The word "trustee' as used in this affidavit means an deed first mentioned above. | y successor-trustee to the trustee named in the trust |
|--|---|
| | Kelly D. Sutherland |
| State of Washington) | |
| County of Clark) | |
| On this day of Munin the year 2012, before said County and State, personally appeared Kelly D. whose name is subscribed to this instrument and ack | fore me the undersigned, a Notary Public in and for . Sutherland personally known to me to be the person knowledged that he executed. |
| Witnes@my hand and official scal | *************************************** |
| Notary Public My Commission Expires 11/29/2015 | 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 10525 Kincheloe Avenue, Klamath Falls, OR 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 31, 2012 was \$12,080.66. 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 #: 11-107795

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

June 5, 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 JPMorgan Chase Bank, National Association at 800-848-9380 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 31, 2012

Kelly D. Sutherland, Shapiro & Sutherland, LLC

Trustee signature: Mllh

Trustee telephone number: (60) 260-2253 or 1-800-970-5647