· . . WC 91967

2012-005946 Klamath County, Oregon

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7.00

6 PM Fee: \$4
Successor Trustee r Place, Suite 255 83
TS TO:
etary e order (1)(c)

AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 11-107836

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 Dotty Hadfield as grantor to AmeriTitle as trustee, in which JPMorgan Chase Bank, N.A. is beneficiary, recorded on July 29, 2010, in the mortgage records of Klamath County, Oregon in Volume 2010, at Page 008991, covering the following described real property situated in said county:

The North 1/2 of Lot 25, FAIR ACRES SUBDIVISION NO. 1, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, EXCEPTING THEREFROM that portion conveyed to Klamath County for road purposes by Deed Volume 349, page 474, Deed Records of Klamath County, Oregon.

Commonly known as: 1106 Kane Street, 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:

Dotty Hadfield 1106 Kane Street Klamath Falls, OR 97603

Dotty Hadfield PO Box 4372 Medford, OR 97501

Dotty Hadfield 212 O'Gara Street Medford, OR 97501

Occupant(s) 1106 Kane Street Klamath Falls, OR 97603

		any successor-trustee to the trustee named in the trust
deed first mentioned above	e.	
		Kelly D. Sutherland
State of Washington)	Keny D. Sutherland
County of Clark)	
said County and State, pe	rsonally appeared Kelly	before me the undersigned, a Notary Public in and for D. Sutherland personally known to me to be the personacknowledged that he executed.
Witness my hand and off My Commission Expires	Medano	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 1106 Kane Street, 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 \$6,100.15. 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 #: 11-107836

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 800-446-8939 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 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: MU

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