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2012-007668

Klamath County, Oregon



00121133201200076680130138

07/13/2012 11:18:11 AM

Fee: \$107.00

After recording, return to:

ROBERT A. SMEJKAL, P.C.
PO Box 1758
Eugene, OR 97440

Grantors:

BRIAN L. KELLEY
SANDRA M. KELLEY
PO Box 1911
LaPine, OR 97739

Trustee:

ROBERT A. SMEJKAL
PO Box 1758
Eugene, OR 97440

Original Beneficiaries:

JAMES D. MEXICO
GRACE MEXICO
185 Kristen Court
Roseburg, OR 97470

Current Beneficiary:

J & D OR PROPERTIES, LLC
PO Box 1209
Cottage Grove, OR 97424

RECORDING COVER SHEET

Robert A. Smejkal, the Trustee herein, hereby requests that First American Title Insurance Company record, in the Records of Klamath County, Oregon, as one complete document, the following documents:

1. Affidavit of Publication;
2. Affidavit of Mailing Trustee's Notice of Sale & Notice;
3. Affidavit of Mailing Trustee's Notice of Sale;
4. Affidavit of Service;
5. Trustee's Notice of Sale; and
6. Notice.

DATED this 10th day of July, 2012.

Requested by:

Robert A. Smejkal, Trustee
PO Box 1758
Eugene, OR 97440
Telephone: (541) 345-3330

F 12

**AFFIDAVIT OF PUBLICATION
STATE OF OREGON,
COUNTY OF KLAMATH**

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#14318 SALE KELLEY

TRUSTEE'S NOTICE OF SALE

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

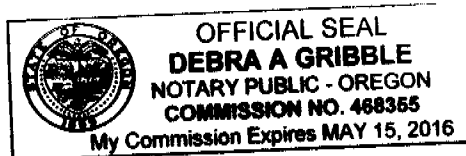
Insertion(s) in the following issues:

05/31/2012 06/07/2012 06/14/2012 06/21/2012

Total Cost: \$1658.00

Jeanine P Day
Subscribed and sworn by Jeanine P Day before me on:
21st day of June in the year of 2012

Debra A Gribble
Notary Public of Oregon
My commission expires on May 15, 2016



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 said Trust Deed to satisfy the obligations secured thereby.

A. PARTIES TO THE TRUST DEED: Grantors: BRIAN L. KELLEY and SANDRA M. KELLEY, Trustee: ROBERT A. SMEJKAL, Attorney at Law. Beneficiaries: JAMES D. MEXICO and GRACE MEXICO, husband and wife or the survivor ("Original Beneficiaries").

B. ASSIGNMENT OF BENEFICIAL INTEREST: The Original Beneficiaries' beneficial interest in the Trust Deed was assigned to JAMES D. MEXICO and MILDRED G. MEXICO, Trustees or their Successors in Trust under THE MEXICO FAMILY TRUST dated October 24, 1995 and amendments thereto, by Assignment of Trust Deed by Beneficiary dated January 5, 2009, recorded January 13, 2009, in the Records of Klamath County, Oregon, as Recorder's No. 2009-000354, and was further assigned to J & D OR PROPERTIES, LLC, an Oregon limited liability company (the "Beneficiary"), by Assignment of Trust Deed by Beneficiary dated December 15, 2010, recorded March 8, 2011, in the Records of Klamath County, Oregon, as Recorder's No. 2011-003308.

C. DESCRIPTION OF THE PROPERTY: "Lot 4 in Block 3 of FIRST ADDITION TO ANTELOPE MEADOWS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon"

D. TRUST DEED INFORMATION: Dated: October 8, 2003, Recording Date: October 15, 2003, Recording Nos.: Volume M03, Page 76907, Recording Place: Records of Klamath County, Oregon.

E. DEFAULT: The Grantors are in default and the Beneficiary elects to foreclose the Trust Deed by reason of the Grantors' failure to pay the entire balance of the Promissory Note which became due in full on November 14, 2011.

F. AMOUNT DUE: By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, those sums being the principal amount of \$50,000.00, plus interest at the rate of 13% per annum from December 15, 2010, until paid; plus late fees, foreclosure costs and attorney fees, and amounts, if any, advanced by the Beneficiary pursuant to the terms of the Trust Deed and/or applicable law.

G. ELECTION TO SELL: NOTICE IS HEREBY GIVEN that the Beneficiary and the Trustee, by reason of said default, have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes §86.705 et seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in said described property which the Grantors had, or had the power to convey, at the time of the execution of the Trust Deed, together with any interest the Grantors or successor in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of sale, including the compensation of the Trustee as provided by law, and the reasonable fees of the Trustee's attorney.

H. DATE, TIME AND PLACE OF SALE: Date & Time: July 31, 2012, at 1:00 p.m. Place: Inside the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon.

I. RIGHT TO REINSTATE: NOTICE IS FURTHER GIVEN that at any time prior to five (5) days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee of the entire amount then due (other than a 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 by tendering the performance necessary to cure the default, by paying all costs and expenses to the Trustee actually incurred by the Beneficiary and the Trustee in enforcing the obligation and Trust Deed, together with the Trustee's fees and attorney's fees.

J. NOTICE: The Federal Fair Debt Practices Act requires we state that this is an attempt to collect a debt and any information obtained will be used for that purpose.

K. MISCELLANEOUS: In construing this Notice, the singular includes the plural, the word "Grantors" includes any successor in interest to the Grantors as well as any other person owing an obligation, the performance of which is secured by the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. **NOTICE TO TENANTS:** If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement. If you do not have a fixed term lease, the purchaser may require you to move out after giving you a 30 day notice on or after the date of the sale. If you have a fixed term lease, you may be entitled to receive, after the date of the sale, a 60 day notice of the purchaser's requirement that you move out. To be entitled to either a 30 day or 60 day notice, you must give the Trustee of the property written evidence of your rental agreement at least 30 days before the date first

your rental agreement at least 30 days before the date first set for the sale. If you have a fixed term lease, you must give the Trustee a copy of the rental agreement. If you do not have a fixed term lease and cannot provide a copy of the rental agreement, you may give the Trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is July 1, 2012. The name of the Trustee and the Trustee's mailing address are listed on this notice. Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law. You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so. The purchaser at the foreclosure sale is not responsible to a tenant to refund any deposit or prepaid rent that was paid to a landlord. If you believe you need legal assistance with this matter, you may 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 have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included in this notice. There are government agencies and nonprofit organizations that 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 1-503-684-3763, or toll free in Oregon at 1-800-452-7636, or you may visit its website at www.osbar.org/public/ris/ris.html. 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.lawhelp.org/program/694/index.cfm>. DATED this 6th day of March, 2012. ROBERT A. SMEJKAL, Trustee, PO Box 1758, Eugene, OR 97440. #14318 May 31, June 07, 14, 21, 2012.

After recording, return to:
ROBERT A. SMEJKAL
PO Box 1758
Eugene, OR 97440

Grantors:
BRIAN L. KELLEY
SANDRA M. KELLEY
PO Box 1911
LaPine, OR 97739

Trustee:
ROBERT A. SMEJKAL
PO Box 1758
Eugene, OR 97440

Original Beneficiaries:
JAMES D. MEXICO
GRACE MEXICO
185 Kristen Court
Roseburg, OR 97470

Current Beneficiary:
J & D OR PROPERTIES, LLC
PO Box 1209
Cottage Grove, OR 97424

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE & NOTICE

STATE OF OREGON, County of Lane) ss.

I, ROBERT A. SMEJKAL, being first duly sworn, depose and say that:

At all times hereinafter mentioned, I was and am a resident of the State of Oregon, a competent person over the age of eighteen years, and am not the Beneficiary nor the Beneficiary's successor in interest named in the attached original Trustee's Notice of Sale given under the terms of that certain Trust Deed described in the Trustee's Notice of Sale.


I gave notice of the sale of the real property described in the attached Trustee's Notice of Sale & Notice (the "Documents") by mailing copies thereof by both first class and certified mail, with return receipt requested, to each of the following persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Name	Address	Date
Brian L. Kelley	PO Box 1911 LaPine, OR 97739	March 6, 2012
Sandra M. Kelley	PO Box 1911 LaPine, OR 97739	March 6, 2012

These persons include: (a) the Grantors in the Trust Deed; (b) any successor in interest to the Grantors whose interest appears of record or of whose interest the Trustee or the Beneficiary has actual notice; (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the Trust Deed, if the lien or interest appears of record or the Beneficiary has actual notice of the lien or interest; and (d) any person requesting notice as set forth in ORS 86.785.

The Documents so mailed were certified to be true copies by ROBERT A. SMEJKAL, Attorney for the Trustee. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Eugene, Oregon, on the date or dates indicated herein. With respect to each person listed above, the Documents were mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt, with postage thereon in an amount sufficient to accomplish the same. The Documents were mailed after the Notice of Default and Election to Sell was recorded.

As used herein, the singular includes the plural, "Trustee" and "Trustee" includes a successor trustee, and "person" includes a corporation and any other legal or commercial entity.



ROBERT A. SMEJKAL

STATE OF OREGON, County of Lane) ss.

SUBSCRIBED AND SWORN to before me this 6th day of March, 2012, by ROBERT A. SMEJKAL.





NOTARY PUBLIC FOR OREGON

After recording, return to:

ROBERT A. SMEJKAL
PO Box 1758
Eugene, OR 97440

Grantors:

BRIAN L. KELLEY
SANDRA M. KELLEY
PO Box 1911
LaPine, OR 97739

Trustee:

ROBERT A. SMEJKAL
PO Box 1758
Eugene, OR 97440

Original Beneficiaries:

JAMES D. MEXICO
GRACE MEXICO
185 Kristen Court
Roseburg, OR 97470

Current Beneficiary:

J & D OR PROPERTIES, LLC
PO Box 1209
Cottage Grove, OR 97424

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Lane) ss.

I, ROBERT A. SMEJKAL, being first duly sworn, depose and say that:

At all times hereinafter mentioned, I was and am a resident of the State of Oregon, a competent person over the age of eighteen years, and am not the Beneficiary nor the Beneficiary's successor in interest named in the attached original Trustee's Notice of Sale given under the terms of that certain Trust Deed described in the Trustee's Notice of Sale.

I gave notice of the sale of the real property described in the attached Trustee's Notice of Sale (the "Notice") by mailing copies thereof by both first class and certified mail, with return receipt requested, to each of the following persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Name	Address	Date
Leasecomm Corporation	10-M Commerce Way Woburn, MA 01801	March 6, 2012
Leasecomm Corporation	16 New England Executive Park, Suite 200 Burlington, MA 01803-5222	March 19, 2012

These persons include: (a) the Grantors in the Trust Deed; (b) any successor in interest to the Grantors whose interest appears of record or of whose interest the Trustee or the Beneficiary has actual notice; (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the Trust Deed, if the lien or interest appears of record or the Beneficiary has actual notice of the lien or interest; and (d) any person requesting notice as set forth in ORS 86.785.

The Notice so mailed was certified to be true copies by ROBERT A. SMEJKAL, Attorney for the Trustee. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Eugene, Oregon, on the date or dates indicated herein. With respect to each person listed above, the Notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt, with postage thereon in an amount sufficient to accomplish the same. The Notice was mailed after the Notice of Default and Election to Sell was recorded.

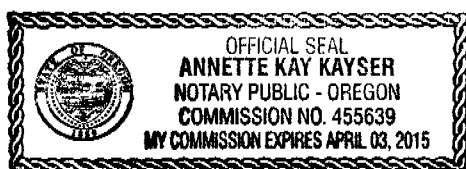
As used herein, the singular includes the plural, "Trustee" and "Trustee" includes a successor trustee, and "person" includes a corporation and any other legal or commercial entity.



ROBERT A. SMEJKAL

STATE OF OREGON, County of Lane) ss.

SUBSCRIBED AND SWORN to before me this 19th day of March, 2012, by ROBERT A. SMEJKAL.





NOTARY PUBLIC FOR OREGON

AFFIDAVIT OF SERVICE

Trustee's Notice of Sale and Notice to Tenants and Notice of Danger of Losing Property

Case Number: NO VENUE



HEL2012003345

Beneficiary:

JAMES D MEXICO and GRACE MEXICO, husband and wife or the survivor

vs.

Grantor:

BRIAN L KELLEY and SANDRA M KELLEY

For:

Robert Smejkal

ROBERT A. SMEJKAL P.C.

696 Country Club Road

P.O. Box 1758

Eugene, OR 97440


Received by Tri-County Legal Process Service, Inc. to be served on **BRIAN L KELLEY, SANDRA M KELLEY OTHER PARTIES IN POSSESSION IF ANY, 150154 MIDSTATE ROAD, LAPINE, OR 97739.**

I, Robert Donahou, being duly sworn, depose and say that on the **25th day of March, 2012 at 12:12 pm, I:**

I made service of a Trustee's Notice of Sale and Notice to Tenants and Notice of Danger of Losing Property upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon OCCUPANT at the following Property Address:

150154 MIDSTATE ROAD, LAPINE, OR 97739

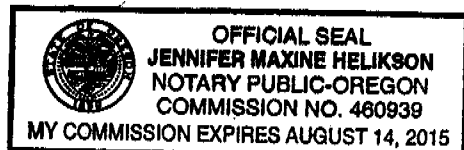
By delivering such copy, PERSONALLY and in person to BRIAN L KELLEY as OCCUPANT at the above property address on 3/25/2012.

Proof of Mailing: I do hereby certify that on **3/26/2012** I did cause to be MAILED a copy of the Trustee's Notice of Sale and Notice to Tenants and Notice of Danger of Losing Property, to the above address, in a first class, postage paid, sealed envelope to **BRIAN L KELLEY, SANDRA M KELLEY OTHER PARTIES IN POSSESSION IF ANY.** If mailed by other than the server: x/ 

I certify that I am a competent person, over the age of 18, a resident of the State of Oregon, not a party or an officer, director, or employee of, nor an attorney for any party, corporate or otherwise.

Subscribed and Sworn to before me on the 28th day of March, 2012 by the affiant who is personally known or identified to me.


NOTARY PUBLIC





Robert Donahou
Process Server

Tri-County Legal Process Service, Inc.
P.O. Box 309
Bend, OR 97709
(541) 317-5680

Our Job Serial Number: HEL-2012003345
Ref: not provided

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 said Trust Deed to satisfy the obligations secured thereby.

A. PARTIES TO THE TRUST DEED:

Grantors: BRIAN L. KELLEY and SANDRA M. KELLEY
Trustee: ROBERT A. SMEJKAL, Attorney at Law
Beneficiaries: JAMES D. MEXICO and GRACE MEXICO, husband and wife or the survivor ("Original Beneficiaries")

B. ASSIGNMENT OF BENEFICIAL INTEREST: The Original Beneficiaries' beneficial interest in the Trust Deed was assigned to JAMES D. MEXICO and MILDRED G. MEXICO, Trustees or their Successors in Trust under THE MEXICO FAMILY TRUST dated October 24, 1995 and amendments thereto, by Assignment of Trust Deed by Beneficiary dated January 5, 2009, recorded January 13, 2009, in the Records of Klamath County, Oregon, as Recorder's No. 2009-000354, and was further assigned to J & D OR PROPERTIES, LLC, an Oregon limited liability company (the "Beneficiary"), by Assignment of Trust Deed by Beneficiary dated December 15, 2010, recorded March 8, 2011, in the Records of Klamath County, Oregon, as Recorder's No. 2011-003308.

C. DESCRIPTION OF THE PROPERTY:

"Lot 4 in Block 3 of FIRST ADDITION TO ANTELOPE MEADOWS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon"

D. TRUST DEED INFORMATION:

Dated: October 8, 2003
Recording Date: October 15, 2003
Recording Nos.: Volume M03, Page 76907
Recording Place: Records of Klamath County, Oregon

E. DEFAULT: The Grantors are in default and the Beneficiary elects to foreclose the Trust Deed by reason of the Grantors' failure to pay the entire balance of the Promissory Note which became due in full on November 14, 2011.

F. AMOUNT DUE: By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, those sums being the principal amount of \$50,000.00, plus interest at the rate of 13% per annum from December 15, 2010, until paid; plus late fees, foreclosure costs and attorney fees, and amounts, if any, advanced by the Beneficiary pursuant to the terms of the Trust Deed and/or applicable law.

G. ELECTION TO SELL: NOTICE IS HEREBY GIVEN that the Beneficiary and the Trustee, by reason of said default, have elected and do hereby elect to foreclose said Trust

Deed by advertisement and sale pursuant to Oregon Revised Statutes §86.705 et seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in said described property which the Grantors had, or had the power to convey, at the time of the execution of the Trust Deed, together with any interest the Grantors or successor in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of sale, including the compensation of the Trustee as provided by law, and the reasonable fees of the Trustee's attorney.

H. DATE, TIME AND PLACE OF SALE:

Date & Time: July 31, 2012, at 1:00 p.m.

Place: Inside the front entrance of the Klamath County Courthouse,
316 Main Street, Klamath Falls, Oregon

- I. RIGHT TO REINSTATE:** NOTICE IS FURTHER GIVEN that at any time prior to five (5) days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Trustee of the entire amount then due (other than a 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 by tendering the performance necessary to cure the default, by paying all costs and expenses to the Trustee actually incurred by the Beneficiary and the Trustee in enforcing the obligation and Trust Deed, together with the Trustee's fees and attorney's fees.
- J. NOTICE:** The Federal Fair Debt Practices Act requires we state that this is an attempt to collect a debt and any information obtained will be used for that purpose.
- K. MISCELLANEOUS:** In construing this Notice, the singular includes the plural, the word "Grantors" includes any successor in interest to the Grantors as well as any other person owing an obligation, the performance of which is secured by the Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

NOTICE TO TENANTS:

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement.

If you do not have a fixed term lease, the purchaser may require you to move out after giving you a 30 day notice on or after the date of the sale.

If you have a fixed term lease, you may be entitled to receive, after the date of the sale, a 60 day notice of the purchaser's requirement that you move out.

To be entitled to either a 30 day or 60 day notice, you must give the Trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed term lease, you must give the Trustee a copy of the rental agreement. If you do not have a fixed term lease and cannot provide a copy of the rental agreement, you may give the Trustee other written evidence of the existence of the rental agreement. **The date that is 30 days before the date of the sale is July 1, 2012.** The name of the Trustee and the Trustee's mailing address are listed on this notice.

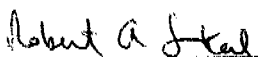
Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so. The purchaser at the foreclosure sale is not responsible to a tenant to refund any deposit or prepaid rent that was paid to a landlord.

If you believe you need legal assistance with this matter, you may 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 have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included in this notice.

There are government agencies and nonprofit organizations that 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 1-503-684-3763, or toll free in Oregon at 1-800-452-7636, or you may visit its website at www.osbar.org/public/ris/ris.html. 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.lawhelp.org/program/694/index.cfm>.

DATED this 6th day of March, 2012.


ROBERT A. SMEJKAL, Trustee
PO Box 1758, Eugene, OR 97440

STATE OF OREGON, County of Lane) ss.

I, the undersigned, certify that I am the attorney for the above named Trustee, and that the foregoing is a complete and exact copy of the original Trustee's Notice of Sale.

Attorney for said Trustee

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:
150154 Midstate Road, LaPine, OR 97739

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 **February 27, 2012**, to pay your mortgage in full was approximately **\$61,160.70**. The amount you must now pay to pay your mortgage loan in full has 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 **Robert A. Smejkal at (541) 345-3330 or toll free at 1-877-345-3339**, to find out the exact amount you must pay to pay your mortgage loan in full and to get other details about the amount you owe. You may also get these details by sending a request by certified mail to **Robert A. Smejkal at PO Box 1758, Eugene, OR 97440**.

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

Date & Time: **July 31, 2012, at 1:00 p.m.**
Place: **Inside the front entrance of the 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 (5) days before the sale.
 - 2.** You can refinance or otherwise pay off the loan in full anytime before the sale.
 - 3.** You can call **Advanced Investment Corp. at (541) 343-9714** 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, call the statewide telephone contact number at **1-800-SAFENET (1-800-723-3638)**. You may also want to talk to a lawyer. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service at **(503) 684-3763** or toll free in Oregon at **1-800-452-7636**, or 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>.

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.

DATED: March 6, 2012

Trustee's Name:	Robert A. Smejkal
Trustee's Telephone Number:	(541) 345-3330
Trustee's Toll Free Number:	1-877-345-3339

Trustee's Signature:

Robert Smejkal