After recording return to:

William M. Ganong Attorney at Law 514 Walnut Avenue Klamath Falls, OR 97601 2012-009633 Klamath County, Oregon



08/31/2012 08:44:49 AM

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE AND DANGER NOTICE

STATE OF OREGON, County of Klamath, ss:

I. Wendy Young, secretary to William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls. Oregon 97601, being first duly sworn, depose, say and certify that:

I am an employee of William M. Ganong, Successor Trustee for the Trust Deed more particularly described in the Notice of Default and Election to Sell and Trustee's Notice of Sale recorded in Book 2012-004069 on April 19, 2012 in the records of the Clerk of Klamath County, Oregon.

On April 20, 2012, I deposited with the United States Postal Service at Klamath Falls, Oregon, sealed envelopes containing a Trustee's Notice of Sale executed by William M. Ganong containing the information shown on the Trustee's Notice of Sale attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, from Klamath Falls, Oregon to the following named parties at the following addresses:

Ricky Lee Price, Jr. Post Office Box 86835 Portland OR 97286

Emily K. Kensmoe Post Office Box 86835 Portland OR 97286

Said persons include the grantors in the trust deed, and the addresses shown above are the last known addresses of said parties.

William M. Ganong, Successor Trustee

This instrument was acknowledged before me on the 28 day of August 2012 by Wendy Young.



Notary Public for Oregon

My commission expires: 10-8-13

TRUSTEE'S NOTICE OF SALE

The Beneficiary has elected to foreclose the Trust Deed described below pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

- The Trust Deed is described as follows: 1.
 - A. Names of Grantors: Ricky Lee Price, Jr. and Emily K. Kensmoe
 - B. Name of Trustee: AmeriTitle, an Oregon corporation
 - C. Name of Successor Trustee: William M. Ganong

Attorney at Law

D. Mailing Address of Successor Trustee: 514 Walnut Avenue

Klamath Falls OR 97601

- E. Names of Beneficiary: Jennifer A. Jackson
- The legal description of the property covered by the subject Trust Deed is described as 2. follows:

Lot 67, Block 15, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 1, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Klamath County Assessor's Account No. R-3711-021DO-04100 and R389671

More commonly referred to as: 31159 Meadow Lark Drive Bonanza OR 97623

The book and page number of the mortgage records that record the Trust Deed are: Book 3. 2011 at Page 6834 of the Mortgage Records of the County Clerk of Klamath County, Oregon.

- The defaults for which the foreclosure is made are Grantors' failure to pay the monthly 4. principal installment payments of \$1,500 each, beginning September 1, 2011, until paid; Grantor's failure to pay late charges of \$105 each beginning with the September 2011 payment; Grantors' failure to pay seller's fee of \$500 for extending the terms of the Note; Grantor's failure to pay the seller's attorney's fees of \$150 because the Note was placed in the hands of an attorney for collection; and Grantors' failure to pay real property taxes assessed against the real property described above before they became delinquent.
- As of the date of this Notice, the sums owing on the obligation secured by the Trust Deed 5. are:

The principal balance of the Promissory Note of \$4,730, plus interest thereon at the rate of 9.0 percent per annum from December 1, 2011 until paid; \$840 in late payment charges since September 2011; \$500 for the seller's extension fee, plus interest thereon at the rate of 9.0 percent per annum from July 31, 2011 until paid; \$150 for the beneficiary's attorney's fee for the demand letter; \$166.53, plus interest thereon at the rate of 1.33 percent per month from May 15, 2012 until paid for delinquent real property taxes; \$200 for the foreclosure guarantee; attorney's fees, trustee's TRUSTEE'S NOTICE OF SALE - Page 1

fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Trust Deed.

- 6. The real property described above will be sold to satisfy the obligations.
- 7. The Successor Trustee will conduct the sale at 10 a.m. on the 11th day of September 2012 at the front entrance to the office of William M. Ganong, Attorney at Law, at 514 Walnut Avenue, Klamath Falls, Oregon.
- 8. The right exists under ORS 86.753 to have the proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due, together with costs, trustee's fees, and attorney fees, and by curing any other default complained of in the Notice of Default, at any time that is not later than five days before the date last set for the sale.

Dated this 17 day of April 2012.

William M. Ganong Successor Trustee

Attorney at Law 514 Walnut Avenue Klamath Falls OR 97601 541-882-7228

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U. S. C. § 1692

This is an attempt to collect a debt and any information obtained will be used for that purpose.

- 1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
- 2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
- 3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion of it.
- 4. If the debtor notifies the trustee in writing within 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
- 5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
- 6. Written requests or objections should be addressed to: William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601.