

WTC 92586

2012-009890

Klamath County, Oregon



00123871201200098900420422

09/06/2012 03:19:54 PM

Fee: \$252.00

RECORDING COVER SHEET (Please Print or Type)

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.

AFTER RECORDING RETURN TO:

Cal-Western Reconveyance Corp
525 East Main St
El Cajon, CA 92020

TS# 1352519-09

Trustor: James V. Palazzolo 4665 Marsh Hawk Lane Klamath Falls, OR 97601

Original Beneficiary

World Savings Bank, FSB, it's successors and/or assignees
1901 Harrison Street, Oakland, CA 94612

Original Trustee

First American Title Insurance Company of Oregon
C/O Cal-Western Reconveyance Corp
525 East Main St
El Cajon, CA 92020

Current trustee:

Cal-Western Reconveyance Corp
525 East Main St
El Cajon, CA 92020

Current Beneficiary

Wells Fargo Bank, N.A.
4101 Wiseman Blvd, San Antonio, TX 78251

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

- 1.)DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) and 205.160
- 2.)INDIRECT PARTY / GRANTEE(S) ORS 205.125(1)(a) and 205.160

Affidavit of Mailing Notice of Sale:

1. Eduardo Silva C/O Interface 4241 Ponderosa Ave, Suite G, San Diego, CA 92123
2. James V. Palazzolo 4665 Marsh Hawk Lane Klamath Falls, OR 97601

Affidavit of Service:

1. Erick Kaber C/O Interstate Process Servicing Inc P.O. Box 80815, Portland, OR 97280
2. James V. Palazzolo 4665 Marsh Hawk Lane Klamath Falls, OR 97601

Affidavit of mailings:

- 1.Gloria Carter C/O Interstate Process Servicing Inc P.O. Box 80815,Portland, OR 97280
2. James V. Palazzolo 4665 Marsh Hawk Lane Klamath Falls, OR 97601

Affidavit of Publication:

1. Herald and News 2701 Foothills Blvd, Klamath Falls, OR 97603
- 2 James V. Palazzolo 4665 Marsh Hawk Lane Klamath Falls, OR 97601

242AMJ

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation
P.O. Box 22004
525 East Main Street
El Cajon, CA 92022-9004

T.S. NO.: 1352519-09
LOAN NO.: 0044428548

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS
COUNTY OF SAN DIEGO }

I, Edwardo Silva being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

SEE ATTACHED

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Susan Farley for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on February 27, 2012. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale. The additional notice required under HB3630 was mailed to grantors on or before the date the notice of sale was served or mailed via first class and certified mail with return receipt requested.

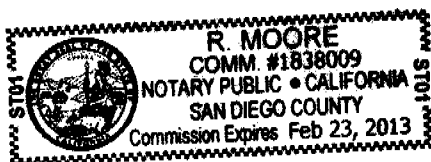
[Signature]
Affiant

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

FEB 28 2012

SUBSCRIBED AND SWORN to me this _____ day of _____, 20____

[Signature]
Notary Public



Pursuant to the requirements of the State of Oregon, we enclose a copy of Notice of Trustee's Sale in an envelope certified, return receipt requested and with postage prepaid.

You will please observe that this copy of the Notice of Trustee's Sale is mailed within the statutory time limit. The amount due as to the loan for the property described in the Notice of Trustee's Sale is \$20,733.95 as of December 29, 2011.

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

Unless you notify us at the address on the attached notice within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, we will assume this debt is valid. If you notice that you dispute this debt, we will obtain a verification of the debt from the lender and mail you a copy.

If you make a request to us in writing within 30 days after receiving this notice, we will provide you with the name and address of the original creditor.

If you are in any branch of the U.S. Reserve Armed Forces and have been called to active duty, please forward a copy of your orders to our office.

Thank you.

CAL-WESTERN RECONVEYANCE CORPORATION

Enclosure

nosmtor

Rev.06/28/10

Cal-Western Reconveyance Corporation
525 East Main Street, El Cajon, California 92020 • P.O. Box 22004, El Cajon, California 92022-9004
TEL: (619) 590-9200 • FAX: (619) 590-9299 • Website: www.cwrc.com

Pursuant to the requirements of the State of Oregon, we enclose a copy of a Notice of Trustee's Sale in an envelope certified, return receipt requested and with postage prepaid.

You will please observe that this copy of the Notice of Trustee's Sale is mailed within the statutory time period.

Thank you.

CAL-WESTERN RECONVEYANCE CORPORATION

Enclosure

ADROCCOR

Rev.06/28/10

Cal-Western Reconveyance Corporation
525 East Main Street, El Cajon, California 92020 • P.O. Box 22004, El Cajon, California 92022-9004
TEL: (619) 590-9200 • FAX: (619) 590-9299 • Website: www.cwrc.com

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If you make a request to us in writing within 30 days after receiving this notice, we will provide you with the name and address of the original creditor.

If you are in any branch of the U.S. Reserve Armed Forces and have been called to active duty, please forward a copy of your orders to our office.

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nosmbox

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Thank you.

CAL-WESTERN RECONVEYANCE CORPORATION

Enclosure

nosmocr

Rev.06/28/10

Cal-Western Reconveyance Corporation
525 East Main Street, El Cajon, California 92020 • P.O. Box 22004, El Cajon, California 92022-9004
TEL: (619) 590-9200 • FAX: (619) 590-9299 • Website: www.cwrc.com

Klamath County, Oregon
WORLD SAVINGS BANK, FSB, beneficiary
JAMES V PALAZZOLO, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1352519-09
REF # 403973

AFFIDAVIT OF SERVICE

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

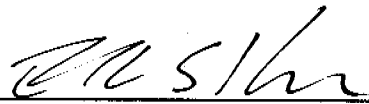
I made service with true copy(s) of the
TRUSTEE'S NOTICE OF SALE; NOTICE TO RESIDENTIAL TENANTS
upon:

an OCCUPANT of
4665 MARSH HAWK LN
Klamath Falls, OR 97601

SERVICE CANCELED: February 15, 2012 at 10:30 AM.

ORS 86.750(1)(C)(c) Service on an occupant is deemed effected on the earlier of the date that notice is served... or the first date on which notice is posted...

Date and Time	Attempts
02/14/2012 at 9:30 AM	1st Attempt: POSTED on front door
02/15/2012 at 10:30 AM	SERVICE CANCELED


(signature)

Erick Kaber

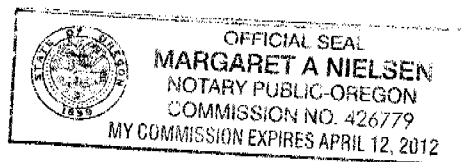
STATE OF OREGON, County of Klamath

Signed and affirmed before me on March 7, 2012


(SEAL)

NOTARY PUBLIC - OREGON

CLIENT: RELIABLE POSTING & PUBLISHING REF # 403973
IPS# 80408



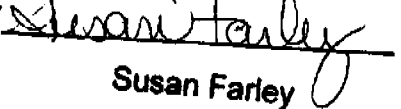
403973

TRUSTEE'S NOTICE OF SALE

T.S. No: 1352519-09

Reference is made to that certain deed made by
JAMES V. PALAZZOLO, A MARRIED MAN as Grantor to
FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of

I CERTIFY THIS TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL.

BY 
Susan Farley

WORLD SAVINGS BANK, FSB, ITS SUCCESSORS AND/OR ASSIGNEES as Beneficiary,

dated November 08, 2006, recorded November 14, 2006, in official records of KLAMATH County,
OREGON in book/reel/volume No. XX at
page No. XX, fee/file/instrument/microfilm/reception No. 2006-027737 covering the following described
real property situated in the said County and State, to-wit:

LOT 385 RUNNING Y RESORT PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE COUTY CLEARK OF KLAMATH COUNTY, OREGON.

Commonly known as:

4665 MARSH HAWK LANE KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes: the default for which the foreclosure is made is the grantor's:

Failure to pay the monthly payment due May 15, 2010 of principal and interest and subsequent
installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary
pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,028.98 Monthly Late Charge \$51.45

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust
immediately due and payable, said sums being following, to-wit; The sum of \$153,220.50 together with
interest thereon at the rate of 4.990% per annum, from April 15, 2010 until paid; plus all accrued late
charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

TRUSTEE'S NOTICE OF SALE

T.S. No: 1352519-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on June 15, 2012 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at
AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by paying the entire amount then due, together with the costs, trustee's fees and attorney's fees and by curing any other default complained of in the Notice of Default, at any time not later than five days before the date last set for sale.


In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: February 08, 2012

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:


Deborah Schwartz, A.V.P.

NOTICE TO RESIDENTIAL TENANTS:

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for June 15, 2012. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure

sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, 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 do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

OREGON STATE BAR
16037 SW Upper Boones Ferry Road
Tigard, Oregon 97224
(503) 620-0222
(800) 452-8260
<http://www.osbar.org>

Directory of Legal Aid Programs:
<http://www.oregonlawhelp.org>

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#14037 SALE PALAZZOLO

#403973

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

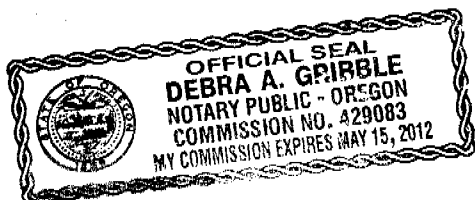
Insertion(s) in the following issues:

03/13/2012 03/20/2012 03/27/2012 04/03/2012

Total Cost: \$906.56

Jeanine P Day
Subscribed and sworn by Jeanine P Day before me on:
3rd day of April in the year of 2012

Debra A Gribble
Notary Public of Oregon
My commission expires on May 15, 2012



TRUSTEE'S NOTICE OF SALE

Loan No: xxxxxx8548 T.S. No.: 1352519-09.

Reference is made to that certain deed made by James V. Palazzolo, A Married Man, as Grantor to First American Title Insurance Company Of Oregon, as Trustee, in favor of World Savings Bank, FSB, Its Successors and/or Assignees, as Beneficiary, dated November 08, 2006, recorded November 14, 2006, in official records of Klamath, Oregon, book/reel/volume No. xx at page No. xx, fee/file/instrument/microfilm/reception No. 2006-022737 covering the following described real property situated in said County and State, to-wit: **Lot 385 running y resort phase 6, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.** Commonly known as: 4665 Marsh Hawk Lane Klamath Falls OR 97601.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes; the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due May 15, 2010 of principal and interest and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$1,028.98 Monthly Late Charge \$51.45.

By this reason of said default the beneficiary has declared all obligations secured by said Deed of Trust immediately due and payable, said sums being the following, to-wit: The sum of \$153,220.50 together with interest thereon at 4.990% per annum from April 15, 2010 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on **June 15, 2012** at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the main street entrance to Klamath county courthouse 316 Main Street City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any. Dated: February 08, 2012. Cal-Western Reconveyance Corporation 525 East Main Street P.O. Box 22004 El Cajon Ca 92022-9004 Cal-Western Reconveyance Corporation Signature/By: Tammy Laird R-403973 03/13, 03/20, 03/27, 04/03. #14037 March 13, 20, 27, April 03, 2012.

TRUSTEE'S NOTICE OF SALE

T.S. No: 1352519-09

1, 2, 3, 4
I CERTIFY THIS TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL

BY Susan Farley
Susan Farley

Reference is made to that certain deed made by
JAMES V. PALAZZOLO, A MARRIED MAN as Grantor to
FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of

WORLD SAVINGS BANK, FSB, ITS SUCCESSORS AND/OR ASSIGNEES as Beneficiary,

dated November 08, 2006, recorded November 14, 2006, in official records of KLAMATH County,
OREGON in book/reel/volume No. XX at
page No. XX, fee/file/instrument/microfilm/reception No. 2006-027737 covering the following described
real property situated in the said County and State, to-wit:

LOT 385 RUNNING Y RESORT PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE COUTY CLEARK OF KLAMATH COUNTY, OREGON.

Commonly known as:

4665 MARSH HAWK LANE KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes: the default for which the foreclosure is made is the grantor's:

Failure to pay the monthly payment due May 15, 2010 of principal and interest and subsequent
installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary
pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,028.98 Monthly Late Charge \$51.45

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust
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interest thereon at the rate of 4.990% per annum, from April 15, 2010 until paid; plus all accrued late
charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

TRUSTEE'S NOTICE OF SALE

T.S. No: 1352519-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on June 15, 2012 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

**AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET**

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by paying the entire amount then due, together with the costs, trustee's fees and attorney's fees and by curing any other default complained of in the Notice of Default, at any time not later than five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: February 08, 2012

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: 

Deborah Schwartz, A.V.P.

TRUSTEE'S NOTICE OF SALE

T.S. No: 1352519-09

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AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET
 City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by paying the entire amount then due, together with the costs, trustee's fees and attorney's fees and by curing any other default complained of in the Notice of Default, at any time not later than five days before the date last set for sale.

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Dated: February 08, 2012

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:


 Deborah Schwartz, A.V.P.

T.S. No: 1352519-09

NOTICE TO RESIDENTIAL TENANTS:

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for June 15, 2012. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

**ABOUT YOUR TENANCY
BETWEEN NOW AND THE FORECLOSURE SALE:
RENT**

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale.

sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, 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 do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

OREGON STATE BAR
16037 SW Upper Boones Ferry Road
Tigard, Oregon 97224
(503) 620-0222
(800) 452-8260
<http://www.osbar.org>

Directory of Legal Aid Programs:
<http://www.oregonlawhelp.org>

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LOAN NUMBER:			
		Borrower Information	
Name:			
Social Security No.:			
Mailing Address:			
City, State, Zip			
No. of Occupants:		No. of Dependents:	
Home Telephone No.:		Best Time to Call:	
Work Telephone No.:		Best Time to Call:	
Employer:		Years:	Months:
Occupation:			

Property Address:		Is this property a rental? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Do you currently reside in the property? <input type="checkbox"/> Yes <input type="checkbox"/> No		If no, when did you last occupy the property?	
Is this property currently listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No		Realtor's Name:	
		Realtor's Telephone No.:	

Borrower Financial Information			
Income		Assets	
Monthly Gross	\$	Account No.	Estimated Value
Rental Income	\$	Primary Residence	\$
Child Support/ Alimony	\$	Checking	\$
Disability	\$	Savings	\$
Other Income	\$	401K/ESOP	\$
Less Deductions	-	Stocks/Bonds	\$
Net Pay	\$	CD's/Money Market Acct.	\$

Co-Borrower Financial Information			
Income		Assets	
Monthly Gross	\$	Account No.	Estimated Value
Rental Income	\$	Primary Residence	\$
Child Support/ Alimony	\$	Checking	\$
Disability	\$	Savings	\$
Other Income	\$	401K/ESOP	\$
Less Deductions	-	Stocks/Bonds	\$
Net Pay	\$	CD's/Money Market Acct.	\$

Do you own other real estate? <input type="checkbox"/> Yes <input type="checkbox"/> No		No. of vehicles you and/or co-borrower own? <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4+	
If yes, please list full address(es) of other real estate below:			
1. _____		Est. Value: \$	Balance: \$ Payment: \$
2. _____		Est. Value: \$	Balance: \$ Payment: \$

Liabilities				Expenses	
	Creditor Name & Acct No.	Payment	Balance		Monthly Payment
Mortgage		\$	\$	Food	\$
Liens / Judgments		\$	\$	Utilities (includes gas/electric, water, sanitation)	\$
Auto Loan		\$	\$	Telephone (residence, cell, etc.)	\$
Auto Loan		\$	\$	Transportation	\$
Personal Loan		\$	\$	Child Support/Alimony	\$
Personal Loan		\$	\$	Child Day Care	\$
Student Loans		\$	\$	Tuition	\$
Credit Card		\$	\$	Auto Insurance	\$
Credit Card		\$	\$	Entertainment (cable, internet, dining out, movies, etc.)	\$
Credit Card		\$	\$	Other:	\$
Other Cards		\$	\$	Other:	\$

Have you contacted a credit counseling agency? <input type="checkbox"/> Yes <input type="checkbox"/> No	Agency Name:	Telephone No.:
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Has either borrower declared bankruptcy within the past seven (7) years?:		Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Borrower: <input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, filing date:		District Court location:	
If yes, what Chapter was filed? <input type="checkbox"/> 7 <input type="checkbox"/> 13 <input type="checkbox"/> Other		Bankruptcy Case No.:	
Has a Modification or Partial Claim been completed on this mortgage loan within the last three (3) years? <input type="checkbox"/> Yes <input type="checkbox"/> No		If Chapter 7, was a Reaffirmation Agreement filed with the Bankruptcy Court? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If yes, with whom, on what date, and reason for default?			

Please explain briefly your hardship or reason for being delinquent on your mortgage:

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) mortgage loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement, to verify it is accurate by ordering a credit report, and to contact my real estate agent and/or credit counseling service representative (if applicable).

Borrower Signature: _____	Date: _____	Co-Borrower Signature: _____	Date: _____
---------------------------	-------------	------------------------------	-------------

In order to complete your request to modify your mortgage loan(s), you must complete a **Borrower's Assistance Form**^{1, 2, 3} and provide the information outlined below. Fax your completed package to the number below or mail to Loan Servicing Center P.O. Box 517, Titusville, PA 16354-0517.

Borrower(s) Name: _____

Loan Number(s): _____

☐ Owner Occupied

☐ Non-Owner Occupied

Required Documentation for Borrower and Co-Borrower

If you are a Wage Earner (you receive a W-2 from your employer) please use the following checklist and submit with the Borrower's Assistance Form:

- ☐ Two (2) Most Recent Pay Stubs
Length of service with Current Employer
Year(s): _____ Month(s): _____
- ☐ Most Recent one (1) month of Completed Bank Statement
- ☐ Most Recent statement(s) supporting assets listed on page 2 of the Borrower's Assistance Form
- ☐ Most Recent Tax Return
 - ☐ Completed 4506-T - Request for Transcript of Tax Return
- ☐ Proof of Income for other household members living in the home (Alimony, Child Support, Pension, etc.) if you want such income considered for a loan workout
- ☐ Proof of occupancy - a recent utility bill in your name at property address
- ☐ If loan is Non-Escrowed
 - ☐ A) Proof of payment of most recent taxes
 - ☐ B) Proof of payment of Homeowner's Insurance
 - ☐ C) Proof of payment of Homeowner's Association Fees
- ☐ Non-Owner Occupied (ONLY)
 - ☐ A) Rental Income w/copies of Rental Agreement
 - ☐ B) PITI & MTG Holder(s) for Prime Residence
 - ☐ C) Primary Residence Address (Input below)

If you are Self Employed, please use the following checklist and submit with the Borrower's Assistance Form:

- ☐ P & L Statement / Audited or reviewed YTD Income Statement
- ☐ Most Recent two (2) years of Tax Returns or 1099s
 - ☐ Completed 4506-T - Request for Transcript of Tax Return
- ☐ Last four (4) months of complete Business and Personal Bank Statements
- ☐ Most recent statement(s) supporting assets listed on page 2 of the Borrower's Assistance Form
- ☐ Length of time of Business Ownership
Year(s): _____ Month(s): _____
- ☐ Proof of Income for other household members living in the home (Alimony, Child Support, Pension etc.) if you want such income considered for a loan workout
- ☐ Proof of occupancy - a recent utility bill in your name at property address
- ☐ If loan is Non-Escrowed
 - ☐ A) Proof of payment of most recent taxes
 - ☐ B) Proof of payment of Homeowner's Insurance
 - ☐ C) Proof of payment of Homeowner's Association Fees
- ☐ Non-Owner Occupied (ONLY)
 - ☐ A) Rental Income w/copies of Rental Agreement
 - ☐ B) PITI & MTG Holder(s) for Prime Residence
 - ☐ C) Primary Residence Address (input below)

Primary Address: _____

Comments: _____

**Fax completed package to : 814-217-1366 or
Email: loanresolution@bsifinancial.com**

Borrower's Assistance Form

LOAN #

BSI offers options for resolving your home loan issues. Please answer the questions below as completely and accurately as possible. This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.							
Borrower				Co-Borrower			
Borrower Name (Include Jr. on Sr. if applicable.)				Co-Borrower Name (Include Jr. on Sr. if applicable.)			
Borrower Social Security Number		Borrower Home Phone (Best Time)		Co-Borrower Social Security Number		Co-Borrower Home Phone (Best Time)	
Borrower Work Phone (Best Time)		Borrower Other Phone (Best Time)		Co-Borrower Work Phone (Best Time)		Co-Borrower Other Phone (Best Time)	
Borrower E-mail Address		Borrower Marital Status (Married, Unmarried, Separated, Divorced)		Co-Borrower E-mail Address		Co-Borrower Marital Status (Married, Unmarried, Separated, Divorced)	
Permission To Contact Via E-mail							
Property Address (Street, city, state & zip code.)				Mailing Address (If different than Property Address.)			
Reside at Property? Borrower Co-Borrower	Want to Retain Property?	# Units at Property	Property Condition? (Good, Fair, Poor)	# People in Household	# Dependents	Is the Property for sale? Listing Amount	
Realtor Name		Realtor Address			Realtor Phone		
Loan Account Number		Months Past Due		Second Loan Account Number		Second Loan Months Past Due	Balance
				Mortgage Co.			
Are you currently working with BSI on a foreclosure prevention resolution?				Which foreclosure resolution is in process? (Refinance, Repayment Plan, Short Sale, Modification, Deferment, Deed-in Lieu)			
BSI Associate Name		BSI Associate Phone				Date Process Began	
If you are in an active bankruptcy, we will need to work with your attorney on a possible resolution.							
Are you in an Active Bankruptcy?		Bankruptcy Chapter Type		Bankruptcy Case Number		Date of Bankruptcy Filing	
Bankruptcy Attorney Name		Bankruptcy Attorney Address			Bankruptcy Attorney Phone		
Borrower				Co-Borrower			
Borrower Employer				Co-Borrower Employer			
Borrower Employer Address				Co-Borrower Employer Address			
Borrower Employer Phone	How long employed?	Self-Employed?		Borrower Employer Phone	How long employed?	Self-Employed?	

Borrower's Assistance Form

LOAN #

BORROWER INFORMATION

BSI offers options for resolving your home loan issues. Please answer the questions below as completely and accurately as possible. This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

Borrower		Co-Borrower	
Borrower Name (Include Jr. or Sr. if applicable.)		Co-Borrower Name (Include Jr. or Sr. if applicable.)	
Borrower Social Security Number	Borrower Home Phone (Best Time)	Co-Borrower Social Security Number	Co-Borrower Home Phone (Best Time)
Borrower Work Phone (Best Time)	Borrower Other Phone (Best Time)	Co-Borrower Work Phone (Best Time)	Co-Borrower Other Phone (Best Time)
Borrower E-mail Address	Borrower Marital Status (Married, Unmarried, Separated, Divorced)	Co-Borrower E-mail Address	Co-Borrower Marital Status (Married, Unmarried, Separated, Divorced)
Permission To Contact Via E-mail			

PROPERTY INFORMATION

Property Address (Street, city, state & zip code.)				Mailing Address (If different than Property Address.)		
Reside at Property?	Want to Retain Property?	# Units at Property	Property Condition? (Good, Fair, Poor)	# People in Household	# Dependents	Is the Property for sale? Listing Amount
Borrower	Co-Borrower					
Realtor Name		Realtor Address			Realtor Phone	

LOAN INFORMATION

Loan Account Number	Months Past Due	Second Loan Account Number	Second Loan Months Past Due	Balance
		Mortgage Co.		
Are you currently working with BSI on a foreclosure prevention resolution?		Which foreclosure resolution is in process? (Refinance, Repayment Plan, Short Sale, Modification, Deferment, Deed-in Lieu)		
BSI Associate Name	BSI Associate Phone		Date Process Began	

BANKRUPTCY INFORMATION

If you are in an active bankruptcy, we will need to work with your attorney on a possible resolution.

Are you in an Active Bankruptcy?	Bankruptcy Chapter Type	Bankruptcy Case Number	Date of Bankruptcy Filing
Bankruptcy Attorney Name	Bankruptcy Attorney Address		Bankruptcy Attorney Phone

EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Borrower Employer			Co-Borrower Employer		
Borrower Employer Address			Co-Borrower Employer Address		
Borrower Employer Phone	How long employed?	Self-Employed?	Co-Borrower Employer Phone	How long employed?	Self-Employed?

Borrower Name:

Loan Number:

MONTHLY INCOME INFORMATION					
Borrower			Co-Borrower		
Income Source (Employer Name, Rental, etc.)	Monthly Net Income		Income Source (Employer Name, Rental, etc.)	Monthly Net Income	
Employer:	\$		Employer:	\$	
Employer:	\$		Employer:	\$	
Employer:	\$		Employer:	\$	
Employer:	\$		Employer:	\$	
Rental Income:	\$		Rental Income:	\$	
Other:	\$		Other:	\$	
Other:	\$		Other:	\$	
Total	\$	-	Total	\$	-

Borrower / Co Borrower	Additional Income Description <i>Alimony, child support, or separate maintenance income need not be revealed if Borrower or Co-Borrower does not choose to have it considered for approval of a loan workout.</i>	Monthly Amount
		\$
		\$
		\$
Total		\$ -

ASSETS						
ASSETS	Amount Owed	Value	Vehicle	Model/Year	Amount Owed	Value
Home	\$	\$	Automobile		\$	\$
Other Real Estate	\$	\$	Automobile		\$	\$
Retirements Funds	\$	\$	Automobile		\$	\$
Investments	\$	\$	Motorcycle		\$	\$
Checking Balance	\$	\$	Boat		\$	\$
Savings Balance	\$	\$	Motor Home		\$	\$
Other:	\$	\$	Airplane		\$	\$
Other:	\$	\$	Other:		\$	\$
Other:	\$	\$	Other:		\$	\$
Totals	\$ -	\$ -	Totals		\$ -	\$ -

Borrower Name:

Loan Number:

MONTHLY EXPENSES			HARDSHIP LETTER
MONTHLY EXPENSES	Borrower	Co-Borrower	Describe in detail why you are having trouble making your home loan payment.
Other Home Loans, Rents & Liens	\$	\$	
Auto Loan(s)	\$	\$	
Auto: Insurance & Other Auto Expenses	\$	\$	
Credit Cards & Installment Loans	\$	\$	
Health Insurance	\$	\$	
Medical Expenses	\$	\$	
Child Care, Child Support & Alimony	\$	\$	
Food	\$	\$	
Miscellaneous Spending Money	\$	\$	
Utilities	\$	\$	
Communications (Phone, Cell Phone, Internet)	\$	\$	
Other	\$	\$	
TOTAL	\$ -	\$ -	
<p>I agree that the financial information provided is true and accurate as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in this document may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon the document, and/or in criminal penalties including but not limited to fine or imprisonment or both under the provisions of Title 18 United State Code, Sec. 1001, et seq. I understand and acknowledge that any action taken by the lender is in strict reliance on the financial information provided. My signature/acceptance below grants the holder of my mortgage or its designee the authority to confirm the information that I have disclosed in this financial statement, to verify it as accurate by ordering a credit report, and to contact my realtor and/or credit counseling service.</p> <p>By providing a wireless telephone number, I consent to receiving autodialed and pre-recorded message calls from the lender or its third party debt collector at that number.</p> <p>I represent that <input type="checkbox"/> I am <input type="checkbox"/> I am not currently occupying the property securing the loan as my primary residence and that I intend to continue occupying the property as my primary residence.</p>			
Borrower Signature _____ Date _____		Co-Borrower Signature _____ Date _____	

Borrower Name: _____

Loan Number: _____

MONTHLY EXPENSES			HARDSHIP LETTER
MONTHLY EXPENSES	Borrower	Co-Borrower	Describe in detail why you are having trouble making your home loan payment.
Other Home Loans, Rents & Liens	\$	\$	
Auto Loan(s)	\$	\$	
Auto: Insurance & Other Auto Expenses	\$	\$	
Credit Cards & Installment Loans	\$	\$	
Health Insurance	\$	\$	
Medical Expenses	\$	\$	
Child Care, Child Support & Alimony	\$	\$	
Food	\$	\$	
Miscellaneous Spending Money	\$	\$	
Utilities	\$	\$	
Communications (Phone, Cell Phone, Internet)	\$	\$	
Other	\$	\$	
TOTAL	\$ -	\$ -	

I agree that the financial information provided is true and accurate as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of the information contained in this document may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon the document, and/or in criminal penalties including but not limited to fine or imprisonment or both under the provisions of Title 18 United State Code, Sec. 1001, et seq. I understand and acknowledge that any action taken by the lender is in strict reliance on the financial information provided. My signature/acceptance below grants the holder of my mortgage or its designee the authority to confirm the information that I have disclosed in this financial statement, to verify it as accurate by ordering a credit report, and to contact my realtor and/or credit counseling service.

By providing a wireless telephone number, I consent to receiving autodialed and pre-recorded message calls from the lender or its third party debt collector at that number.

I represent that ☐ I am ☐ I am not currently occupying the property securing the loan as my primary residence and that I intend to continue occupying the property as my primary residence.

Borrower Signature _____ Date _____

Co-Borrower Signature _____ Date _____

Date _____

FINANCIAL STATEMENT

Loan # _____

1, 2, 3

Borrower 1 - NAME _____ SSN # _____ # of people living in house? _____
 Currently Employed? (Y/N) _____ If no, date of last employment ____/____/____ Drawing Unemployment income? (Y/N) _____
 If yes, date started receiving unemployment income ____/____/____ Self-employed? (Y/N) _____
 If yes, is borrower combining business and personal income? (Y/N) **Name of Employer** _____
 Disabled? Temporary/Permanent? (T/P) _____ If temp. Est. End date ____/____/____
Work Phone # _____ **Home Phone Number** _____ **E-mail** _____

Borrower 2 - NAME _____ SSN# _____
 Currently Employed? (Y/N) _____ If no, date of last employment ____/____/____ Drawing Unemployment income? (Y/N) _____
 If yes, date started receiving unemployment income ____/____/____ Self-employed? (Y/N) _____
 If yes, is borrower combining business and personal income? (Y/N) **Name of Employer** _____
 Disabled? Temporary/Permanent? (T/P) _____ If temp. Est. End date ____/____/____
Work Phone # _____ **Home Phone Number** _____ **E-mail** _____

FINANCIALS

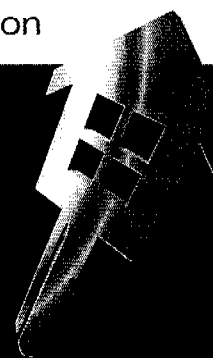
Monthly Gross Employment Income _____	<u>Unemployment Data</u>
Less taxes _____	Former Monthly Gross _____
Less medical insurance _____	Total Severance Pkg Value _____
Retirement/401K/etc _____	Monthly Unemployment Income _____
Profit Sharing _____	Other deductions _____ (explain) _____
Rental Income _____	Other Income _____ (explain) _____
Disability/Social Security Income _____	

<u>Expenses</u>	<u>Monthly</u>	<u>Balance</u>	<u>Past Due? (Y/N)</u>	<u>Assets</u>
Mortgage Payment _____	_____	_____	_____	Balance: _____
Taxes & Insurance if non escrowed _____	_____	_____	_____	Checking _____
HOA Dues _____	_____	_____	_____	Savings _____
Food (including meals outside home) _____	_____	_____	_____	401K/IRA _____
Utilities: Electric & heat _____	_____	_____	_____	Vehicles: _____
Water & Sewer _____	_____	_____	_____	# owned _____
Telephone _____	_____	_____	_____	Value _____
Cable TV _____	_____	_____	_____	Other Property: _____
Auto expenses: Gas _____	_____	_____	_____	# owned _____
Insurance _____	_____	_____	_____	Value _____
Child Care _____	_____	_____	_____	of properties _____
Auto loan payments(s) _____	_____	_____	_____	
Credit card payment(s) (#) _____	_____	_____	_____	
Other lien payment(s) (#) _____	_____	_____	_____	
Other property payment(s) _____	_____	_____	_____	
Student loans payment(s) _____	_____	_____	_____	
Medical & Dental _____	_____	_____	_____	
Rents Paid _____	_____	_____	_____	
Chapter 13 Trustee _____	_____	_____	_____	
Alimony & support paid to others _____	_____	Expires ____/____/____	_____	
Other: _____	_____	_____	_____	

How much money do you have available to contribute as a down payment towards a workout \$ _____

An important message from the Federal Trade Commission

A note to Homeowners



Facing foreclosure? Scammers are targeting people having trouble paying their mortgages. Some claim to be able to “rescue” homeowners from foreclosures, while others promise loan modifications – for a fee. The **Federal Trade Commission**, the nation’s consumer protection agency, wants you to know how to avoid scams that could make your housing situation go from bad to worse.

Don’t Get Hit by a Pitch.

“We can stop your foreclosure!”

“97% success rate!”

“Guaranteed to save your home!”

These kinds of claims are the tell-tale signs of a foreclosure rip-off. Steer clear of anyone who offers an easy out.

Don’t Pay for a Promise.

Don’t pay any business, organization, or person who promises to prevent foreclosure or get you a new mortgage. These so-called “foreclosure rescue companies” claim they can help save your home, but they’re out to make a quick buck. Some may request hefty fees in advance – and then stop returning your calls. Others may string you along before disclosing their charges. Cut off all dealings if someone insists on a fee.

Send Payments Directly.

Some scammers offer to handle financial arrangements for you, but then just pocket your payment. Send your mortgage payments **ONLY** to your mortgage servicer.

Don’t Pay for a Second Opinion.

Have you applied for a loan modification and been turned down? Never pay for a “second opinion.”

Imitations = Frustrations.

Some con artists use names, phone numbers, and websites to make it look like they’re part of the government. If you want to contact a government agency, type the web address directly into your browser and look up any address you aren’t sure about. Use phone numbers listed on agency websites or in other reliable sources, like the Blue Pages in your phone directory. Don’t click on links or open any attachments in unexpected emails.

Talk to a HUD-Certified Counseling Agency – For Free.

If you’re having trouble paying your mortgage or you’ve already gotten a delinquency notice, free help is a phone call away. Call **1-888-995-HOPE** for free personalized advice from housing counseling agencies certified by the U.S. Department of Housing and Urban Development (HUD). This national hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. For free guidance online, visit **www.hopenow.com**. For free information on the President’s plan to help homeowners, visit **www.makinghomeaffordable.gov**.



Federal Trade Commission
ftc.gov/MoneyMatters

Call

1-888-995-HOPE

for free personalized guidance from housing counseling agencies certified by the U.S. Department of Housing and Urban Development. The Homeowner's HOPE™ Hotline – open 24/7 – is operated by the Homeownership Preservation Foundation, a nonprofit member of the HOPE NOW Alliance of mortgage industry members and HUD-certified counseling agencies. Or visit

www.hopenow.com

For free information on the President's plan to help homeowners, visit

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Homeowner's HOPE™ Hotline – open 24/7 – is operated by the

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HUD-certified counseling agencies. Or visit

www.hopenow.com

For free information on the President's plan to help homeowners, visit

www.makinghomeaffordable.gov



MAKINGHOMEAFFORDABLE.gov

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:

4665 MARSH HAWK 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 December 29, 2011 to bring your mortgage loan current was \$20,733.95. 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 (888)565-1422 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:

WACHOVIA FORECLOSURE DEPT.

4101 WISEMAN BLVD.

MAIL CODE TX1616

SAN ANTONIO TX 78251

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

Date and time: June 15, 2012 1:00pm

Place: AT THE MAIN STREET ENTRANCE TO 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 days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call WELLS FARGO HOME MORTGAGE - WFSA at (888)565-1422 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 **800-SAFENET (800-723-3638)**. You may also wish to talk to a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at

800-452-7636 or you may visit its website at: **<http://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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: February 15, 2012

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: _____

Trustee telephone number: (800) 546-1531 x.3623

Trustee Sale No.: 1352519-09

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 WELLS FARGO HOME MORTGAGE - WFSA at (888)565-1422 to find out if your lender is willing to give you more time or change the terms of your loan.
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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: February 15, 2012

Trustee name: CAL-WESTERN RECONVEYANCE CORPORATION

Trustee signature: _____

Trustee telephone number: (800) 546-1531 x.3623

Trustee Sale No.: 1352519-09

Financial Information Summary				
Borrower		NCM Loan #		
Mailing Address		Property For Sale?	Yes	No
City, State Zip		Listing Date / Price		
Home Phone		Realtor Name		
Work Phone		Realtor Phone		
# in Household ____	Rent Own How Long? ____	Assets	Amount Owed	Value
Co-Borrower		Home	\$	\$
Mailing Address		Other Real Estate	\$	\$
City, State Zip		Retirement Funds	\$	
Home Phone		Investments	\$	
Work Phone		Checking/Savings	\$	
# in Household ____	Rent Own How Long? ____	Automobile #1 Model	Year	\$
		Automobile #2 Model	Year	\$

Monthly Income															
Name of Employer	Gross Monthly Wage	Borrower Pay Days							Co-Borrower Pay Days						
	\$	1	2	3	4	5	6	7	1	2	3	4	5	6	7
	\$	8	9	10	11	12	13	14	8	9	10	11	12	13	14
	\$	15	16	17	18	19	20	21	15	16	17	18	19	20	21
	\$	22	23	24	25	26	27	28	22	23	24	25	26	27	28
	\$	29	30	31					29	30	31				
Additional Income Description (Not Wages)	Monthly \$ Amount	Notice: Alimony, child support or separate maintenance income need not be revealed if the Borrower or Co-Borrower does not choose to have it considered for approval of a loan workout.													
	\$	Monthly Expenses							Monthly \$ Amount						
	\$	Mortgage													
	\$	Second Mortgage													
	\$	Auto Payment(s) #													
Description of Hardship		Auto Insurance													
Please attach a letter or use the space provided on the back of this form.**		Auto Fuel/Repairs													
		Credit Card Payments													
		Installment Loan Payments													
		Child Support/Alimony													
I agree that the financial information provided is an accurate statement of my financial status. I understand and acknowledge that any action taken by the lender is in strict reliance on the financial information provided. My signature below grants the holder of my mortgage the authority to confirm the information that I have disclosed in this financial statement, to verify it is accurate by ordering a credit report, and to contact my realtor and/or credit counseling service representative (if applicable).		Day Care / Child Care / Tuition													
		Food													
		Utilities													
		Condominium Association Fee													
		Medical (not covered by insurance)													
		Other Property Payments													
		Telephone													
		Cable TV													
		Spending Money													
		Other Expenses													
Borrower's Signature (required) _____ Date _____		Other Expenses													
Co-Borrower's Signature _____ Date _____															

Please send a recent pay stub for each employer and bank statements for all checking and savings accounts.

If self employed, please send most recent tax return with schedules.

Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: First Class

Type of Mailing: NOS MAILING

Affidavit Attachment: 1857453-01 000 02272380 CWR

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11969002484016040931	1	JAMES PALAZZOLO	3 4665 MARSH HAWK LANE	KLAMATH FALLS OR 97601
11969002484016041006	2	JAMES PALAZZOLO	3 304 SPARROW WAY	MEDFORD OR 97501
11969002484016041020	3	Occupant(s) / Tenant(s)	2 4665 MARSH HAWK LANE	KLAMATH FALLS OR 97601
11969002484016041044	4	JAMES V. PALAZZOLO	3 4665 MARSH HAWK LANE	KLAMATH FALLS OR 97601-8650
11969002484016041068	5	DEBBIE PALAZZOLO	1 4665 MARSH HAWK LANE	KLAMATH FALLS OR 97601-8650
11969002484016041082	6	JAMES V. PALAZZOLO	3 304 SPARROW WAY	MEDFORD, OR 97501
11969002484016041105	7	DEBBIE PALAZZOLO	1 304 SPARROW WAY	MEDFORD OR 97501
11969002484016041129	8	THE RUNNING Y RANCH RESORT OWNER'S ASSOC	4 C/O JELD-WEN COMMUNITIES REDMOND, OR 97756	P.O. BOX 1215
11969002484016041143	9	RUNNING Y RANCH RESORT OWNERS	4 5115 RUNNING Y RD	KLAMATH FALLS, OR 97601

Sender: CalWestern Reconveyance
525 E Main
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS MAILING

Affidavit Attachment: 1857453-01 000 02272380 CWR

Postal Number Sequence Recipient Name

71969002484014622872	1	JAMES PALAZZOLO	3	4665 MARSH HAWK LANE	Address Line 1/3	Address Line 2/4
71969002484014622889	2	JAMES PALAZZOLO	3	304 SPARROW WAY		KLAMATH FALLS OR 97601
71969002484014622896	3	Occupant(s) / Tenant(s)	2	4665 MARSH HAWK LANE		MEDFORD OR 97501
71969002484014622902	4	JAMES V. PALAZZOLO	3	4665 MARSH HAWK LANE		KLAMATH FALLS OR 97601
71969002484014622919	5	DEBBIE PALAZZOLO	1	4665 MARSH HAWK LANE		KLAMATH FALLS OR 97601-8650
71969002484014622926	6	JAMES V. PALAZZOLO	3	304 SPARROW WAY		KLAMATH FALLS OR 97601-8650
71969002484014622933	7	DEBBIE PALAZZOLO	1	304 SPARROW WAY		MEDFORD, OR 97501
71969002484014622940	8	THE RUNNING Y RANCH RESORT OWNER'S ASSOC	4	C/O JELD-WEN COMMUNITIES REDMOND, OR 97756		MEDFORD OR 97501
71969002484014622957	9	RUNNING Y RANCH RESORT OWNERS	4	5115 RUNNING Y RD		P.O. BOX 1215
						KLAMATH FALLS, OR 97601

Klamath County, Oregon
WORLD SAVINGS BANK, FSB, beneficiary
JAMES V PALAZZOLO, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1352519-09
REF # 403973

AFFIDAVIT OF SERVICE

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I made service with true copy(s) of the
corrected TRUSTEE'S NOTICE OF SALE; NOTICE TO RESIDENTIAL TENANTS
upon:

an **OCCUPANT** of
4665 MARSH HAWK LN
Klamath Falls, OR 97601

SERVICE EFFECTED: February 15, 2012 at 2:29 PM.

ORS 86.750(1)(C)(c) Service on an occupant is deemed effected on the earlier of the date that notice is served... or the first date on which notice is posted...

Date and Time

02/15/2012 at 2:29 PM
02/22/2012 at 8:22 AM
02/27/2012 at 12:11 PM

Attempts

1st Attempt: POSTED on front door
2nd Attempt: POSTED on front door
3rd Attempt: POSTED on front door

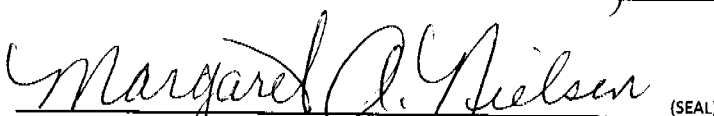


(signature)

Erick Kaber

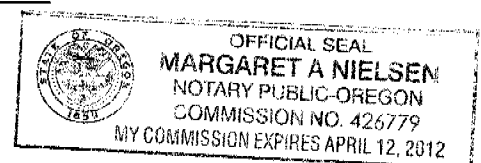
STATE OF OREGON, County of Klamath

Signed and affirmed before me on 3-7-2012

 (SEAL)

NOTARY PUBLIC - OREGON

CLIENT: RELIABLE POSTING & PUBLISHING REF # 403973
IPS# 80488



Klamath County, Oregon
WORLD SAVINGS BANK, FSB, beneficiary
JAMES V PALAZZOLO, grantor
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee
TS # 1352519-09
REF # 403973

AFFIDAVIT OF MAILING

I certify that:

I mailed a true copy of the corrected TRUSTEE'S NOTICE OF SALE; NOTICE TO RESIDENTIAL TENANTS, placed in a sealed envelope with first class postage thereon fully prepaid and deposited with the United States Post Office on **March 01, 2012**, addressed to:

OCCUPANT
4665 MARSH HAWK LN
Klamath Falls OR 97601

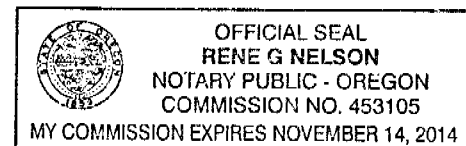
Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and attested before me on March 01, 2012 by Gloria Carter.

Rene G Nelson (SEAL)

NOTARY PUBLIC - OREGON



CLIENT: RELIABLE POSTING & PUBLISHING REF # 403973
IPS# 80488

INTERSTATE PROCESS SERVING INC * P.O. Box 80815, Portland OR 97280 * 503/452-7179

403973

TRUSTEE'S NOTICE OF SALE

I CERTIFY THIS TO BE A TRUE AND
CORRECT COPY OF THE ORIGINAL.

T.S. No: 1352519-09

BY

Crystal Land
Crystal Land

Reference is made to that certain deed made by
JAMES V. PALAZZOLO, A MARRIED MAN as Grantor to
FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of

WORLD SAVINGS BANK, FSB, ITS SUCCESSORS AND/OR ASSIGNEES as Beneficiary,

dated November 08, 2006, recorded November 14, 2006, in official records of KLAMATH County,
OREGON in book/reel/volume No. XX at
page No. XX, fee/file/instrument/microfilm/reception No. 2006-022737 covering the following described
real property situated in the said County and State, to-wit:

LOT 385 RUNNING Y RESORT PHASE 6, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE COUTY CLEARK OF KLAMATH COUNTY, OREGON.

Commonly known as:

4665 MARSH HAWK LANE KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised
Statutes: the default for which the foreclosure is made is the grantor's:

Failure to pay the monthly payment due May 15, 2010 of principal and interest and subsequent
installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary
pursuant to the terms and conditions of said deed of trust.

Monthly payment \$1,028.98 Monthly Late Charge \$51.45

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust
immediately due and payable, said sums being following, to-wit; The sum of \$153,220.50 together with
interest thereon at the rate of 4.990% per annum, from April 15, 2010 until paid; plus all accrued late
charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary
pursuant to the terms and conditions of the said deed of trust.

TRUSTEE'S NOTICE OF SALE

T.S. No: 1352519-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on June 15, 2012 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by paying the entire amount then due, together with the costs, trustee's fees and attorney's fees and by curing any other default complained of in the Notice of Default, at any time not later than five days before the date last set for sale.

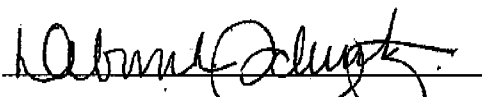
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: February 15, 2012

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:


Deborah Schwartz, A.V.P.

NOTICE TO RESIDENTIAL TENANTS:

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for June 15, 2012. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure

NOSOR.DOC

sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, 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 do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

OREGON STATE BAR
16037 SW Upper Boones Ferry Road
Tigard, Oregon 97224
(503) 620-0222
(800) 452-8260
<http://www.osbar.org>

Directory of Legal Aid Programs:
<http://www.oregonlawhelp.org>



Military Status Report
Pursuant to the Service Members Civil Relief Act

Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
PALAZZOLO	JAMES	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

Mary M. Snavelly-Dixon

Mary M. Snavelly-Dixon, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defense link.mil" URL <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of person on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.

Report ID: PCKQV15NA