

1st 1931675  
Recording Requested by:

2012-012489  
Klamath County, Oregon  
11/09/2012 10:45:56 AM  
Fee: \$77.00

AFTER RECORDING, RETURN TO:  
T.D. SERVICE COMPANY  
4000 W. METROPOLITAN DR, #400  
ORANGE CA 92868

TS Number: D537958  
APN #: R561332

0953056/1931675

**AFFIDAVIT OF COMPLIANCE**  
with Oregon Laws 2012, chapter 112, section 4a

Grantor:	KEITH E. COOK, GERALDING M. COOK
Beneficiary:	STERLING SAVINGS BANK
Trustee:	CHRISTOPHER C. DORR, OSBA #992526
Property Address:	5849 WINTER AVE., KLAMATH FALLS, OR 97603
Instrument/Recording No./ Date	1-21-2005 BOOK: M05, PAGE: 04478

I, the undersigned, being duly sworn, hereby depose and say that:

- (1) TD Service Company, is agent for the trustee in the above referenced matter.
- (2) I certify that the beneficiary and the trustee as of this date are the beneficiary and trustee named above.
- (3) On the date shown and in the manner described on the attached Declaration and Affidavit of Mailings and in accordance with ORS 86.740, caused to be served on the grantor written notice that explains in plain language that:

The grantor is not eligible for any foreclosure avoidance measure; or

The grantor has not complied with the terms of the foreclosure avoidance measure to which the grantor and beneficiary had agreed;

The lender was unable to make contact with the grantor.

- (4) On the same date, I caused the same notice to be mailed to the Oregon Department of Justice.
- (5) By reason of the above, the beneficiary or beneficiary's agent has complied with the requirements of subsections and (2) of Oregon Laws 2012, chapter 112, section 4a.

*Joanna L. Develasco*  
(Signature)

Joanna L. Develasco  
(Printed name of person signing this affidavit)

State of CA )  
 ) ss.  
County of Orange )

Signed and sworn to (or affirmed) before me this 7<sup>th</sup> day of November 2012  
by Cheryl L. Grech



*Cheryl L. Grech*  
Notary Public for California  
My commission expires: 5-28-2015

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 537958

Date: 11/07/12

KEITH E. COOK  
5849 WINTER AVE  
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 1789 6353  
RETURN RECEIPT REQUESTED

GERALDINE M. COOK  
5849 WINTER AVE  
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 1789 6360  
RETURN RECEIPT REQUESTED

OCCUPANT  
5849 WINTER AVE  
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 1789 6377  
RETURN RECEIPT REQUESTED

DAVID COOK  
1820 JOHNSON AVENUE  
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 1789 6384  
RETURN RECEIPT REQUESTED

STEVEN COOK  
50 BUCKEYE AVENUE  
OAKLAND, CA 94618

CERTIFIED 7105 2257 2920 1789 6391  
RETURN RECEIPT REQUESTED

KEITH E. COOK  
620 N KESSLER ST  
WICHITA, KS 67203

CERTIFIED 7105 2257 2920 1789 6407  
RETURN RECEIPT REQUESTED

GERALDINE M. COOK  
620 N KESSLER ST  
WICHITA, KS 67203

CERTIFIED 7105 2257 2920 1789 6414  
RETURN RECEIPT REQUESTED

KEITH E. COOK  
P O BOX 1664  
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 1789 6421  
RETURN RECEIPT REQUESTED

KEITH E. COOK  
5948 WINTER  
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 1789 6438  
RETURN RECEIPT REQUESTED

GERALDINE M. COOK  
5948 WINTER  
KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 1789 6445  
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA  
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

I certify or declare under penalty of perjury that the foregoing is true and correct.

  
\_\_\_\_\_  
Nelly Dinglas

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 537958

KEITH E. COOK

P O BOX 1644

KLAMATH FALLS, OR 97601

Date: 11/07/12

CERTIFIED 7105 2257 2920 1789 6452  
RETURN RECEIPT REQUESTED

GERALDINE M. COOK

P O BOX 1644

KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 1789 6469  
RETURN RECEIPT REQUESTED

GERALDINE M. COOK

P O BOX 1664

KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 1789 6476  
RETURN RECEIPT REQUESTED

THE ESTATE OF KEITH E. COOK

5849 WINTER AVE

KLAMATH FALLS, OR 97603

CERTIFIED 7105 2257 2920 1789 6483  
RETURN RECEIPT REQUESTED

THE ESTATE OF KEITH E. COOK

50 BUCKEYE AVENUE

OAKLAND, CA 94618

CERTIFIED 7105 2257 2920 1789 6490  
RETURN RECEIPT REQUESTED

GERALDINE M. COOK

50 BUCKEYE AVENUE

OAKLAND, CA 94618

CERTIFIED 7105 2257 2920 1789 6506  
RETURN RECEIPT REQUESTED

THE ESTATE OF KEITH E. COOK

C/O STEVEN COOK

50 BUCKEYE AVENUE

OAKLAND, CA 94618

CERTIFIED 7105 2257 2920 1789 6513  
RETURN RECEIPT REQUESTED

KEITH E. COOK

22194 VICTORY DR.

HAYWARD, CA 94541

CERTIFIED 7105 2257 2920 1789 6520  
RETURN RECEIPT REQUESTED

GERALDINE M. COOK

22194 VICTORY DR.

HAYWARD, CA 94541

CERTIFIED 7105 2257 2920 1789 6537  
RETURN RECEIPT REQUESTED

THE ESTATE OF KEITH E. COOK

22194 VICTORY DR.

HAYWARD, CA 94541

CERTIFIED 7105 2257 2920 1789 6544  
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA

COUNTY OF ORANGE

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I certify or declare under penalty of perjury that the foregoing is true and correct.

  
Nelly Dinglas

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

T.S.# D 537958

FORECLOSURE AVOIDANCE MEDIATION  
OREGON DEPARTMENT OF JUSTICE  
1162 COURT STREET, NE  
SALEM, OR 97301-4096

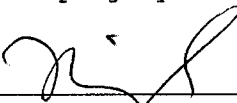
Date: 11/07/12

CERTIFIED 7105 2257 2920 1789 6551  
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA  
COUNTY OF ORANGE

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I certify or declare under penalty of perjury that the foregoing is true and correct.

  
\_\_\_\_\_  
Nelly Dinglas

AFFIDAVIT OF MAILING  
BY FIRST CLASS MAIL

T.S.# D 537958

Date: 11/07/12

STATE OF CALIFORNIA  
COUNTY OF ORANGE

SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

KEITH E. COOK  
5849 WINTER AVE  
KLAMATH FALLS, OR 97603

GERALDINE M. COOK  
5849 WINTER AVE  
KLAMATH FALLS, OR 97603

OCCUPANT  
5849 WINTER AVE  
KLAMATH FALLS, OR 97603

DAVID COOK  
1820 JOHNSON AVENUE  
KLAMATH FALLS, OR 97601

STEVEN COOK  
50 BUCKEYE AVENUE  
OAKLAND, CA 94618

KEITH E. COOK  
620 N KESSLER ST  
WICHITA, KS 67203

GERALDINE M. COOK  
620 N KESSLER ST  
WICHITA, KS 67203

KEITH E. COOK  
P O BOX 1664  
KLAMATH FALLS, OR 97601

KEITH E. COOK  
5948 WINTER  
KLAMATH FALLS, OR 97603

GERALDINE M. COOK  
5948 WINTER

I declare under penalty of perjury that the foregoing is true and correct.

  
Nelly Dinglas

AFFIDAVIT OF MAILING  
BY FIRST CLASS MAIL

T.S.# D 537958

Date: 11/07/12

STATE OF CALIFORNIA  
COUNTY OF ORANGE

SS.

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Addressed to the following:

KLAMATH FALLS, OR 97603

KEITH E. COOK  
P O BOX 1644  
KLAMATH FALLS, OR 97601

GERALDINE M. COOK  
P O BOX 1644  
KLAMATH FALLS, OR 97601

GERALDINE M. COOK  
P O BOX 1664  
KLAMATH FALLS, OR 97603

THE ESTATE OF KEITH E. COOK  
5849 WINTER AVE  
KLAMATH FALLS, OR 97603

THE ESTATE OF KEITH E. COOK  
50 BUCKEYE AVENUE  
OAKLAND, CA 94618

GERALDINE M. COOK  
50 BUCKEYE AVENUE  
OAKLAND, CA 94618

THE ESTATE OF KEITH E. COOK  
C/O STEVEN COOK  
50 BUCKEYE AVENUE  
OAKLAND, CA 94618

KEITH E. COOK  
22194 VICTORY DR.  
HAYWARD, CA 94541

GERALDINE M. COOK  
22194 VICTORY DR.  
HAYWARD, CA 94541

I declare under penalty of perjury that the foregoing is true and correct.

  
\_\_\_\_\_  
Nelly Dinglas

AFFIDAVIT OF MAILING  
BY FIRST CLASS MAIL

T.S.# D 537958

Date: 11/07/12

STATE OF CALIFORNIA  
COUNTY OF ORANGE

SS.

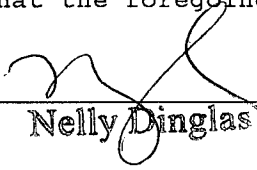
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Addressed to the following:

THE ESTATE OF KEITH E. COOK  
22194 VICTORY DR.  
HAYWARD, CA 94541

FORECLOSURE AVOIDANCE MEDIATION  
OREGON DEPARTMENT OF JUSTICE  
1162 COURT STREET, NE  
SALEM, OR 97301-4096

I declare under penalty of perjury that the foregoing is true and correct.

  
\_\_\_\_\_  
Nelly Dinglas

T.S. Number: D537958

APN Number: R561332

## FORECLOSURE AVOIDANCE MEASURE NOTICE

### YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY

<b>Homeowner/Grantor:</b>	Keith E. Cook, Geraldine M. Cook
<b>Lender/Beneficiary:</b>	Sterling Savings Bank
<b>Property Address:</b>	5849 WINTER AVE, KLAMATH FALLS OR 97603

Your Lender has determined that:

- ☒ You are not eligible for any of the following: a forbearance agreement, a temporary or permanent loan modification, a short sale, a deed-in-lieu of foreclosure, or any other foreclosure avoidance measure. The following foreclosure avoidance measures were considered but are not available. The basis for the Lender's determination is (must be described with specificity in plain language):

Keith is deceased; Geraldine is in a care center  
A DIL was approved by Sterling Bank but never executed by  
Steve Cook, executor and power of attorney representative

- ☐ You are not in compliance with the terms of an agreement with your Lender for Forbearance, a temporary or permanent loan modification, a short sale, a deed-in-lieu of Foreclosure or another foreclosure avoidance measure. The basis for the Lender's determination is (must be described with specificity in plain language):



Has the lender been able to make contact with the grantor or receive adequate response from the grantor?

☒ Yes      ☐ No

If no, and the grantor is ineligible for a foreclosure avoidance measure because the lender has been unable to make contact with, or receive adequate response from the grantor, what efforts were made to contact the grantor and what was the nature of the grantor's response (must be described with specificity in plain language):

Your property is currently set for sale on December 18, 2012, 10:00 a.m. inside the Main lobby of the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR. If you disagree with your Lender's determination, you should seek legal advice immediately.

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 211 or visit [www.ohcs.oregon.gov](http://www.ohcs.oregon.gov). If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service online at [www.oregonstatebar.org](http://www.oregonstatebar.org) or by calling (503) 684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at (800) 452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to [www.oregonlawhelp.org](http://www.oregonlawhelp.org).

By:  Date: \_\_\_\_10/24/2012\_\_\_\_