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0039487

**2013-007411**

**Klamath County, Oregon**

**06/28/2013 12:11:54 PM**

**Fee: \$92.00**

**RECORDING COVER SHEET**

THIS COVER SHEET HAS BEEN PREPARED BY THE  
PERSON REPRESENTING THE ATTACHED INSTRUMENT  
FOR RECORDING. ANY ERRORS IN THIS COVER SHEET  
DO NOT AFFECT THE TRANSACTION(S) CONTAINED  
IN THE INSTRUMENT ITSELF.

**After Recording Return To:**

**Valerie A Tomasi (EAD)  
Tomasi Sayler Baroway  
121 SW Morrison, Suite 1850  
Portland, OR 97204-3136**

**1. Title(s) of the Transaction(s) ORS 205.234(a):**

**Affidavit of Compliance  
Affidavit of Mailing Foreclosure Avoidance  
Proof of Services  
Foreclosure Avoidance Measure Notice**

**2. Direct Party/Grantor(s) and address ORS 205.125(1)(b) and ORS 205.160:**

**First American Title**

**3. Indirect Party/Grantee(s) and address ORS 205.125(1)(a) and ORS 205.160:**

**Anthony R Handsaker and Christina M Handsaker**

**4. Send Tax Statements To:**

**No Change**

**5. True and Actual Consideration:**

**N/A**

**6. Deed Reference:**

**M06/13870**

F.  
82.-

AFTER RECORDING, RETURN TO:  
Valerie A. Tomasi [EAD]  
Tomasi Salyer Baroway  
121 SW Morrison, Suite 1850  
Portland, OR 97204-3136

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

<b>Grantor:</b>	Anthony R. Handsaker and Christina M. Handsaker
<b>Beneficiary:</b>	SOFCU Community Credit Union nka First Community Credit Union
<b>Successor Trustee:</b>	Valerie A. Tomasi
<b>Property Address:</b>	1901 Laurel St., Klamath Falls, Oregon 97601
<b>Instrument/Recording No./ Date or Legal Description</b>	Deed of Trust recorded on July 10, 2006 as Volume M06 Page 13870

I, Valerie A. Tomasi, being first duly sworn, hereby depose and say that:

(1) I am the attorney for SOFCU Community Credit Union which is now known as First Community Credit Union, who is the beneficiary in the above referenced foreclosure.

(2) To the best of my knowledge, 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 proof of service and in accordance with ORS 86.740, I 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 a foreclosure avoidance measure to which the grantor and beneficiary had agreed.

(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 (1) and (2) of Oregon Laws 2012, chapter 112, section 4a.

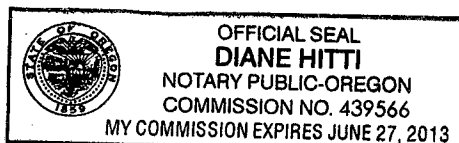
(6) I have caused a copy of this affidavit to be mailed to the Oregon Department of Justice.

*Valerie A. Tomasi*

Valerie A. Tomasi

State of Oregon                    )  
                                                  ) ss.  
County of Multnomah        )

Signed and sworn to (or affirmed) before me this 25 day of June, 2013 by Valerie A. Tomasi.



*[Signature]*  
Notary Public – State of Oregon

After Recording Return To:

Valerie A. Tomasi [EAD]  
Tomasi Salyer Baroway  
121 SW Morrison, Suite 1850  
Portland, OR 97204

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AFFIDAVIT OF MAILING FORECLOSURE AVOIDANCE MEASURE NOTICE

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STATE OF OREGON                    )  
                                          ) ss  
County of Multnomah            )

I, Bianca Pahl, Receptionist at Tomasi Salyer Baroway, being first duly sworn, depose, say and certify that:

At all times mentioned herein, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the beneficiary or the beneficiary's successor in interest named in the attached original Foreclosure Avoidance Measure Notice.

I gave notice of the Lender's determination by mailing copies thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Anthony R. Handsaker  
2637 Pear St.  
Klamath Falls, OR 97603

Christina M. Handsaker  
2637 Pear St.  
Klamath Falls, OR 97603

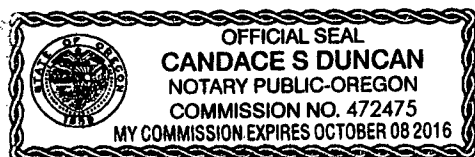
Anthony R. Handsaker  
1901 Laurel St.  
Klamath Falls, OR 97601

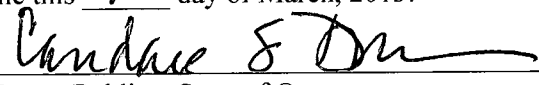
Christina M. Handsaker  
1901 Laurel St.  
Klamath Falls, OR 97601

Each of the notices so mailed was a copy of the original Foreclosure Avoidance Measure Notice. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States Post Office at Portland, Oregon, on March 4, 2013. With respect to each person listed above, one such notice was mailed by first class mail to the address indicated, and another such notice was mailed by certified mail with return receipt requested. Each such notice was mailed at least 30 days before the date set for sale in the Trustee's Notice of Sale.

  
Bianca Pahl, Receptionist

SUBSCRIBED AND SWORN to before me this 4th day of March, 2013.



  
Notary Public - State of Oregon

## **AFFIDAVIT OF SERVICE**

STATE OF OREGON  
County of Klamath

ss.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the subject Notice, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise. I made service of a true copy of:

*Trustee's Notice of Sale; Exhibit A; Notice You Are in Danger of Losing Your Property and Letter (dated March 4, 2013 and addressed To Whom it May Concern); Foreclosure Avoidance Measure Notice*

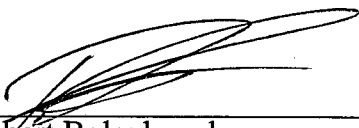
Pursuant to ORCP 7D(2):

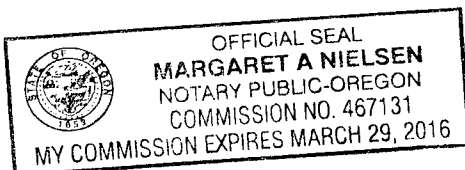
Upon **CHRISTINA M. HANDSAKER**, by delivering such true copy, personally and in person, to CHRISTINA M. HANDSAKER, at 2637 Pear St., Klamath Falls, OR 97603 on March 11, 2013 at 10:22 AM.

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

SUBSCRIBED AND SWORN BEFORE ME  
this 11<sup>th</sup> day of March, 2013  
by Robert Bolenbaugh.

*Margaret A. Nielsen*  
Notary Public for Oregon

X   
Robert Bolenbaugh  
Nationwide Process Service, Inc.  
300 Century Tower  
1201 SW 12th Avenue  
Portland, OR 97205  
(503) 241-0636  
FCCU/HANDSA /F53



\*298443\*

## AFFIDAVIT OF MAILING

STATE OF OREGON

County of Klamath

ss.

I, Robert Bolenbaugh, being first duly sworn, depose and say that I am a professional process server, a competent person 18 years of age or older, and that I serve legal documents for Nationwide Process Service, Inc.. On March 11, 2013, I mailed a true copy of the Trustee's Notice of Sale; Exhibit A; Notice You Are in Danger of Losing Your Property and Letter (dated March 4, 2013 and addressed To Whom it May Concern); Foreclosure Avoidance Measure Notice by First Class Mail, postage pre-paid, to the Oregon Attorney General.

The envelope was addressed as follows:

ATTORNEY GENERAL OF OREGON  
OREGON DEPARTMENT OF JUSTICE  
1162 COURT STREET NE  
SALEM, OR 97301-4096

Such mailing was deposited by me in a United States Postal Service mail receptacle on the date indicated above.

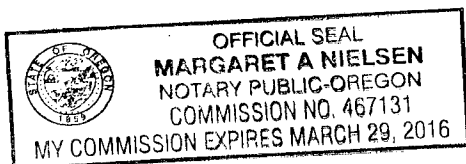
I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME  
this 11<sup>th</sup> day of March, 2013  
by Robert Bolenbaugh.

*Margaret A. Nielsen*  
Notary Public for Oregon

X

*Robert Bolenbaugh*  
Robert Bolenbaugh  
Nationwide Process Service, Inc.  
300 Century Tower  
1201 SW 12th Avenue  
Portland, OR 97205  
(503) 241-0636  
FCCU/HANDSA /F53



\*298443\*

## AFFIDAVIT OF SERVICE

STATE OF OREGON  
County of Klamath

ss.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the subject Notice, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise. I made service of a true copy of:

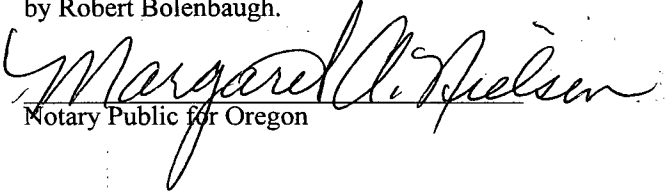
~~Trustee's Notice of Sale; Exhibit A; Notice You Are in Danger of Losing Your Property and Letter~~  
(dated March 4, 2013 and addressed To Whom it May Concern); Foreclosure Avoidance Measure  
Notice

Pursuant to ORCP 7D(2)(b):


Upon **ANTHONY R. HANDSAKER**, by delivering such true copy at the dwelling house or usual place of abode of ANTHONY R. HANDSAKER, to-wit: 2637 Pear St., Klamath Falls, OR 97603, to Christina M. Hansaker, who is a person 14 years of age or older residing in the dwelling house or usual place of abode of the person to be served on March 11, 2013 at 10:22 AM.

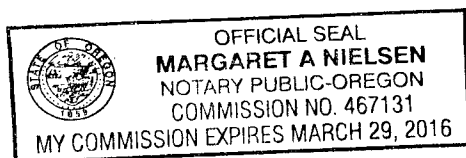
I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME  
this 11<sup>th</sup> day of March, 2013  
by Robert Bolenbaugh.

  
Notary Public for Oregon

X

  
Robert Bolenbaugh  
Nationwide Process Service, Inc.  
300 Century Tower  
1201 SW 12th Avenue  
Portland, OR 97205  
(503) 241-0636  
FCCU/HANDSA /F53



\*298442\*

## AFFIDAVIT OF MAILING

STATE OF OREGON

County of Klamath

ss.

I, Mary Brodbeck, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc.. On March 11, 2013, I mailed a true copy of the Trustee's Notice of Sale; Exhibit A; Notice You Are in Danger of Losing Your Property and Letter (dated March 4, 2013 and addressed To Whom it May Concern); Foreclosure Avoidance Measure Notice by First Class Mail, postage pre-paid, together with a statement of the date, time and place at which substituted service was made, to ANTHONY R. HANDSAKER, pursuant to ORCP 7D(2).

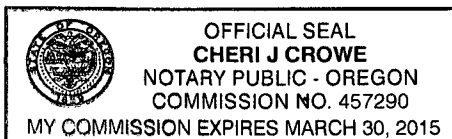
The envelope was addressed as follows:

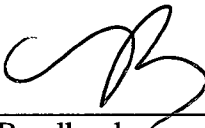
ANTHONY R. HANDSAKER  
2637 Pear St.  
Klamath Falls, OR 97603

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

SUBSCRIBED AND SWORN BEFORE ME  
this 11 day of march, 2013  
by Mary Brodbeck.

Cheri J Crowe  
Notary Public for Oregon



X   
Mary Brodbeck  
Nationwide Process Service, Inc.  
1201 S.W. 12th Avenue, Suite 300  
Portland, OR 97205  
503-241-0636  
FCCU/HANDSA /F53



\*298442\*

# FORECLOSURE AVOIDANCE MEASURE NOTICE

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

<b>Homeowner/Grantor:</b>	Anthony R. Handsaker and Christina M. Handsaker
<b>Lender/Beneficiary:</b>	SOFCU Community Credit Union
<b>Property Address:</b>	1901 Laurel St, Klamath Falls, OR 97601

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):

The borrowers have discontinued payments and have not responded to contact attempts.

☐ 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 July 25, 2013 21:00 am (time/date) at Klamath County Courthouse (location). If you disagree with your Lender's determination, you should seek legal advice immediately.

\* 316 Main Street, Klamath Falls, Oregon

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).

[Beneficiary/Beneficiary's Agent]

By: [Signature] Date: 2-25-2013