

Morehouse-6

RECORDING COVER SHEET (Please Print or Type)

The information on this sheet is a reflection of the attached instrument for the purpose of meeting first page recording requirements, ORS 205.234.

If this cover page is included with your document, please add \$5.00 to the total recording fees.

2013-008501

Klamath County, Oregon

07/26/2013 02:11:25 PM

Fee: \$197.00

AFTER RECORDING RETURN TO:

Susan T. Alterman

Kell, Alterman & Runstein, L.L.P.

520 SW Yamhill, Suite 600

Portland, OR 97204

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

Aff. of Publ.; Aff. of Service re NOD; Aff. of Service re NOD (tenants);

Aff. of Service re Foreclosure Notice; Aff. of Compliance; Aff. of Service re DOJ

2) DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) and 205.160

Daniel J. and Valerie B. Morehouse

7936 SE Stark Street

Portland, OR 97215

3) INDIRECT PARTY / GRANTEE(S) ORS 205.125(1)(a) and 205.160

Susan T. Alterman

520 SW Yamhill, Suite 600

Portland, OR 97204

4) TRUE AND ACTUAL CONSIDERATION

ORS 93.030(5) – Amount in dollars or other

\$ N/A

☐ Other

5) SEND TAX STATEMENTS TO:

N/A

6) SATISFACTION of ORDER or WARRANT

ORS 205.125(1)(e)

CHECK ONE:

(If applicable)

☐

FULL

☐

PARTIAL

7) The amount of the monetary obligation imposed by the order or warrant. ORS 205.125(1)(c)

\$ N/A

8) If this instrument is being Re-Recorded, complete the following statement, in

accordance with ORS 205.244: "RERECORDED TO CORRECT

PREVIOUSLY RECORDED IN

BOOK _____ AND PAGE _____, OR AS FEE NUMBER _____."

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

I, Linda Culp, Human Resources, 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#14858 SALE MOREHOUSE NOTICE OF DEFAULT AND EL 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:

04/16/2013 04/23/2013 04/30/2013 05/07/2013

Total Cost: \$1029.98

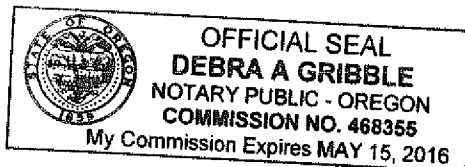
Linda Culp

Subscribed and sworn by Linda Culp before me on:
7th day of May in the year of 2013

Debra A Gribble

Notary Public of Oregon

My commission expires on May 15, 2016



**NOTICE OF DEFAULT AND ELECTION TO SELL
AND TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing ("Deed of Trust") given by Daniel Joseph Morehouse and Valerie Bernadette Morehouse, as Grantors, to AmeriTitle Title and Escrow, as Trustee, and Washington Mutual Bank, a federal association, as Beneficiary. The Deed of Trust was recorded on June 19, 2007, as Document No. 2007-011061, Records of Klamath County, Oregon. In September 2008, JPMorgan Chase Bank, N.A. ("Beneficiary") acquired the Deed of Trust, the promissory note that it secures, and other assets of Washington Mutual Bank from the Federal Deposit Insurance Corporation, acting as receiver for Washington Mutual Bank and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. § 1821(d). The beneficial interest under the Deed of Trust was assigned by the Federal Deposit Insurance Corporation to U.S. Bank National Association, Trustee of the WAMU 2007-MF-1 Trust by Assignment of Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing recorded October 2, 2012, as Document No. 2012-010951, Records of Klamath County, Oregon. The beneficial interest under the Deed of Trust was further assigned by U.S. Bank National Association, Trustee of the WAMU 2007-MF-1 Trust to JPMorgan Chase Bank, N.A. by Assignment of Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing recorded on October 2, 2012, as Document No. 2012-010953, Records of Klamath County, Oregon. The Deed of Trust covers a parcel of land commonly known as 801-811 Washburn Avenue, Klamath Falls, Oregon 97603, and more specifically described as: LOTS 10, 11 AND 12, BLOCK 1, MILLS GARDEN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. By Appointment of Successor Trustee recorded on January 15, 2013, as Document No. 2013-000559, Records of Klamath County, Oregon, Beneficiary appointed Susan T. Alterman, an attorney who is an active member of the Oregon State Bar, as successor trustee of the Deed of Trust. There is a default in the obligations secured by the Deed of Trust, which consists, in part, of the failure to pay when due the following installments by their due dates: July 1, 2012, \$2,444.23; August 1, 2012, \$2,444.23; September 1, 2012, \$2,444.23; October 1, 2012, \$2,444.23; November 1, 2012, \$2,444.23; December 1, 2012, \$2,378.54; January 1, 2013, \$2,378.54; February 1, 2013, \$2,378.54; March 1, 2013, \$2,378.54.

By reason of these defaults, Beneficiary has declared the entire unpaid balance of the obligation secured by the Deed of Trust to be due and payable and has elected to sell the property to satisfy the obligation. The principal amount owing is \$275,635.86. In addition to the principal amount owing, interest at the rate of 7.150% is owing from June 2, 2012, until paid, and default interest at the rate of 5.00% is owing from October 10, 2012 until paid. In addition to these amounts, attorney fees, late fees and other costs of collection, including the cost of \$970.00 for a foreclosure guarantee are owing as permitted by law.

WHEREFORE, the undersigned successor trustee will sell the interest in the property which the Grantor had the power to convey at the time of execution by Grantor of the Deed of Trust, by public auction at 10:00 a.m. on Tuesday, September 17, 2013, at the front entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, Klamath County, Oregon. NOTICE IS FURTHER GIVEN that the Grantor, the Grantor's successors in interest to all or any part of the property, any beneficiary under the subordinate trust deed, and any person having a subordinate lien or encumbrance of record on the property, have the right under ORS 86.753 to have the proceeding dismissed and the Deed of Trust reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees as permitted by law, and by curing any other default complained of in the notice of default, at any time prior to five days before the date last set for the sale. DATED: April 9, 2013. SUSAN T. ALTERMAN, SUCCESSOR TRUSTEE KELL ALTERMAN & RUNSTEIN, L.L.P., 520 S.W. YAMHILL STREET, SUITE 600, PORTLAND, OREGON 97204-1329 - 503.222.3531
#14858 April 16, 23, 30, May 07, 2013.

AFFIDAVIT OF MAILING

STATE OF OREGON
COUNTY OF MULTNOMAH

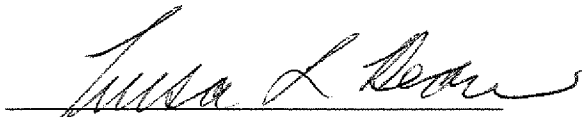
KNOW ALL MEN BY THESE PRESENTS, that on this day, before me, a Notary Public, personally came and appeared APRIL 15, 2013, as Affiant, who after being first duly sworn, upon oath stated:

- 1: My name is Teresa L. Dean, I am over the age of eighteen years. I have personal knowledge of the facts stated below.
- 2: On APRIL 15, 2013, I mailed [a copy of]: NOTICE OF DEFAULT AND ELECTION TO SELL by enclosing the same in an envelope, postage prepaid, and depositing it in a post office or official depository under the care of the United States Postal Service.
- 3: In addition: On APRIL 15, 2013, I mailed NOTICE OF DEFAULT AND ELECTION TO SELL to the person(s) named below by enclosing the same in an envelope, postage prepaid, certified mail, with return receipt requested, and depositing it in a post office or an official depository under the care and custody of the United States Postal Service

The person(s) and their respective, addresses are as follows:


Recipient Name(s): DANIEL J. MOREHOUSE and VALERIE B. MOREHOUSE
Recipient(s) Address: 5241 SHASTA WAY, KLAMATH FALLS, OR 97603
Certified mail return receipt #'s: 7012 2210 0002 6411 8797
7012 2210 0002 6411 8780
File/Loan: Notice of Default – Morehouse – 6

- 4: I have [retained/attached] a copy of the document(s) mailed.

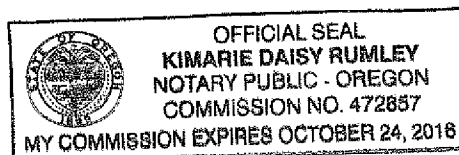


Signature of Affiant

SUBSCRIBED AND SWORN to before me this 15 day of April, 2013

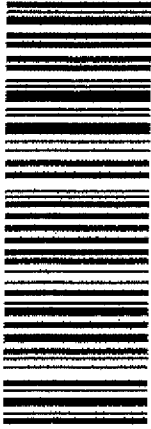


NOTARY PUBLIC in and for the State of Oregon
Residing at: Multnomah County



PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS, FOLDED AT DOTTED LINE

CERTIFIED MAIL™



7012 2210 0002 6411 8797

7012 2210 0002 6411 8797

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$.46
Certified Fee	3.10
Return Receipt Fee (Endorsement Required)	2.55
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.11

Sent To
Street, Apt. No.,
or PO Box No.
City, State, ZIP+4

Daniel J. Morehouse
5241 Shasta Way
Klamath Falls, OR 97603

PS Form 3800, August 2006 See Reverse for Instructions

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Return Receipt for Merchandise ☐ Registered ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

7012 2210 0002 6411 8797

102595-02-M-1540

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Daniel J. Morehouse
5241 Shasta Way
Klamath Falls, OR 97603

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Daniel J. Morehouse
5241 Shasta Way
Klamath Falls, OR 97603

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Return Receipt for Merchandise ☐ Registered ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

7012 2210 0002 6411 8797

102595-02-M-1540

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

*Valerie B. Morehouse
5241 Shaste Way
Klamath Falls, OR 97603*

2. Article Number
(Transfer from service label)

7012 2210 0002 6411 8780

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

*Valerie B. Morehouse
5241 Shaste Way
Klamath Falls, OR 97603*

2. Article Number
(Transfer from service label)

7012 2210 0002 6411 8780

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

Klamath Falls, OR

97603

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Printed Name) C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D. ☐ Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

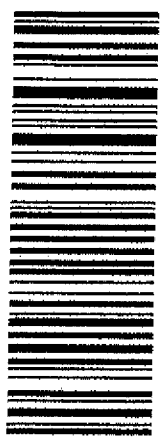
COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Printed Name) C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D. ☐ Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™



7012 2210 0002 6411 8780
7012 2210 0002 6411 8780

**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 1.46
Certified Fee	3.10
Return Receipt Fee (Endorsement Required)	2.55
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 7.11



Sent To *Valerie B. Morehouse*
Street, Apt. No., or PO Box No. *5241 Shaste Way*
City, State, ZIP+4 *Klamath Falls OR 97603*

PS Form 3880, August 2005

See Reverse for Instructions

2013-003821

Klamath County, Oregon

04/10/2013 02:08:37 PM

Fee: \$162.00

**NOTICE OF DEFAULT AND
ELECTION TO SELL;
TRUSTEE'S NOTICE OF SALE**

A TRUE COPY

Susan T. Alterman

Grantor:

Daniel J. Morehouse
Valerie B. Morehouse
5241 Shasta Way
Klamath Falls, OR 97603

Beneficiary:

JPMORGAN CHASE BANK, N.A.

Affects:

Trust Deed recorded as Document No. 2007-011061

After recording return to:

Susan T. Alterman
Kell, Alterman & Runstein, L.L.P.
520 S.W. Yamhill Street, Suite 600
Portland, Oregon 97204-1329

NOTICE OF DEFAULT AND ELECTION TO SELL

AND

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing ("Deed of Trust") given by Daniel Joseph Morehouse and Valerie Bernadette Morehouse, as Grantors, to AmeriTitle Title and Escrow, as Trustee, and Washington Mutual Bank, a federal association, as Beneficiary. The Deed of Trust was recorded on June 19, 2007, as Document No. 2007-011061, Records of Klamath County, Oregon.

In September 2008, JPMorgan Chase Bank, N.A. ("Beneficiary") acquired the Deed of Trust, the promissory note that it secures, and other assets of Washington Mutual Bank from the Federal Deposit Insurance Corporation, acting as receiver for Washington Mutual Bank and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. § 1821(d).

The beneficial interest under the Deed of Trust was assigned by the Federal Deposit Insurance Corporation to U.S. Bank National Association, Trustee of the WAMU 2007-MF-1 Trust by Assignment of Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing recorded October 2, 2012, as Document No. 2012-010951, Records of Klamath County, Oregon. The beneficial interest under the Deed of Trust was further assigned

by U.S. Bank National Association, Trustee of the WAMU 2007-MF-1 Trust to JPMorgan Chase Bank, N.A. by Assignment of Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing recorded on October 2, 2012, as Document No. 2012-010953, Records of Klamath County, Oregon.

The Deed of Trust covers a parcel of land commonly known as 801-811 Washburn Avenue, Klamath Falls, Oregon 97603, and more specifically described as:

Lots 10, 11 and 12, Block 1, MILLS GARDEN, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

By Appointment of Successor Trustee recorded on January 15, 2013, as Document No. 2013-000559, Records of Klamath County, Oregon, Beneficiary appointed Susan T. Alterman, an attorney who is an active member of the Oregon State Bar, as successor trustee of the Deed of Trust.

There is a default in the obligations secured by the Deed of Trust, which consists, in part, of the failure to pay when due the following installments by their due dates:

<u>Date</u>	<u>Amount</u>
July 1, 2012	\$2,444.23
August 1, 2012	\$2,444.23
September 1, 2012	\$2,444.23
October 1, 2012	\$2,444.23
November 1, 2012	\$2,444.23
December 1, 2012	\$2,378.54
January 1, 2013	\$2,378.54
February 1, 2013	\$2,378.54
March 1, 2013	\$2,378.54

By reason of these defaults, Beneficiary has declared the entire unpaid balance of the obligation secured by the Deed of Trust to be due and payable and has elected to sell the property to satisfy the obligation. The principal amount owing is \$275,635.86. In addition to the principal amount owing, interest at the rate of 7.150% is owing from June 2, 2012, until paid, and default interest at the rate of 5.00% is owing from October 10, 2012 until paid. In addition to these amounts, attorney fees, late fees and other costs of collection, including the cost of \$970.00 for a foreclosure guarantee are owing as permitted by law.

WHEREFORE, the undersigned successor trustee will sell the interest in the property which the Grantor had the power to convey at the time of execution by Grantor of the Deed of Trust, by public auction at 10:00 a.m. on Tuesday, September 17, 2013, at the front entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, Klamath County, Oregon.

NOTICE IS FURTHER GIVEN that the Grantor, the Grantor's successors in interest to all or any part of the property, any beneficiary under the subordinate trust deed, and any person having a subordinate lien or encumbrance of record on the property, have the right under ORS 86.753 to have the proceeding dismissed and the Deed of Trust reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees as permitted by law, and by curing any other default complained of in the notice of default, at any time prior to five days before the date last set for the sale.

DATED: April 9, 2013.

Susan T. Alterman

Susan T. Alterman, Successor Trustee
Kell, Alterman & Runstein, L.L.P.
520 S.W. Yamhill Street, Suite 600
Portland, Oregon 97204-1329

STATE OF OREGON)

County of Multnomah)

ss.

This Notice of Default and Election to Sell and Trustee's Notice of Sale was acknowledged before me on April 9, 2013, by Susan T. Alterman as her voluntary act.



Kristi Nolan
Notary Public for Oregon
My Commission Expires 9/6/16

IN THE NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

Plaintiff/Petitioner

vs.

Defendant/Respondent

Hearing Date:

CASE NO:
767269442

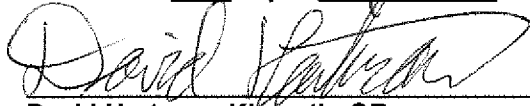
AFFIDAVIT OF SERVICE OF:
**NOTICE OF DEFAULT AND ELECTION TO SELL
AND TRUSTEE'S NOTICE OF SALE**

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

On the **18th day of April, 2013**, at 2:15 PM, at the address of **801 WASHBURN Way, KLAMATH FALLS, Klamath County, OR 97601**; this affiant served the above described documents upon **OCCUPANT** by then and there personally delivering **1** true and correct copy(ies) thereof, by then presenting to and leaving the same with **OCCUPANT Shara Sampson, RESIDENT, An American Indian female approx. 30-35 years of age 5'6"-5'8" in height weighing 180-200 lbs with black hair.**

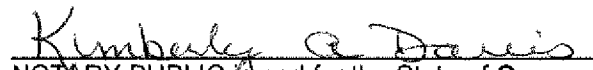
No Information was provided or discovered that indicates that the subjects served are members of the U.S. military.

DATED this 19th day of April, 2013.



David Hartman, Klamath, OR

SUBSCRIBED AND SWORN to before me this 19th day of April, 2013

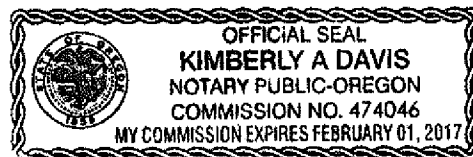

NOTARY PUBLIC in and for the State of Oregon
Residing at: Klamath County
My Commission Expires: 01 Feb 2017



FOR: **Kell Alterman & Runstein,**
LLP
REF: **NOD 767269442**

ORIGINAL AFFIDAVIT OF
SERVICE

Tracking #: **6807007 PDX**



IN THE NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

vs.

Plaintiff/Petitioner

Defendant/Respondent

Hearing Date:

CASE NO:
767269442

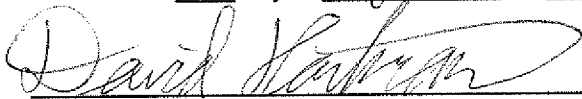
AFFIDAVIT OF SERVICE OF:
**NOTICE OF DEFAULT AND ELECTION TO SELL
AND TRUSTEE'S NOTICE OF SALE**

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

On the **18th day of April, 2013**, at **2:20 PM**, at the address of **803 WASHBURN Way, KLAMATH FALLS, Klamath County, OR 97601**; this affiant served the above described documents upon **OCCUPANT** by then and there personally delivering **1** true and correct copy(ies) thereof, by then presenting to and leaving the same with **OCCUPANT Skylar Rodriguez, RESIDENT, A white female approx. 21-25 years of age 5'6"-5'8" in height weighing 120-140 lbs with brown hair.**

No Information was provided or discovered that indicates that the subjects served are members of the U.S. military.

DATED this 19th day of April, 2013.



David Hartman, Klamath, OR

SUBSCRIBED AND SWORN to before me this 19th day of April, 2013

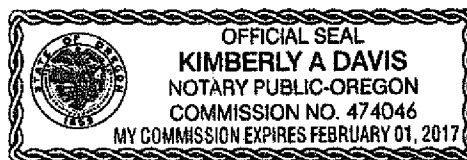
Kimberly A Davis
NOTARY PUBLIC in and for the State of Oregon
Residing at: Klamath County
My Commission Expires: 01 Feb 2017



FOR: **Kell Alterman & Runstein,**
LLP
REF: NOD 767269442

ORIGINAL AFFIDAVIT OF
SERVICE

Tracking #: **6807008 PDX**



IN THE NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

Plaintiff/Petitioner

vs.

Defendant/Respondent

Hearing Date:

CASE NO:
767269442

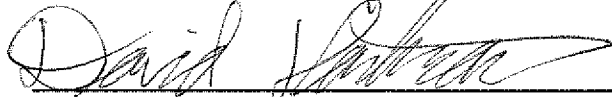
AFFIDAVIT OF SERVICE OF:
**NOTICE OF DEFAULT AND ELECTION TO SELL
AND TRUSTEE'S NOTICE OF SALE**

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

On the **18th day of April, 2013**, at **2:10 PM**, at the address of **805 WASHBURN Way, KLAMATH FALLS, Klamath County, OR 97601**; this affiant served the above described documents upon **OCCUPANT** by then and there personally delivering **1** true and correct copy(ies) thereof, by then presenting to and leaving the same with **OCCUPANT Zarya Toliver, RESIDENT, A Hispanic female approx. 21-25 years of age 5'4"-5'6" in height weighing 120-140 lbs with brown hair.**

No Information was provided or discovered that indicates that the subjects served are members of the U.S. military.

DATED this 19th day of April, 2013.



David Hartman, Klamath, OR

SUBSCRIBED AND SWORN to before me this 19th day of April, 2013

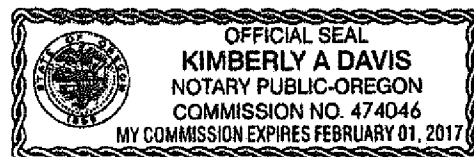
Kimberly A Davis
NOTARY PUBLIC in and for the State of Oregon
Residing at: Klamath County
My Commission Expires: 01 Feb 2017



FOR: **Kell Alterman & Runstein,**
LLP
REF: **NOD 767269442**

ORIGINAL AFFIDAVIT OF
SERVICE

Tracking #: **6807009 PDX**



IN THE NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

vs.

Plaintiff/Petitioner

Defendant/Respondent

Hearing Date:

CASE NO:
767269442

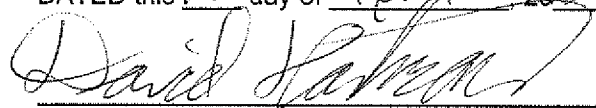
AFFIDAVIT OF SERVICE OF:
**NOTICE OF DEFAULT AND ELECTION TO SELL
AND TRUSTEE'S NOTICE OF SALE**

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

On the **18th day of April, 2013**, at **2:27 PM**, at the address of **807 WASHBURN Way, KLAMATH FALLS, Klamath County, OR 97601**; this affiant served the above described documents upon **OCCUPANT** by then and there personally delivering **1** true and correct copy(ies) thereof, by then presenting to and leaving the same with **OCCUPANT Jeanine Lamb, RESIDENT, A white female approx. 30-35 years of age 5'4"-5'6" in height weighing 140-160 lbs with dyed blue hair and piercings.**

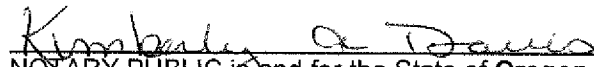
No Information was provided or discovered that indicates that the subjects served are members of the U.S. military.

DATED this 19th day of April, 2013.



David Hartman, Klamath, OR

SUBSCRIBED AND SWORN to before me this 19th day of April, 2013

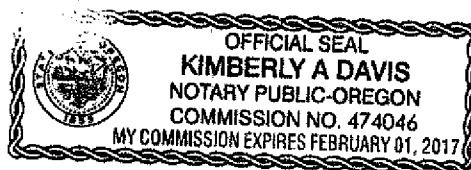

NOTARY PUBLIC in and for the State of Oregon
Residing at: Klamath County
My Commission Expires: 01 Feb 2017



FOR: **Kell Alterman & Runstein,
LLP**
REF: **NOD 767269442**

ORIGINAL AFFIDAVIT OF
SERVICE

Tracking #: **6807010 PDX**



NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

Plaintiff / Petitioner

Cause #: 767269442

vs.

Defendant / Respondent

AFFIDAVIT OF SERVICE OF:

NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

Hearing Date:

Witness Fee Tendered:

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned, a citizen of the United States and over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

Posting

On the date and time of 4/18/2013 2:30 PM this affiant duly posted the above described documents, by then and there personally affixing 1 true and correct copy(ies) thereof in a conspicuous place on the property known as:

809 WASHBURN WY KLAMATH FALLS, OR 97601

DAVID HARTMAN

Printed Name of Process Server and Registration #

David Hartman

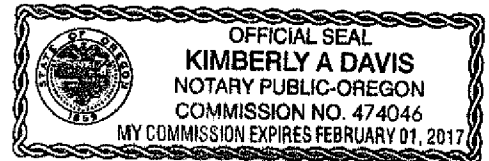
Server Signature

Subscribed and sworn to before me this MAY 1ST 2013

Kimberly A Davis

A Notary Public in the State of Oregon

Residing at Klamath County



ABC Legal Services, Inc.
206 521-9000
Tracking #: 6807011

ORIGINAL
PROOF OF SERVICE

Kell Alterman & Runstein, LLP

NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

Plaintiff / Petitioner

Cause #: 767269442

vs.

Defendant / Respondent

AFFIDAVIT OF SERVICE OF:

NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

Hearing Date:

Witness Fee Tendered:

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned, a citizen of the United States and over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

Posting

On the date and time of 4/21/13 2:35 pm this affiant duly posted the above described documents, by then and there personally affixing 1 true and correct copy(ies) thereof in a conspicuous place on the property known as:

809 WASHBURN WY KLAMATH FALLS, OR 97601

DAVID HARTMAN

Printed Name of Process Server and Registration #

David Hartman

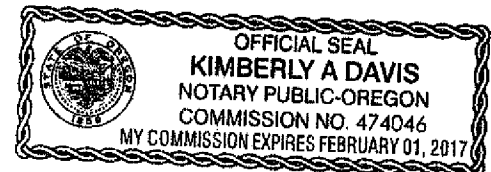
Server Signature

Subscribed and sworn to before me this MAY 1ST 2013

Kimberly A Davis

A Notary Public in the State of Oregon

Residing at Klamath County



ABC Legal Services, Inc.
206 521-9000
Tracking #: 6807011



ORIGINAL
PROOF OF SERVICE

Kell Alterman & Runstein, LLP

IN THE NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

Plaintiff/Petitioner

vs.

Defendant/Respondent

Hearing Date:

CASE NO:
767269442

AFFIDAVIT OF NON SERVICE OF:
**NOTICE OF DEFAULT AND ELECTION TO SELL
AND TRUSTEE'S NOTICE OF SALE**

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, and is competent to be a witness therein.

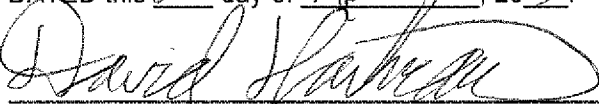
Affiant states s(he) attempted to serve **OCCUPANT** at the address of: **809 WASHBURN WY, KLAMATH FALLS, Klamath County, OR 97601** and was unable to effect service for the following reasons:

4/18/2013 2:30 PM: No Answer at the door, dark inside, quiet inside, no activity inside, no vehicles present, 1st posting to front door.

4/21/2013 2:35 PM: No Answer at the door, dark inside, quiet inside, no activity inside, no vehicles present, 2nd posting to front door

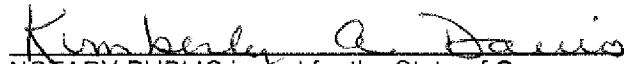
4/23/2013 5:20 PM: No Answer at the door, dark inside, quiet inside, no vehicles present

DATED this 24th day of April, 2013.



David Hartman, Klamath, OR

SUBSCRIBED AND SWORN to before me this 24th day of April, 2013



NOTARY PUBLIC in and for the State of **Oregon**

Residing at: Klamath County

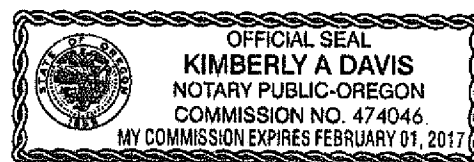
My Commission Expires: 01 Feb 2017



FOR: **Kell Alterman & Runstein,**
LLP
REF: **NOD 767269442**

ORIGINAL AFFIDAVIT OF
NON-SERVICE

Tracking #: **6807011 PDX**



AFFIDAVIT OF MAILING

STATE OF Oregon

County of Multnomah

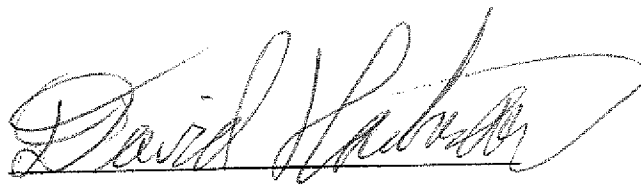
)
)
) Cause No: 767269442
)

I, the undersigned, being first duly sworn, depose and say that I mailed a
true copy of Trustee's Notice of Sale

To OCCUPANT

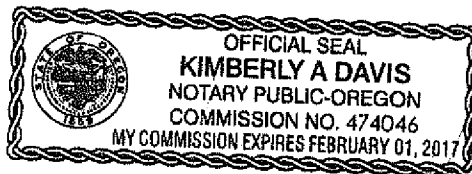
At 809 WASHBURN W
KEO 97601

By placing said documents in a sealed envelope with first class postage thereon
fully prepaid, and deposited in the United States
mail on 4/24/13



ABC LEGAL SERVICES
314 SW Fourth Ave.
Portland, OR 97204
(503) 727-3100

SUBSCRIBED AND SWORN to before me this



IN THE NOTICE OF DEFAULT AND ELECTION TO SELL AND TRUSTEE'S NOTICE OF SALE

vs.

Plaintiff/Petitioner

Defendant/Respondent

Hearing Date:

CASE NO:
767269442

AFFIDAVIT OF SERVICE OF:
**NOTICE OF DEFAULT AND ELECTION TO SELL
AND TRUSTEE'S NOTICE OF SALE**

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

On the **18th day of April, 2013**, at **2:33 PM**, at the address of **811 WASHBURN Way, KLAMATH FALLS, Klamath County, OR 97601**; this affiant served the above described documents upon **OCCUPANT** by then and there personally delivering **1** true and correct copy(ies) thereof, by then presenting to and leaving the same with **OCCUPANT Tina Richardson, RESIDENT, A white female approx. 35-40 years of age 5'4"-5'6" in height weighing 200-220 lbs with blonde hair.**

No Information was provided or discovered that indicates that the subjects served are members of the U.S. military.

DATED this 19th day of April, 2013.

David Hartman

David Hartman, Klamath, OR

SUBSCRIBED AND SWORN to before me this 19th day of April, 2013

Kimberly A Davis

NOTARY PUBLIC in and for the State of Oregon

Residing at: Klamath County

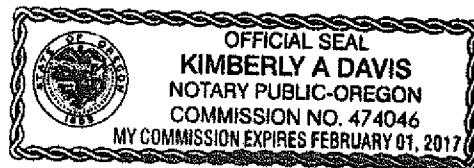
My Commission Expires: 01 Feb 2017



FOR: **Kell Alterman & Runstein,
LLP**
REF: **NOD 767269442**

ORIGINAL AFFIDAVIT OF
SERVICE

Tracking #: **6807012 PDX**



IN THE FORECLOSURE AVOIDANCE MEASURE NOTICE

vs.

Plaintiff/Petitioner

Defendant/Respondent

Hearing Date:

CASE NO:
767269442

AFFIDAVIT OF SERVICE OF:
FORECLOSURE AVOIDANCE MEASURE NOTICE

The undersigned, being first duly sworn, on oath deposes and says: That s(he) is now and at all times herein mentioned was a citizen of the United States, over the age of eighteen, not an officer of a plaintiff corporation, not a party to nor interested in the above entitled action, has the authority to serve pleadings in the State named below, and is competent to be a witness therein.

On the **17th day of April, 2013**, at the address of **5241 SHASTA Way, KLAMATH FALLS, Klamath County, OR 97603**; this affiant served the above described documents upon **DANIEL J. MOREHOUSE** and **VALERIE B. MOREHOUSE** by then and there personally delivering 2 true and correct copy(ies) thereof, by then presenting to and leaving the same with **VALERIE B. MOREHOUSE, NAMED DEFENDANT, A white female approx. 55-65 years of age 5'2"-5'4" in height weighing 120-140 lbs with blonde hair.**

No Information was provided or discovered that indicates that the subjects served are members of the U.S. military.

DATED this 17th day of April, 2013.

David Hartman
David Hartman, Klamath, OR

SUBSCRIBED AND SWORN to before me this 17th day of April, 2013

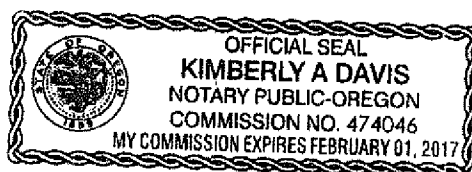
Kimberly A Davis
NOTARY PUBLIC in and for the State of Oregon
Residing at: Klamath County
My Commission Expires: 01 Feb 2017



FOR: **Kell Alterman & Runstein, LLP**
REF: **FAMN 767269442**

ORIGINAL AFFIDAVIT OF
SERVICE

Tracking #: **6807013 PDX**



AFFIDAVIT OF MAILING

STATE OF OREGON
COUNTY OF MULTNOMAH

KNOW ALL MEN BY THESE PRESENTS, that on this day, before me, a Notary Public, personally came and appeared MAY 17, 2013, as Affiant, who after being first duly sworn, upon oath stated:

1: My name is Teresa L. Dean, I am over the age of eighteen years. I have personal knowledge of the facts stated below.

2: On April 23, 2013, I mailed via First Class mail [a copy of]: FORECLOSURE AVOIDANCE MEASURE NOTICE by enclosing the same in an envelope, postage prepaid, and depositing it in a post office or official depository under the care of the United States Postal Service.

3: In addition: On APRIL 23, 2013, I mailed FORECLOSURE AVOIDANCE MEASURE NOTICE to the person(s) named below by enclosing the same in an envelope, postage prepaid, certified mail, with return receipt requested, and depositing it in a post office or an official depository under the care and custody of the United States Postal Service.

The person(s) and their respective, addresses are as follows:

Recipient Name(s): DANIEL J. MOREHOUSE and VALERIE B. MOREHOUSE

Recipient(s) Address: 5241 SHASTA WAY, KLAMATH FALLS, OR 97603

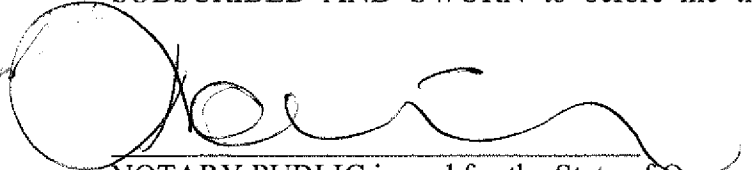
Certified mail return receipt #'s: 7012 2210 0002 6411 8841

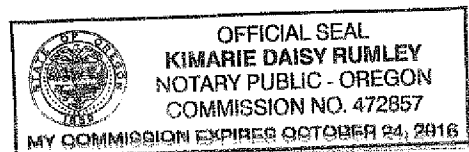
File/Loan: Notice of Default – Morehouse – 6

4: I have [retained/attached] a copy of the document(s) mailed.


Signature of Affiant

SUBSCRIBED AND SWORN to before me this 17 day of 5, 2013


NOTARY PUBLIC in and for the State of Oregon
Residing at: Multnomah County



SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Daniel J. Morehouse
Valerie B. Morehouse
5241 Shasta Way
Klamath Falls, OR 97603

2. Article Number
(Transfer from service label)

7012 2210 0002 6411 8841

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Daniel J. Morehouse
Valerie B. Morehouse
5241 Shasta Way
Klamath Falls, OR 97603

2. Article Number
(Transfer from service label)

7012 2210 0002 6411 8841

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

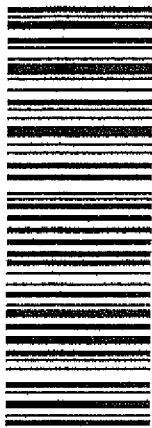
COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Printed Name) C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type ☒ Certified Mail ☐ Express Mail ☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™



7012 2210 0002 6411 8841

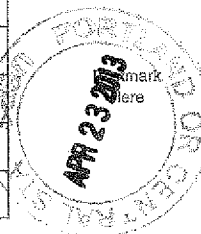
7012 2210 0002 6411 8841

**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$.46
Certified Fee	3.10
Return Receipt Fee (Endorsement Required)	2.55
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.11



Sent to Daniel J. + Valerie B. Morehouse
Street, Apt. No., or PO Box No. 5241 Shasta Way
City, State, ZIP+4 Klamath Falls, OR 97603

PS Form 3800, August 2006

See Reverse for Instructions

Morehouse
Morehouse
5241 Shasta Way
Klamath Falls, OR 97603

**FORECLOSURE AVOIDANCE MEASURE NOTICE
("NOTICE")**

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

Homeowner/Grantor:	Daniel J. Morehouse Valerie B. Morehouse
Lender/Beneficiary:	JPMorgan Chase Bank, N.A.*
Property Address:	801-811 Washburn Avenue, City of Klamath Falls, Klamath County, Oregon

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):

This is the foreclosure of a commercial trust deed. Section 4a(4) of Chapter 112, Or Laws 2012, requires the Attorney General by rule to specify a form for and the content of the Foreclosure Avoidance Measure Notice. The Attorney General has established this form of Notice for "any beneficiary seeking to foreclose a residential trust deed pursuant to ORS 86.705 to 86.795." OAR 137-120-0010. The Attorney General has not specified a form of notice for a beneficiary who is foreclosing a commercial trust deed. This Notice is therefore not required as part of this commercial trust deed foreclosure.

- ☐ 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

* In September 2008, JPMorgan Chase Bank, N.A. ("Beneficiary") acquired the Deed of Trust, the promissory note that it secures, and other assets of Washington Mutual Bank from the Federal Deposit Insurance Corporation, acting as receiver for Washington Mutual Bank and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. § 1821(d). The beneficial interest under the Deed of Trust was assigned by the Federal Deposit Insurance Corporation to U.S. Bank National Association, Trustee of the WAMU 2007-MF-1 Trust by Assignment of Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing recorded October 2, 2012, as Document No. 2012-010951, Records of Klamath County, Oregon. The beneficial interest under the Deed of Trust was further assigned by U.S. Bank National Association, Trustee of the WAMU 2007-MF-1 Trust to JPMorgan Chase Bank, N.A. by Assignment of Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing recorded on October 2, 2012, as Document No. 2012-010953, Records of Klamath County, Oregon.

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

NOT APPLICABLE – Commercial Trust Deed Foreclosure

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):


NOT APPLICABLE – Commercial Trust Deed Foreclosure

Your property is currently set for sale on **Tuesday, September 17, 2013, at 10:00 a.m. at the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Klamath County, Oregon.**

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. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service online at 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.

By:


Susan T. Alterman, OSB No. 870815
Attorney for Beneficiary
JPMorgan Chase Bank, N.A.

Date:

9.9.13

AFTER RECORDING RETURN TO:
Susan T. Alterman
Kell, Alterman & Runstein, L.L.P.
520 SW Yamhill, Suite 600
Portland, OR 97204

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

Grantor:	Daniel J. and Valerie B. Morehouse
Beneficiary:	JPMorgan Chase Bank, N.A.
Trustee:	Susan T. Alterman
Property Address:	Legal Description attached as Exhibit A
Instrument/Recording No./ Date or Legal Description	See Above

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

(1) I am one of the attorneys for Beneficiary.

(2) I certify that the beneficiary and the trustee as of this date are the beneficiary and trustee named above.

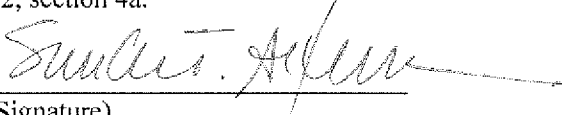
(3) On the date shown and in the manner described on the attached proof of service and in accordance with ORS 86.740, I caused to be served on the grantor written notice that explains in plain language that:

☒ 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.


(Signature)
Susan T. Alterman, OSB No. 870815

State of Oregon)
County of Multnomah)

Signed and sworn to (or affirmed) before me this ____ day of July, 2013 by Susan T. Alterman.

Notary Public for Oregon
My commission expires: _____

EXHIBIT A

LEGAL DESCRIPTION

Lots 10, 11 and 12, Block 1, MILLS GARDEN, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon

APN: R443158

AFFIDAVIT OF MAILING

STATE OF OREGON
COUNTY OF MULTNOMAH

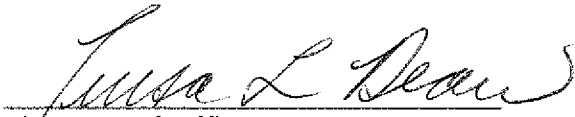
KNOW ALL MEN BY THESE PRESENTS, that on this day, before me, a Notary Public, personally came and appeared APRIL 17, 2013, as Affiant, who after being first duly sworn, upon oath stated:

- 1: My name is Teresa L. Dean, I am over the age of eighteen years. I have personal knowledge of the facts stated below.
- 2: On APRIL 17, 2013, I mailed FORECLOSURE AVOIDANCE MEASURE NOTICE to the person(s) named below by enclosing the same in an envelope, postage prepaid, certified mail, with return receipt requested, and depositing it in a post office or an official depository under the care and custody of the United States Postal Service

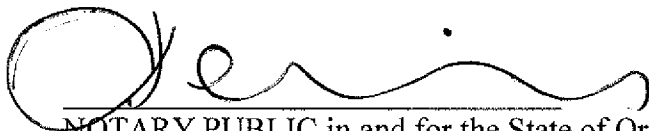
The person(s) and their respective, addresses are as follows:

Recipient Name(s): ATTORNEY GENERAL OF OREGON
Recipient(s) Address: 1162 COURT ST NE, SALEM, OR 97301
Certified mail return receipt #'s: 7012 2210 0002 6411 8827
File/Loan: Notice of Default – Morehouse – 6

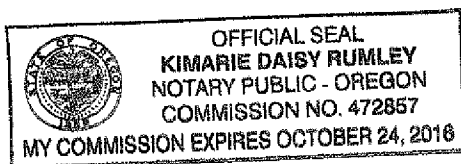
- 4: I have [retained/attached] a copy of the document(s) mailed.


Signature of Affiant

SUBSCRIBED AND SWORN to before me this 17 day of April, 2013



NOTARY PUBLIC in and for the State of Oregon
Residing at: Multnomah County



SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

*Attorney General of Oregon
1162 Court St NE
Salem, OR 97301*

2. Article Number

(Transfer from service label)

7012 2210 0002 6411 8827

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15-40

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

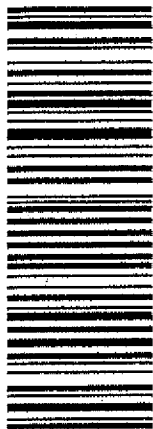
☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™



7012 2210 0002 6411 8827

7012 2210 0002 6411 8827

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage

\$ 4.16

Certified Fee

3.10

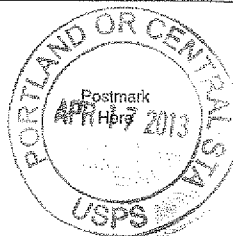
Return Receipt Fee
(Endorsement Required)

2.55

Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees

\$ 6.11



Sent To

Street, Apt. No.,
or PO Box No.

City, State, ZIP+4

*Attorney General of Oregon
1162 Court St NE
Salem, OR 97301*

PS Form 3800, August 2006

See Reverse for Instructions

*Attorney General of Oregon
1162 Court St NE
Salem, OR 97301*

*Kell, Alterman + Runstein
520 SW Yamhill St #600
Portland, OR 97204*

**FORECLOSURE AVOIDANCE MEASURE NOTICE
("NOTICE")**

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

Homeowner/Grantor:	Daniel J. Morehouse Valerie B. Morehouse
Lender/Beneficiary:	JPMorgan Chase Bank, N.A.
Property Address:	801-811 Washburn Avenue, City of Klamath Falls, Klamath County, Oregon

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):

This is the foreclosure of a commercial trust deed. Section 4a(4) of Chapter 112, Or Laws 2012, requires the Attorney General by rule to specify a form for and the content of the Foreclosure Avoidance Measure Notice. The Attorney General has established this form of Notice for "any beneficiary seeking to foreclose a residential trust deed pursuant to ORS 86.705 to 86.795." OAR 137-120-0010. The Attorney General has not specified a form of notice for a beneficiary who is foreclosing a commercial trust deed. This Notice is therefore not required as part of this commercial trust deed foreclosure.

- ☐ 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

In September 2008, JPMorgan Chase Bank, N.A. ("Beneficiary") acquired the Deed of Trust, the promissory note that it secures, and other assets of Washington Mutual Bank from the Federal Deposit Insurance Corporation, acting as receiver for Washington Mutual Bank and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. § 1821(d). The beneficial interest under the Deed of Trust was assigned by the Federal Deposit Insurance Corporation to U.S. Bank National Association, Trustee of the WAMU 2007-MF-1 Trust by Assignment of Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing recorded October 2, 2012, as Document No. 2012-010951, Records of Klamath County, Oregon. The beneficial interest under the Deed of Trust was further assigned by U.S. Bank National Association, Trustee of the WAMU 2007-MF-1 Trust to JPMorgan Chase Bank, N.A. by Assignment of Deed of Trust, Security Agreement, Assignment of Leases and Rents and Fixture Filing recorded on October 2, 2012, as Document No. 2012-010953, Records of Klamath County, Oregon.

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

NOT APPLICABLE – Commercial Trust Deed Foreclosure

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):

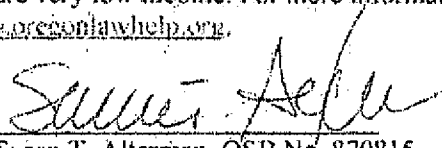
NOT APPLICABLE – Commercial Trust Deed Foreclosure

Your property is currently set for sale on Tuesday, September 17, 2013, at 10:00 a.m. at the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Klamath County, Oregon.

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. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service online at 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.

By:


Susan T. Alterman, OSB No. 870815
Attorney for Beneficiary
JPMorgan Chase Bank, N.A.

Date:

4.9.13