

152 2073713  
**RECORDING COVER SHEET**  
Pursuant to ORS 205.234

**2013-009389**  
Klamath County, Oregon  
08/15/2013 11:27:05 AM  
Fee: \$142.00

After recording return to:

Northwest Trustee Services, Inc.  
As successor trustee  
Attention: Amy Rigsby  
P.O. Box 997  
Bellevue, WA 98009-0997

1. AFFIDAVIT OF MAILING – NOTICE OF FORECLOSURE
2. NOTICE OF FORECLOSURE
3. AFFIDAVIT OF MAILING – TRUSTEE’S NOTICE OF SALE
4. TRUSTEE’S NOTICE OF SALE
5. AFFIDAVIT OF MAILING – FORECLOSURE AVOIDANCE MEASURE  
NOTICE
6. FORECLOSURE AVOIDANCE MEASURE NOTICE
7. PROOF OF SERVICE
8. AFFIDAVIT OF PUBLICATION

**Original Grantor(s) on Trust Deed: Richard Crouley**

**Beneficiary: Jaret Wright, a married man as his sole and seperate property**

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

152-F

**AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE**

STATE OF WASHINGTON, County of KING) ss:

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

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

I gave notice of the sale of the real property described in the attached Notice of Foreclosure as required by Section 20 of Chapter 19, Oregon Laws 2008 ("Bill") by mailing a copy 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 address, to-wit:

See Attached Exhibit A

Said persons include (a) the grantor in the trust deed, (b) 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 to the occupant residing in the Property.

Each of the notices so mailed was certified to be a true copy of the original Notice of Foreclosure, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 5-1-13. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded. The form of the notice complies with Sections 20 and 21 of the Bill and a copy is enclosed with this affidavit.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

Joshua Egts  
Joshua Egts

I certify that I know or have satisfactory evidence that Joshua Egts is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5-1-13

**AFFIDAVIT OF MAILING NOTICE OF  
FORECLOSURE**  
**RE: Trust Deed from**  
**Crouley, Richard**  
**Grantor**  
**to**  
**Northwest Trustee Services, Inc.,**  
**Trustee**  
**File No. 9121.20001**

After recording return to:  
Northwest Trustee Services, Inc.  
Attn: Amy Rigbsby  
P.O. Box 997  
Bellevue, WA 98009-0997

Marie L. Galaviz  
NOTARY PUBLIC in and for the State of  
Washington, residing at King  
My commission expires 2-15-17

**MARIE L. GALAVIZ**  
**STATE OF WASHINGTON**  
**NOTARY PUBLIC**  
**MY COMMISSION EXPIRES**  
**02-15-17**

**EXHIBIT A**

Richard Crouley  
2701 South Susan  
Santa Ana, CA 92704

Richard Crouley  
30782 Calle Moraga  
Laguna Niguel, CA 92677-5503

9121.20001  
Amy Rigsby

**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:**

Vacant Land  
Klamath, 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 05/01/2013 to payoff your mortgage was \$87,641.00. The amount you must now pay to payoff your loan 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 (866) 254-5790 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:

Northwest Trustee Services, Inc.  
PO Box 997  
Bellevue, WA 98009-0997

**THIS IS WHEN AND WHERE YOUR PROPERTY**  
**WILL BE SOLD IF YOU DO NOT TAKE ACTION: 09/12/13 at 10:00 AM inside**  
**the 1st floor lobby of the Klamath County Courthouse, 316 Main Street,**  
**Klamath Falls OR**

**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 866-254-5790 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 phone number of an organization near you, please call the statewide phone contact number at **800-SAFENET (800-723-3638)**.

You may also wish to talk to a lawyer. If you need help finding 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 Web site at: [www.osbar.org](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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Date: 05/01/2013

By Amy Rigsby  
Its Assistant Vice President  
Trustee Telephone Number: 425-586-1900  
9121.20001/Crouley, Richard

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**

STATE OF WASHINGTON, County of KING) ss:

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

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain 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 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 address, to-wit:

Occupant(s)  
Vacant Land  
Klamath, OR 97601

Running Y Ranch Resort Owners Association  
c/o Curt Heimuller, Registered Agent  
5115 Running Y Road  
Klamath Falls, OR 97601

Running Y Ranch Resort Owners Association  
c/o Ed Onimus  
P.O. Box 1215  
Redmond, OR 97756

Running Y Ranch Resort Owners Association  
c/o Jeld-Wen Communities  
P.O. Box 1215  
Redmond, OR 97756

Richard Crouley  
30782 Calle Moraga  
Laguna Niguel, CA 92677-5503

Richard Crouley  
2701 South Susan  
Santa Ana, CA 92704

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 5-2-13. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

  
**Joshua Egts**

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**

**RE: Trust Deed from  
Crouley, Richard**

**Grantor**

**to**

**Northwest Trustee Services, Inc.,**

**Trustee**

**File No. 9121.20001**

**After recording return to:**

**Northwest Trustee Services, Inc.**

**Successor by merger to Northwest Trustee Services, PLLC**

**(fka Northwest Trustee Services, LLC)**

**Attn: Amy Rigsby**

**P.O. Box 997**

**Bellevue, WA 98009-0997**

STATE OF WASHINGTON     )  
  ) ss.  
COUNTY OF KING         )

I certify that I know or have satisfactory evidence that Joshua Egts is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5-2-13

MARIE L. GALAVIZ  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
02-15-17

Marie L. Galaviz  
NOTARY PUBLIC in and for the State of  
Washington, residing at King  
My commission expires 2-15-17

## TRUSTEE'S NOTICE OF SALE

File No. 9121.20001

Reference is made to that certain trust deed made by Richard Crouley, as grantor, to Ticor Title Company of California, as trustee, in favor of Jaret Wright, a married man as his sole and separate property, as beneficiary, dated 03/31/09, recorded 04/17/09, in the mortgage records of Klamath County, Oregon, as 2009-005369, covering the following described real property situated in said county and state, to wit:

Lot 286 of Plat of Running Y Resort Phase 3, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon

PROPERTY ADDRESS: Vacant Land  
Klamath, OR 97601

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: unpaid principal balance of \$59,700.00 due 4/1/2010 pursuant to the terms of the note and deed of trust, with interest due thereon at a rate of 12 percent per annum beginning 6/1/2009; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: unpaid principal balance of \$59,700.00 due 4/1/2010 pursuant to the terms of the note and deed of trust, with interest due thereon at a rate of 12 percent per annum beginning 6/1/2009; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on **September 12, 2013** at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, [www.northwesttrustee.com](http://www.northwesttrustee.com). Notice is further given that any person named in ORS 86.753 has the right, at any time prior to one day before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed paid off by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.



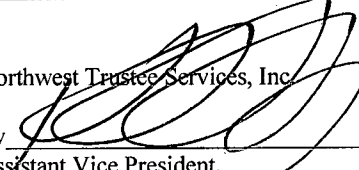
In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective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

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The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

Dated: 5-1, 2013

Northwest Trustee Services, Inc.

By   
Assistant Vice President,  
Northwest Trustee Services, Inc.

For further information, please contact:

Amy Rigsby  
Northwest Trustee Services, Inc.  
P.O. Box 997  
Bellevue, WA 98009-0997  
(425) 586-1900  
File No.9121.20001/Crouley, Richard

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

\_\_\_\_\_  
By Authorized Signer

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

## AFFIDAVIT OF MAILING FORECLOSURE AVOIDANCE MEASURE NOTICE

STATE OF WASHINGTON, County of KING) ss:

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

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

I gave notice of the sale of the real property described in the attached Foreclosure Avoidance Measure Notice by mailing a copy 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 address, to-wit:

Richard Crouley  
30782 Calle Moraga  
Laguna Niguel, CA 92677-5503


Richard Crouley  
2701 South Susan  
Santa Ana, CA 92704

Said persons include (a) the grantor in the trust deed, (b) 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 to the occupant residing in the Property.

Each of the notices so mailed was certified to be a true copy of the original Foreclosure Avoidance Measure Notice, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 5-8-13. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded.

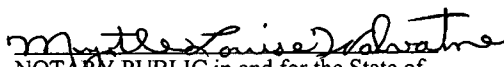
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON )  
COUNTY OF KING ) ss.

  
Christina Koster

I certify that I know or have satisfactory evidence that Christina Koster is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5-8-13

  
NOTARY PUBLIC in and for the State of  
Washington, residing at King Co.  
My commission expires 3-9-15

### AFFIDAVIT OF MAILING FORECLOSURE AVOIDANCE MEASURE NOTICE

RE: Trust Deed from  
Crouley, Richard

Grantor

to

Northwest Trustee Services, Inc.,  
Trustee

File No. 9121.20001

After recording return to:  
Northwest Trustee Services, Inc.  
Attn: Amy Rigsby  
P.O. Box 997  
Bellevue, WA 98009-0997

MYRTLE LOUISE WALVATNE  
STATE OF WASHINGTON  
NOTARY PUBLIC  
MY COMMISSION EXPIRES  
03-09-15

**FORECLOSURE AVOIDANCE MEASURE NOTICE**

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

Homeowner/Grantor:	Richard Crouley
Lender/Beneficiary:	Jaret Wright
Property Address:	Vacant Land, Klamath, 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):

This is not a residential Deed of Trust as defined by ORS 86.705

- ☐ 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):

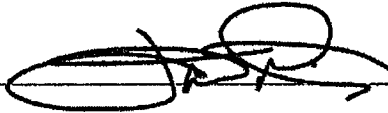
APPENDIX TO  
OAR 137-120-0020

Your property is currently set for sale on September 12, 2013 at 10:00 AM local (time/date) at inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street Klamath Falls (location). 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).

Jaret Wright

By: \_\_\_\_\_



Date: 05/01/2013

**FEI, LLC**  
**Affidavit of Posting and Service**

State of Oregon  
County of Klamath

KENT PEDERSON, being sworn, says:

- That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale:
- That my business address is 1135 Pine Street, Klamath Falls, OR.
- That I posted a copy of the Notice of Trustee's Sale on the parcel of land described in the attached Notice of Trustee's Sale, commonly referred to as Vacant Land, Klamath, OR 97601 in a conspicuous place on:
  - 1st Attempt: Sunday, May 5, 2013 at 05:23 pm
  - 2nd Attempt: Thursday, May 9, 2013 at 08:40 am
  - 3rd Attempt: Sunday, May 12, 2013 at 09:50 am

Signed in Klamath County, Oregon by:

Signature

Date

[Signature]  
5/14/13

State of Oregon

County of

Klamath

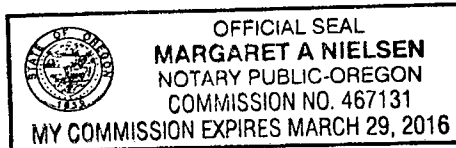
On this 14<sup>th</sup> day of May in the year of 2013, before me a Notary Public, Personally appeared Kent Pedersen, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

Notary Public for Oregon:

Residing at:

Commission expires:

Margaret A. Nielsen  
Klamath  
3-29-16



07493625

1002.248406  
9121.20001

Northwest Trustee Services, Inc.

## STATEMENT OF PROPERTY CONDITION

### Occupancy:

☐ Occupied

☒ Vacant

### Type of Dwelling:

☐ Single Family

☐ Condominium

☐ Apartment Bldg

☐ Commercial Bldg

☐ Mobile Home

☒ Vacant Land

☐ Multi-Family: Number of Units: \_\_\_\_\_

### Property Condition:

#### Damage:

☐ Fire

☐ Vandalism

☐ Other

Describe: \_\_\_\_\_

Undeveloped

### Landscape:

☐ Good

☐ Poor

### Other:

☐ Property Address Discrepancies

☐ Code Enforcement Notices

☐ Livestock

☐ For Sale Sign, By \_\_\_\_\_

Comments: \_\_\_\_\_

#### Disclaimer:

Foreclosure Expeditors/Initiators, LLC provides the information herein as a courtesy. That information is obtained from field service representatives possessing varying degrees of knowledge and sophistication in the observance and reporting of real property conditions and should not be relied upon in lieu of the lender's or servicer's regular property inspections for the property. No guaranty, warranty or representation of any kind, expressed or implied, is made concerning the accuracy, completeness or correctness of the matters reported upon by FEI's representatives herein. Foreclosure Expeditors/Initiators, LLC, its affiliates, officers, directors, employees, or agents are neither responsible nor liable for any direct, indirect, incidental, consequential special, punitive, exemplary or other damages arising out of or relating in any way to the content or information contained in this Statement of Property Condition.



07493625

1002.248406  
9121.20001

Northwest Trustee Services, Inc.

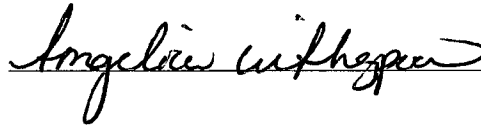
**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT**  
**(In Lieu of Personal Service)**

STATE OF WASHINGTON, County of KING) ss:

I, Angelica Witherspoon the undersigned, being first duly sworn, depose and say and certify that:

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

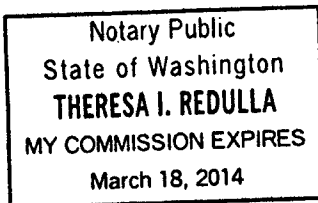
On May 16, 2013 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 2701 South Susan, Santa Ana, CA 92701 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

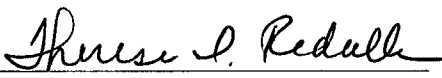


STATE OF WASHINGTON       )  
  ) ss.  
COUNTY OF KING         )

I certify that I know or have satisfactory evidence that Angelica Witherspoon is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5-16-13



  
NOTARY PUBLIC in and for the State of  
Washington, residing at Ken  
My commission expires 3-18-14

9121.20001 / Crouley, Richard  
Amy Rigbsby

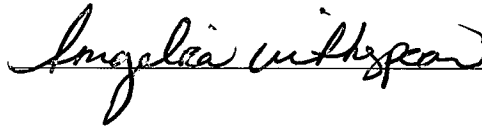
**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT  
(In Lieu of Personal Service)**

STATE OF WASHINGTON, County of KING) ss:

I, Angelica Witherspoon the undersigned, being first duly sworn, depose and say and certify that:

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

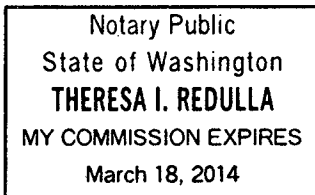
On May 16, 2013 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 30782 Calle Moraga, Laguna Niguel, CA 92677 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

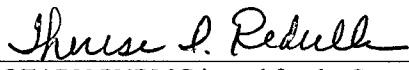


STATE OF WASHINGTON           )  
  ) ss.  
COUNTY OF KING                )

I certify that I know or have satisfactory evidence that Angelica Witherspoon is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5-16-13



  
NOTARY PUBLIC in and for the State of  
Washington, residing at King  
My commission expires 3-18-14

9121.20001 / Crouley, Richard  
Amy Rigsby



**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#14966 SALE CROULEY

#1002.248406

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:

06/11/2013 06/18/2013 06/25/2013 07/02/2013

Total Cost: \$1250.30

*Linda Culp*

Subscribed and sworn by Linda Culp before me on:  
2nd day of July in the year of 2013

*Debra A Gribble*

Notary Public of Oregon  
My commission expires on May 15, 2016



**OFFICIAL SEAL  
DEBRA A GRIBBLE  
NOTARY PUBLIC - OREGON  
COMMISSION NO. 468355  
My Commission Expires MAY 15, 2016**

**TRUSTEE'S NOTICE OF SALE File No. 9121.20001**

Reference is made to that certain trust deed made by Richard Crouley, as grantor, to Ticor Title Company of California, as trustee, in favor of Jaret Wright, a married man as his sole and separate property, as beneficiary, dated 03/31/09, recorded 04/17/09, in the mortgage records of Klamath County, Oregon, as 2009-005369, covering the following described real property situated in said county and state, to wit: Lot 286 of Plat of Running Y Resort Phase 3, according to the official plat thereof on file in the office of the county clerk of Klamath County, OREGON PROPERTY ADDRESS: Vacant Land Klamath, OR 97601

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: unpaid principal balance of \$59,700.00 due 4/1/2010 pursuant to the terms of the note and deed of trust, with interest due thereon at a rate of 12 percent per annum beginning 6/1/2009; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: unpaid principal balance of \$59,700.00 due 4/1/2010 pursuant to the terms of the note and deed of trust, with interest due thereon at a rate of 12 percent per annum beginning 6/1/2009; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on September 12, 2013 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website,

[www.northwesttrustee.com](http://www.northwesttrustee.com). Notice is further given that any person named in ORS 86.753 has the right, at any time prior to one day before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed paid off by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com). For further information, please contact: Amy Rigby Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 425-586-1900 Crouley, Richard (TS# 9121.20001) 1002.248406-File No. #14966 June 11, 18, 25, July 02, 2013.