BLBE OPART OF ANY STEVENS-N	ESS FORM MAY BE REPRODUCED IN ANY FORM OR BY AN	Y ELECTRONIC OR MECHANICAL MEANS.
AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE		2013-009769 Klamath County, Oregon
Lukhbir Gill and Christina Gill PO Box 1980		08/26/2013 03:12:22 PM Fee: \$107.00
Windsor, CA 95492-1980	<u></u>	
Grantor's Name and Address James R. Uerlings		
803 Main Street, Ste 201	SPACE RESER	VED
Klamath Falls, OR 97601 Trustee's Name and Address	FOR RECORDER'S I	USE
Washington Federal 803 Main Street		_
Klamath Falls, OR 97601 Beneficiary's Name and Address		
After recording, return to (Name and Address): James R. Uerlings		_ //
803 Main Street, Ste 201		
Klamath Falls, OR 97601	+ (^
STATE OF OREGON, County ofKlamath) ss.	
I,Julie A. Stenkamp At all times hereinafter mentioned, I was and no	w am a resident of the State of Oregon, a	duly sworn, depose, and say:
eighteen years, and not the beneficiary named in the a	attached original notice of sale given und	ler the terms of that certain deed
described in the notice of sale. I gave notice of the sale of the real property des	cribed in the attached trustee's Notice of	Sale by mailing copies thereof by
both first class and certified mail with return receipt requ	ested to each of the following named pers	ons (or their legal representatives,
where so indicated) at their respective last known address		dress
See Exhibit A, attached hereto an	~ ~ ~	
	, , , , , , , , , , , , , , , , , , , ,	
		~ 1
	, ,	
These persons include (a) the granter 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 any other state agency, having a lien or interest subsequ	has actual notice; (c) any person, including to the trust deed, if the lien or interest	ng the Department of Revenue or
ciary has actual notice of the lien or interest; (d) any person	son requesting notice as set forth in ORS 8	6.785; and (e) if the owner of the
subject real property dies and the property is also subject the transfer on death deed.*	to a transfer on death deed, the beneficiary	or beneficiaries designated under
Each of the notices so mailed was certified to be James R. Uerlings	a true copy of the original notice of sale l	oy
copy was mailed in a sealed envelope, with postage them	, attorney for the truste	e named in the notice. Each such
copy was mailed in a sealed envelope, with postage there at	ril 24, 2013	pect to each person listed above,
one such notice was mailed with postage thereon sufficients was mailed with a proper form to request and obtain a re-	turn receipt, with postage thereon in an an	nount sufficient to accomplish the
same. Each such notice was mailed after the Notice of D	efault and Election to Sell described in the	e notice of sale was recorded.
As used herein, the singular includes the plural, t as any other person owing an obligation, the performance	e of which is secured by the trust deed, th	e words "trustee" and "beneficia-
ry" include their respective successors in interest, if any	"person" includes a business or other en	tity, and all grammatical changes
shall be made so that this instrument shall apply equally OFFICIAL SEAL		
JENNIFER R PAGAN NOTARY PUBLIC - OREGON STON	ED AND SWORN TO before me on	8
	ED AND SWORN TO before me on Julie A. Stenkamp	August 22, 2013
MY COMMISSION EXPIRES APRIL 19, 2016	_ S/	
	Public for Oregon – My commission exp	. // // 2 //
* More than one form of affidavit may be used when the parties are gumerous o		pires

* More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date. Pursuant to ORS 86.740(2), a notice served by mail i accordance with ORS 86.740(1) is effective when the notice is mailed.
PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

Exhibit A

Persons and/or Entities to Whom a Trustee's Notice of Sale was Mailed Via First Class and Certified Mail (Return Receipt Requested)

Name

Address

Lukhbir Gill

PO Box 1980

Windsor, CA 95492-1980

Christina Gill

PO Box 1980

Windsor, CA 95492-1980

Lukhbir and Christina Gill as Trustees of the Gill Family 2004 Revocable Trust

1400 N Dutton Avenue, Ste 4

Santa Rosa, CA 95401

Lukhbir and Christina Gill as Trustees of the Gill Family 2004 Revocable Trust PO Box 1980

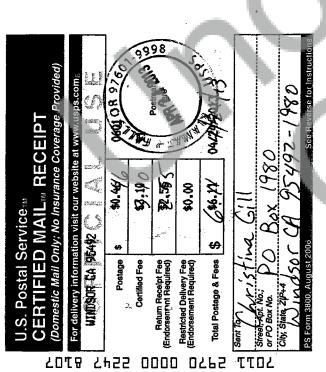
Windsor, CA 95492-1980

Running Y Ranch Resort Owners Association Attn: Curt Heimuller 5115 Running Y Road Klamath Falls, OR 97601

Running Y Ranch Resort Owners Association PO Box 1215

Redmond, OR 97756

Attn: Ed Onimus



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Return Receipt Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required)

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Postage Certified Fee

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Po Box 1980

Smeel Apt No. Pr A. C. III

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City, State, ZIP+4

(Domestic Mail Only; No Insurance Coverage Provided

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CERTIFIED MAIL™ RECEIP1

U.S. Postal Servicera

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

MINISTER CAP-95494

	Proposition of the Contract of		A CONTRACTOR OF THE CONTRACTOR
SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY	SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
 Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse 	A Signatule Addinssee	 Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. Print your name and address on the reverse 	A. Signakure D. Agent A. Addresse
so that we can return the card to you. Attach this card to the back of the malipiece, or on the front if space permits.	B. Received by (Printed Name) C. Date of Delivery	# * • • • • • • • • • • • • • • • • • • •	B. Received by Printed Name) C. Date of Deliver
Mristina Adressed to:	D. is delivery address different from from 17 D Yes If YES, enter delivery address below: D No	1. Article Addressed to:	D. Ageil pary address afficient from Item 17 ES, enter delivery address below: No
PO Box 1980	DSON	Po Box 1980	1 2000 1 2000
Windsor, CA 95492-1980 1	3. Seprice Type C > 5 6 4 A Seprice Type C > 5 6 4 A Seprice Type C > 5 6 4 A Seprice Type C > 5 6 A Seprice Type	"Windsor, CA 95492-1980"	3. Seyvice TVDS
	D Registered D Return Receipt for Merchandise D Insured Mail D.O.D.		✓ ☐ Registered ☐ Return Receipt for Merchandis ☐ Insured Mall ☐ C.O.D.
	4. Restricted Delivery? (Extra Fee)		4. Restricted Delivery? (Extra Fee)
Transfer from service leben 7011 2970	7011 2970 0000 2247 8107	2. Article Number	7011 2970 0000 2247 8114

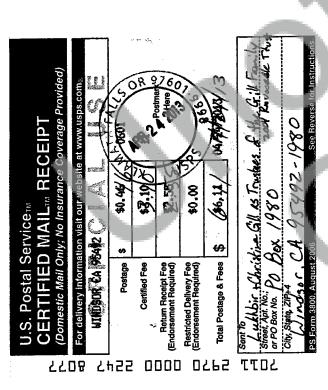
102595-02-M-15

Domestic Return Receipt

102595-02-M-1540 PS Form 3811, February 2004

Domestic Return Receipt

3 Form 3811, February 2004



	COMPLETE THIS SECTION ON DELIVERY	A. Signatifies	B. Redelved by (Printed Name) C. Date of Delivery	D. is delivery additional definition of the property of No.	in the definition and the second and	NIN STATE OF THE S	(20)	3. (Septice Type Contified Mail DExpress Mail	☐ Registered ☐ Return Receipt for Merchandise ☐ Insured Mail ☐ C.O.D.	
S. William Control of the Control of	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:	Lukhijir + Christina Gill	as Trushees of the Gill Family	2004 Revocable Trust	PO BOX 1980	Windsor, CA 95492-1980	

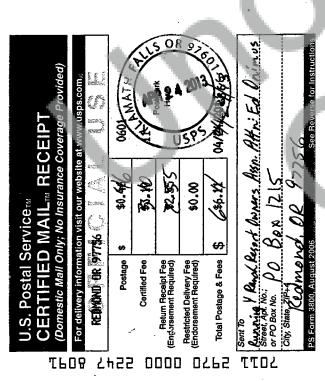
4. Restricted Delivery? (Extra Fee) Certified Mail
Registered
Insured Mail PO Box 1980 Windsor, CA 95492-1980

709 7422 0000 07PS LLOY (Transfer from service (abel) 2. Article Number

Domestic Return Receipt

PS Form 3811, February 2004

102595-02-M-1540



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

KLAWATH FALLS OR 67601

Postage Certified Fee

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(Domestic Mail Only; No Insurance Coverage CERTIFIED MAIL," RECEIPT

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U.S. Postal Service™

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	SECTION ON DE	Signature (1) Lour (Printed Name) (2) LOUR (Printed Name) (3) LOUR (Printed Name) (4) LOUR (Printed Name) (5) LOUR (Printed Name) (6) LOUR (Printed Name) (7) LOUR (Printed Name) (8) LOUR (Printed Name) (9) LOUR (Printed Name) (1) LOUR (Printed Name) (1) LOUR (Printed Name)		ery? (Extra Fee)	7 8084	
	COMPLETE THIS SECTION ON DELIVERY	A. Signature X A. Lou, B. Received by (Panted Name) C. Is delivery address different from Item 17 If YES, enter delivery address below:	3. Service Type Certified Mail Registered Insured Mail	4. Restricted Delivery? (Extra Fee)	. h22 0000	rn Beceint
	NO	complete lred. lred. nou. mallplece,	10926		7011 2970 0000 2247 8084	Domestic Return Receipt
	ETE THIS SECTI	Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Frint your name and address on the reverse so that we can return the card to you. Attach this card to the back of the maliplece or on the front if space permits. Article Addressed to: UNITY ASSECTATION WARTS ASSECTATION WARTS ASSECTATION	ads, or			
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		nt leivery		D Yes	2	102595.02.M-1540 P
	CTION ON DELIVERY	Signature L. C. Chinted Name) Received by (Printed Name) R. S. Chynn Si L. L. A. L. Is delivery address different from Item 11 If YES, enter delivery address below:	☐ Express Mail ☐ Return Receipt for Merchandise ☐ C.O.D.	? (Extra Fee)	8091.	
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	닜		22	1.	₹ €	S. F.

102595-02-M-16

Domestic Return Receipt

102595-02-M-1540 PS Form 3811, February 2004

FORM No. 885 - TRUSTEE'S NOTICE OF SALE.	© 1989-2011 STEVENS-NESS LAW PUBLISHING CO., PORTLAND, OR www.stevensness.com
BB NO PART OF ANY STEVENS-NESS FORM	MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS. S NOTICE OF SALE (Non-Residential)
TRUSTEE	S NOTICE OF SALE (Non-Residential)
Reference is made to that certain trust deed made by Lukhbir Gill and Christina Gill	
toAmerititle	as grantor,
in favor of South Valley Bank & Trust	d on August 9, 2004 , in the Records of
dated August 4, 2004 , recorde	d on August 9, 2004 in the Records of
County, Oregon, in \(\text{\text{2-book}}\)	AArea Volume No at page
AND OF ASK AND A SECOND TO THE AND ASK	prior No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
described real property situated in that county and state, to-w	
Lot 860, RUNNING Y RESORT, PHASE 11,	FIRST ADDITION, according to the official plat
thereof on file in the office of the Coun	ty Clerk of Klamath County, Oregon.
washington rederal (current peneficial washington rederation).	ry) is the successor entity by merger to South Trust Deed assigned to Washington Federal by
assignment and recorded on 02/21/2013 at In	strument #2013-001967 in the Records of Klamath
County, Oregon. James R. Uerlings appointed	Successor Trustee on 03/18/2013 at Instrument
#2013-002919 in the Records of Klamath Coun	ty, Oregon. If the real property to satisfy the obligations secured by the trust deed
Both the beneficiary and the trustee have elected to se	If the real property to satisfy the obligations secured by the trust deed
made in grantor's failure to pay when due the following sums	Revised Statutes 86.735(3); the default for which the foreclosure is
	comissory note of \$69,946.81 (plus interest, lat
fees, forelcosure costs and advances by be	eneficiary), which matured and became fully due
and payable on 03/01/2013.	shorterary), which materies and pecame rurry use
By reason of the default just described the beneficing	y has declared all sums owing on the obligation secured by the trust
deed immediately due and payable, those sums being the followers	y has declared an sums owing on the obligation secured by the trust
As of 03/15/2013, \$69,946.81, plus in	nterest from 03/15/2013 at the rate set in the
promissory note until paid, plus attorney	fees, trustee fees, late fees, foreclosure
successor. This loan fully matured on 03/0	reclosure and advances by the beneficiary or
	igned trustee will on September 24, 2013, at the hour
of o'clock, _A_M, in accord with the sta	ndard of time established by ORS 187.110, at
803 Main Street, Ste 201	
in the City ofKlamath Falls, County of	f Klamath State of Oregon, sell at public
auction to the highest bidder for cash the interest in the real pr	operty described above which the grantor had or had power to convey
at the time of the execution by grantor of the trust deed togeth	er with any interest which the grantor or grantor's successors in inter-
the sale, including a reasonable charge by the trustee. Notice i	e foregoing obligations thereby secured and the costs and expenses of s further given that any person named in ORS 86.753 has the right, at
any time prior to five days before the date last set for the sale,	to have this foreclosure proceeding dismissed and the trust deed rein-
stated 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 com	plained of herein that is capable of being cured by tendering the per-
formance required under the obligation or trust deed, and in a	ddition to paying those sums or tendering the performance necessary
and attorney fees not exceeding the amounts provided by ORS	curred in enforcing the obligation and trust deed, together with trustee
	al, the word "grantor" includes any successor in interest to the grantor
as well as any other person owing an obligation, the performan	nce of which is secured by the trust deed, and the words "trustee" and
"beneficiary" include their respective successors in interest, if	any.
DATED Apr. 1 23, 2013	21
V	James R. Uerlings
	Successor, Trustee
	803 Main Street, Ste 201 ADDRESS
•	Klamath Falls OR 97601 541.884.810
	CITY STATE ZIP PHONE

I certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

(CONTINUED)

Attorney for Trustee



NOTICE TO RESIDENTIAL TENANTS*

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for (date) September 25, 2013. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

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

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

PROTECTION FROM EVICTION

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

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

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

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

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

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

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE:

RENT

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

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

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

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

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

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

SERVE:**	

*ORS 86.750(2)(b) states, in relevant part: "The copy of the notice of sale required to be published * * * does not need to include the notice to tenants required under ORS 86.745(9)."
**If the foregoing is a copy to be served pursuant to ORS 86.740(1) or ORS 86.750(1), fill in the name and address of party to be served. Pursuant to ORS 86.740(2), a notice served by mail in accordance with ORS 86.740(1) is effective when the notice is mailed. The effective date of a notice served on an occupant of the premises in accordance with ORS 86.750(1)(a) or the date of first posting pursuant to ORS 86.750(1)(b)(A).

FAIR DEBT COLLECTION PRACTICES ACT 15 USC SECTION 1692

- 1. The amount of the debt is stated in the letter attached hereto.
- 2. The creditor named in the attached letter is the creditor to whom the debt is owed.
- 3. The debt described in the letter attached hereto will be assumed to be valid by us unless you, within thirty (30) days after the receipt of this notice, dispute the validity of the debt or some portion thereof.
- 4. If you notify us, <u>in writing</u>, within thirty (30) days of receipt of this notice that the debt or any portion thereof is disputed, we will provide verification of the debt, and a copy of the verification will be mailed to you by us.
- 5. If the creditor named in the attached letter is not the original creditor, and if you make a written request to us within the thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to you by us.
- 6. Written requests or objections should be addressed to:

James R. Uerlings
Boivin, Uerlings & Dilaconi, P.C.
803 Main Street, Ste 201
Klamath Falls, OR 97601

7. This communication is an attempt to collect a debt, and any information obtained with be used for that purpose.

FORECLOSURE AVOIDANCE MEASURE NOTICE

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

Homeowner/Grantor:	Lukhbir Gill and Christina Gill
Lender/Beneficiary: Loan #:	Washington Federal, successor entity by merger to South Valley Bank & Trust 830564010 (08/04/2004)
Property Address:	Lot 860, Running Y Resort, Phase 11, First Addition, Klamath County, Oregon

Your Le	ender has determined that:
X	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 residential property under Oregon law.
	This is not residential property under Oregon law.
	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):
	ineusare. The custo for the Bollet's determination is (infust of described with specificity in plain tanguage).
Has the	lender been able to make contact with the grantor or receive adequate response from the grantor?
	X Yes
T.C	

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

Your property is currently set for sale on September 24, 2013 at 11:00 a.m. (date/time) at 803 Main Street, Ste 201, Klamath Falls, Klamath County, Oregon (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. 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.

WASHINGTON FEDERAL

Name: Lengy Resident

Title: Consumer Loan Speclist

Date: 4/23/12

BOIVIN, UERLINGS & DIJACONI, P. C.

ATTORNEYS AT LAW 803 MAIN STREET, SUITE 201 KLAMATH FALLS, OREGON 97601-6070

TELEPHONE: (541) 884-8101 FAX: (541) 884-8498

JAMES R. UERLINGS BARBARA M. DIJACONI

April 24, 2013

FOUNDED IN 1915 HARRY D. BOIVIN (1904-1999) ROBERT D. BOIVIN (1937-1999)

Via Certified Mail, Return Receipt Requested

Foreclosure Avoidance Mediation Oregon Department of Justice 1162 Court Street NE Salem, OR 97301-4096

Re:

PS Form 3811, February 2004

Foreclosure Avoidance Measure Notice

Our Client: Washington Federal / Trust Deed Foreclosure - Lukhbir & Christina Gill Trust Deed dated 08/04/2004, recorded 08/09/2004, Volume M04, Page 52157

in Klamath County, Oregon

To the Attorney General of Oregon:

Domestic Return Receipt

Enclosed please find the Foreclosure Avoidance Measure Notice, which was served upon Lukhbir Gill and Christina Gill at P.O. Box 1980, Windsor, CA 95492-1980via First Class and Certified (Return Receipt) Mail on April 24, 2013.

A (Non-Residential) Notice of Default and Election to Sell was recorded in Klamath County on April 23, 2013.

If you have any questions or need more information, please contact my office.

Very truly yours,
BOIVIN, UERLINGS & DIIACONI, P.C.

SENDER: COMPLETE THIS SECTION COMPLETE THIS SECTION ON DELIVE U.S. Postal Service™ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. CERTIFIED MAIL. RECEIPT Print your name and address on the reverse Addressee (Domestic Mail Only; No Insurance Coverage Provided) so that we can return the card to you. B. Received by (Printed Name) C. Date of Delivery 87 Attach this card to the back of the mailpiece. PR 2 6 2013 or on the front frapace permits. SALEN OR 97301 D. Is delivery address different from Item 1? 1. Article Addressed to: 구입다 if 'ES, enter delivery address below: Foreclosure Avoidance Mediation Origon Department of Justice 1162 Court Street NE Certified Fee Return Receipt Fee (Endorsement Required) Restricted Delivery Fee (Endorsemant Required) Service Type 2970 \$0.00 Certified Mail Salem, OR 97301-4096 ☐ Express Mail Total Postage & Fees ☐ Registered ☐ Return Receipt for Merchandise Insured Mail ☐ C.O.D. 4. Restricted Delivery? (Extra Fee) ☐ Yes 2. Article Number 7011 2970 0000 2247 8138 (Transfer from service label)

102595-02

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#15048 SALE GILL

TRUSTEE'S NOTICE OF SALE

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: 07/24/2013 07/31/2013 08/07/2013 08/14/2013

Total Cost: \$1085.06

Linda Culp

Subscribed and sworn by Linda Culp before me on: 14th day of August in the year of 2013

Notary Public of Oregon

My commision expires on May 15, 2016



TRUSTEE'S NOTICE OF SALE

(Non-Residential)

Reference is made to that certain trust deed made by Dikibir Gill and Christina Gill, as granter, to Ameritile, as rustee, in favor of South Valley Bank & Trust', as beneficiary' dated August 4, 2004, recorded on August 9, 2004, in the Records of Klamath County, Oregon, in volume No. M04 at gage 52157, covering the following described wall property brated in that county and state, to wit 100 Magnetic South Valley Bank & Trust ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Washington Federal (current beneficiary) is the successor entity by merger to South Valley Bank & Trust. Beneficial interest in Trust Deed assigned to Washington Federal by assignment and recorded on 02/21/2013 at instrument #2013-001967 in the Records of Klamath County, Oregon: James 1. Uerlings appointed Soccessor Instee on 03/18/2013 at instrument #2013-002919 in the Records of Klamath County.

strument #2013-002919 in the Records of Klamath County,

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 refault has been recorded pursuant to Gregon Revise of Statutes 16,735(3) the default for which the foreclosure is made in grantor's fall are to pay which due the Policeving sums: 1.24 are the promission note of Falling to pay but believe the our promission note of \$59,946.81 (plus-interest, late fees foredosine costs and advances by benefic ary), which matured and became fully the and payable on 03/01/2013.

By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the

following, to wit:

of 03/15/2013, \$69,946.81, plus interest from 03/15/2013

at a rate-set in the promissory of e-until paid, plus attorney
fees, trustee fees, late fees, foreclosure guarantee costs and
all other costs of foreclosure and a rances by the beneficiay or successor. This loan fully matured or 03/01/2013.

WHEREFORE, notice is hereby given that the undersigned districe will on September 24, 2013 at the hour of 11 o'clock. A.M., in accord with the standard of the established by ORS 187, 110, at 86 Main Street, Ste 2011 the City of Klamath Halls, County of Klamath State of Oregon, self at public audition to the highest bidder or cash the interest in the real property described above which the grantor had or had power to convey at the time of the execution by grantor of the manual state of Oregon and the grantor had or had power to convey at the time of the execution by grantor of the manual state of Oregon and the grantor had or had power to convey at the time of the execution by grantor of the manual state of the state of the grantor had or had power to convey at the time of the execution of the trust deed, to satisfy the foregoing obligations thereby accured and the costs and expenses of the sale, including a saonable of arge by the truste. Notice is further given that y person named in Ors 86,753 has the right, at any time to five days before the date tast set for the sale, to have this ore course proceeding dismissed and the trust deed reliated by payment to the beneficiary of the entire amount from be due had no default occurred) and by curing any other default complained of herein that is capable of being curied by tendering the performance required under the obligation or trust deed, and in addition to paying those sums or leptoning the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with frustee and attorney fees not exceeding the amounts provided by ORS 86,753. ney fees not exceeding the amounts provided by ORS 86.753

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 the trust deed, and the groods "trustee" and "beneficiary" include their respective sucdessors in interest, if any.

DATED April 23, 2013. S/James R. Underlings.

Successor, Trustee \$03 Main Street, Ste 201, Kamath's Ealls, OR 97601 Phone 541.884.8101

certify that I am the attorney or one of the attorneys for the bove named trustee and itrust the foregoing is a complete and exact copy of the original trustee's notice of sale.

#15048 July 24, 31, August 07, 14, 2013.