

BLBE

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

2013-009769

Klamath County, Oregon

08/26/2013 03:12:22 PM

Fee: \$107.00

Lukhbir Gill and Christina Gill

PO Box 1980

Windsor, CA 95492-1980

Grantor's Name and Address

James R. Uerlings

803 Main Street, Ste 201

Klamath Falls, OR 97601

Trustee's Name and Address

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

SPACE RESERVED

FOR

RECORDER'S USE

STATE OF OREGON, County of Klamath) ss.I, Julie A. Stenkamp

, being first duly sworn, depose, and say:

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

I gave notice of the sale of the real property described in the attached trustee's Notice of Sale by mailing copies thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses:

Name

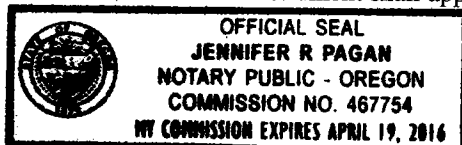
Address

See Exhibit A, attached hereto and incorporated by this reference.

These 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; (d) any person requesting notice as set forth in ORS 86.785; and (e) if the owner of the subject real property dies and the property is also subject to a transfer on death deed, the beneficiary or beneficiaries designated under the transfer on death deed.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by James R. Uerlings, attorney for the trustee named in the notice. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on April 24, 2013. 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, with postage thereon in an amount sufficient to accomplish the same. Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

As used herein, 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, the words "trustee" and "beneficiary" include their respective successors in interest, if any, "person" includes a business or other entity, and all grammatical changes shall be made so that this instrument shall apply equally to businesses, other entities and to individuals.



SIGNED AND SWORN TO before me on August 22, 2013,
by Julie A. Stenkamp

Notary Public for Oregon - My commission expires 4-19-2016

* 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 in 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 Attn: Ed Onimus	PO Box 1215 Redmond, OR 97756

U.S. Postal ServiceTM

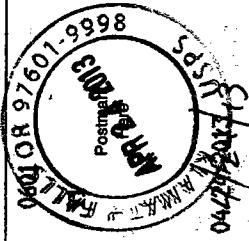
CERTIFIED MAILTM RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

WINDSOR CA 95492 SPECIAL USE

Postage	\$	\$0.46
Certified Fee		\$3.19
Return Receipt Fee (Endorsement Required)		\$2.55
Restricted Delivery Fee (Endorsement Required)		\$0.00
Total Postage & Fees	\$	\$6.20



Sent to
Christina Gill
Street, Apt. No., or PO Box No. PO Box 1980
City, State, ZIP+4 Windsor CA 95492-1980
PS Form 3800, August 2003 See Reverse for Instructions

7011 2970 0000 2247 8107

U.S. Postal ServiceTM

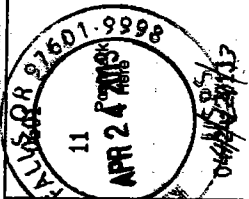
CERTIFIED MAILTM RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

WINDSOR CA 95492 SPECIAL USE

Postage	\$	\$4.85
Certified Fee		3.34
Return Receipt Fee (Endorsement Required)		2.55
Restricted Delivery Fee (Endorsement Required)		\$0.00
Total Postage & Fees	\$	\$6.71



Sent to
Lukhbir Gill
Street, Apt. No., or PO Box No. PO Box 1980
City, State, ZIP+4 Windsor, CA 95492-1980
PS Form 3800, August 2003 See Reverse for Instructions

7011 2970 0000 2247 8114

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:

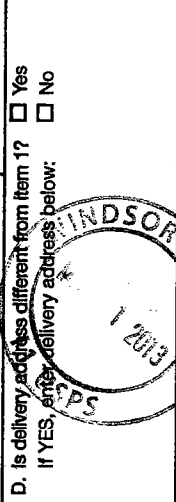
Christina Gill
PO Box 1980
Windsor, CA 95492-1980

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

2. Article Number

(Transfer from service label)

7011 2970 0000 2247 8107

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:

Lukhbir Gill
PO Box 1980
Windsor, CA 95492-1980

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

2. Article Number

(Transfer from service label)

7011 2970 0000 2247 8114

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

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

WINDSOR CA 95492 SPECIAL USE

Postage	\$ 0.46
Certified Fee	\$3.10
Return Receipt Fee (Endorsement Required)	\$2.55
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 6.11

Sent to
 Luklabir + Christina Gill as Trustees of the Gill Family
 Street, Apt. No.: 2004 Revocable Trust
 or PO Box No. PO Box 1980
 City, State, ZIP+4 Windsor, CA 95492-1980

PS Form 3800, August 2006 See Reverse for Instructions

2208 2422 0000 0262 7701

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:

Luklabir + Christina Gill
 as Trustees of the Gill Family
 2004 Revocable Trust
 PO Box 1980
 Windsor, CA 95492-1980

2. Article Number
 (Transfer from service label)

7011 2970 0000 2247 8077

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input type="checkbox"/> Agent
<input checked="" type="checkbox"/> X	<input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery
D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If YES, after delivery address below:	

3. Service Type	<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
	<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
	<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.
4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes	<input type="checkbox"/> No

No
 Card
 Returned

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

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

SANTA ROSA CA 95401 SPECIAL USE

Postage	\$ 0.46
Certified Fee	\$3.10
Return Receipt Fee (Endorsement Required)	\$2.55
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 6.11

Sent to
 Luklabir + Christina Gill as Trustees of the Gill Family
 Street, Apt. No.: 2004 Revocable Trust
 or PO Box No. 1400 N Dutton Ave., Ste. 4
 City, State, ZIP+4 Santa Rosa, CA 95401

PS Form 3800, August 2006 See Reverse for Instructions

2208 2422 0000 0262 7701

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

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

REDEMPTION SPECIAL USE

Postage	\$	\$0.46
Certified Fee		\$3.10
Return Receipt Fee (Endorsement Required)		\$2.55
Restricted Delivery Fee (Endorsement Required)		\$0.00
Total Postage & Fees	\$	\$6.11



Sent To
 Running Y Ranch Resort Owners Assn. Attn: Ed Orinim
 Street, Apt. No.: PO Box 1215
 City, State, ZIP+4[®] Redmond, OR 97756
 PS Form 3800, August 2006 See Reverse for Instructions

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.

Article Addressed to:
 Running Y Ranch Resort
 Owners Association
 Attn: Ed Orinim
 PO Box 1215
 Redmond, OR 97756

Article Number
 (Transfer from service label) 7011 2970 0000 2247 8091
 PS Form 3811, February 2004 Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Signature *Ed Orinim* ☒ Agent ☐ Addressee
 B. Received by (Printed Name) *Ed Orinim* C. Date of Delivery *4-26-13*
 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 ☐ No

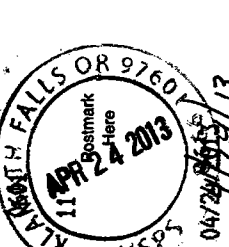
Article Number
 (Transfer from service label) 7011 2970 0000 2247 8091
 PS Form 3811, February 2004 Domestic Return Receipt

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

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

KLAMATH FALLS OR 97601 SPECIAL USE

Postage	\$	\$0.46
Certified Fee		\$3.10
Return Receipt Fee (Endorsement Required)		\$2.55
Restricted Delivery Fee (Endorsement Required)		\$0.00
Total Postage & Fees	\$	\$6.11



Sent To
 Running Y Ranch Resort Owners Assn. Attn: Curt Heimuller
 Street, Apt. No.: 5115 Running Y Road
 City, State, ZIP+4[®] Klamath Falls, OR 97601
 PS Form 3800, August 2006 See Reverse for Instructions

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.

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

Article Number
 (Transfer from service label) 7011 2970 0000 2247 8084
 PS Form 3811, February 2004 Domestic Return Receipt

COMPLETE THIS SECTION ON DELIVERY

A. Signature *Curt Heimuller* ☒ Agent ☐ Addressee
 B. Received by (Printed Name) *Curt Heimuller* C. Date of Delivery *4/25/13*
 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 ☐ No

Article Number
 (Transfer from service label) 7011 2970 0000 2247 8084
 PS Form 3811, February 2004 Domestic Return Receipt

BB

NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.



TRUSTEE'S NOTICE OF SALE (Non-Residential)

Reference is made to that certain trust deed made by
Lukhbir Gill and Christina Gill

to Amerititle, as grantor,
 in favor of South Valley Bank & Trust*, as trustee,
 dated August 4, 2004, recorded on August 9, 2004, as beneficiary,
Klamath County, Oregon, in ☒ book ☒ reel ☒ volume No. M04 at page 52157,
 and/or as ☐ fee ☐ lien ☐ instrument ☐ microfilm ☐ reception No. _____ (indicate which), covering the following
 described real property situated in that county and state, to-wit:

Lot 860, RUNNING Y RESORT, PHASE 11, FIRST 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 R. Uerlings appointed Successor Trustee on 03/18/2013 at Instrument #2013-002919 in the Records of Klamath County, Oregon.

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 in grantor's failure to pay when due the following sums:

Failure to pay full balance due on promissory note of \$69,946.81 (plus interest, late fees, foreclosure costs and advances by beneficiary), which matured and became fully due 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 trust deed immediately due and payable, those sums being the following, to-wit:

As of 03/15/2013, \$69,946.81, plus interest from 03/15/2013 at the rate set in the promissory note until paid, plus attorney fees, trustee fees, late fees, foreclosure guarantee costs and all other costs of foreclosure and advances by the beneficiary or successor. This loan fully matured on 03/01/2013.

WHEREFORE, notice is hereby given that the undersigned trustee will on September 24, 2013, at the hour of 11 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at 803 Main Street, Ste 201

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 real property described above 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 the sale, including a reasonable charge by the trustee. Notice is 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 reinstated 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 those 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 and attorney 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 words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED April 23, 2013

 James R. Uerlings

Successor, Trustee

803 Main Street, Ste 201

ADDRESS

Klamath Falls

CITY

OR

STATE

97601

ZIP

541.884.8101

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 24, 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 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 is the date of personal service pursuant to 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, in writing, 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 & DiIaconi, 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 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 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):

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


☒ Yes ☐ No

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

Your property is currently set for sale on **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

By: 
Name: Lenora Reinhard
Title: Consumer Loan Specialist
Date: 4/23/13

BOIVIN, UERLINGS & DIACONI, 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. DIACONI

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: 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:

Enclosed please find the Foreclosure Avoidance Measure Notice, which was served upon Lukhbir Gill and Christina Gill at P.O. Box 1980, Windsor, CA 95492-1980 via 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 & DIACONI, P.C.



SENDER: COMPLETE THIS SECTION	
<ul style="list-style-type: none">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: Foreclosure Avoidance Mediation Oregon Department of Justice 1162 Court Street NE Salem, OR 97301-4096	
2. Article Number (Transfer from service label) 7011 2970 0000 2247 8138	

COMPLETE THIS SECTION ON DELIVERY	
A. Signature x <i>[Signature]</i>	<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery APR 26 2013
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
SALEM OR 97301	
Postage	\$ 0.46
Certified Fee	\$ 3.10
Return Receipt Fee (Endorsement Required)	\$ 2.55
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 6.11
Sent To Foreclosure Avoidance Mediation; OR Dept. of Ju. Street, Apt. No., or PO Box No. 1162 Court Street NE City, State, ZIP+4 Salem, OR 97301-4096	

Stamp: KLAMATH FALLS OR 97601 APR 24 2013 11:11 AM Postmark Here 8666/10960 04/24/2013/13

**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

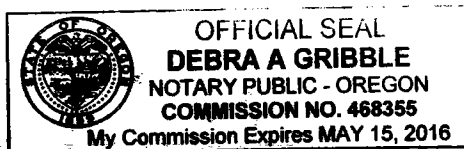
Linda Culp

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

Debra A Grizzle

Notary Public of Oregon

My commission expires on May 15, 2016



**TRUSTEE'S NOTICE OF SALE
(Non-Residential)**

Reference is made to that certain trust deed made by Likhbir Gill and Christina Gill, as grantor, to AmeriTitle, as trustee, 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 page 52157, covering the following described real property situated in that county and state, to-wit:

Lot 860, RUNNING Y RESORT, PHASE 11, FIRST 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 R. Underlings appointed Successor Trustee on 03/18/2013 at Instrument #2013-002919 in the Records of Klamath County, Oregon.

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 in grantor's failure to pay when due the following sums:

Failure to pay full balance due on promissory note of \$69,946.81 (plus interest, late fees, foreclosure costs and advances by beneficiary), which matured and became fully due 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 trust deed immediately due and payable, those sums being the following, to-wit:

As of 03/15/2013, \$69,946.81, plus interest from 03/15/2013 at the rate set in the promissory note until paid, plus attorney fees, trustee fees, late fees, foreclosure guarantee costs and all other costs of foreclosure and advances by the beneficiary or successor. This loan fully matured on 03/01/2013.

WHEREFORE, notice is hereby given that the undersigned trustee will on September 24, 2013, at the hour of 11 o'clock, P.M., in accord with the standard of time established by ORS 87.110, at 803 Main Street, Ste 201 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 real property described above 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 the sale, including a reasonable charge by the trustee. Notice is 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 reinstated 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 those 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 and attorney 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 words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED April 23, 2013.

By James R. Underlings,
Successor Trustee.

803 Main Street, Ste 201, Klamath Falls, OR 97601
Phone 541.884.8101

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.

By James R. Underlings, Attorney for Trustee
#15048, July 24, 31, August 07, 14, 2013.