

1st 2015/42

WHEN RECORDED MAIL TO:

Seaside Trustee Inc.
P.O. Box 752377
Las Vegas, Nv. 89136

2014-000186

Klamath County, Oregon

01/09/2014 12:41:25 PM

Fee: \$97.00

T.S. NO.: 1206073OR
LOAN NO.: DOZIER

7645602

For Recorder's Use

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California} SS
COUNTY OF Ventura}

I, Kristin Steele, being first duly sworn, depose, say and certify that:

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

I gave notice of sale of the real property described in the attached notice of sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

NAME & ADDRESS

CERTIFIED NO.

SEE ATTACHED

Said person(s) include the grantor in the trust deed, 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 any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Seaside Trustee Inc. for FIRST AMERICAN TITLE INSURANCE COMPANY, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail Ventura California, on 10/24/13. Each of said notices was mailed after the notice of default and election to sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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

F.
102.00

Kristin Steele

Kristin Steele, Authorized Signer

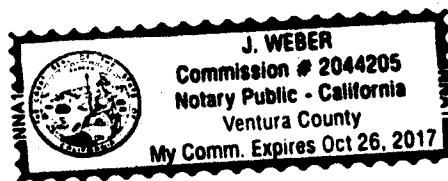
STATE OF California} SS
COUNTY OF Ventura

On 11/14/2013 before me, the undersigned, A Notary Public in and for said State, personally appeared Kristin Steele, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his./her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal

Signature

J. WEBER
J. WEBER, Notary Public



AFFIDAVIT OF MAILING

Date: **10/24/2013**

T.S. No.: **1206073OR**

Loan No.: **DOZIER**

STATE OF California }
COUNTY OF Ventura

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in **Ventura County at Seaside Trustee Inc.**, and is not a party to the within action and that on 10/24/2013, (s)he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, certified or registered mail and first class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

Occupants/Tenants
3510-014A0-0110-000
KLAMATH COUNTY, OR


ROSE MARIE DOZIER
4224 W. CHARLESTON BLVD
LAS VEGAS, NV 89102

ROSE MARIE DOZIER
C/O RODNEY J. ESPINOZA, ATTORNEY AT LAW 4443 MAINE AVENUE
BALDWIN PARK, CA 91706

ROSE MARIE DOZIER
3310 S. NELLIS BLVD STE 25-236
LAS VEGAS, NV 89121

ROSE MARIE DOZIER
C/O FRANK BRENNER
P.O. BOX 7435
LAS VEGAS, NV. 89125

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

X 

Affiant **Kristin Steele, Authorized Signer**

1206073 OR

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: Occupants of Lot 5 in Block 16 Klamath Forest Estates. Chiloquin, OR 97624 3510-014A0-0110-000

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to __ at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to __, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1st Attempt: October 23, 2013 2:46 PM POSTED ON TREE (VACANT LAND)

2nd Attempt: October 25, 2013 3:51 PM POSTED ON TREE (VACANT LAND)

3rd Attempt: October 28, 2013 2:14 PM POSTED ON TREE (VACANT LAND)

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on __ and after personal inspection, I found the above described real property to be unoccupied.

☐ **SUBSTITUTE SERVICE MAILER:** That on the day of __, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed _____

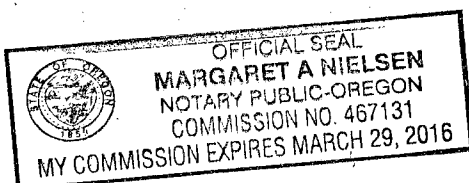
**Lot 5 in Block 16 Klamath Forest Estates. Chiloquin, OR 97624 3510-014A0-0110-000
ADDRESS OF SERVICE**

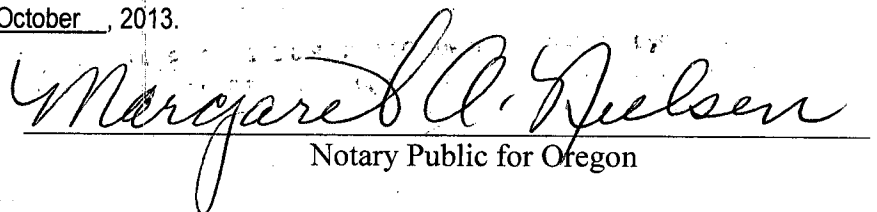
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

October 23, 2013 2:46 PM
DATE OF SERVICE TIME OF SERVICE
☐ or non occupancy

By: 
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 30th day of October, 2013.




Notary Public for Oregon

1067778
02/21/14

ATTORNEY OR PARTY WITHOUT ATTORNEY: Priority Posting & Publishing 17501 Irvine Blvd. Suite 1 Tustin, CA 92780 TELEPHONE NO.: ATTORNEY FOR:	FOR COURT USE ONLY
COURT OF OREGON, COUNTY OF	
BENEFICIARY: THE HAFEN FAMILY MUST DATED JUNE 16. 2003 RUSSELL HAFEN AND DAPHNE C HAFEN CO-TRUSTEES GRANTOR: ROSE MARIE DOZIER	CASE NUMBER: TS # 1206073OR
DECLARATION OF MAILING.	Ref. No. or File No.: 1067178

- I, , am at least 18 years of age and not a party to this action.
- Documents mailed:

 Trustee's Notice of Sale, Notice to Tenants, Notice of Default and Election to Sell
- A true copy of the documents were sealed in an envelope and placed in the United States mail with First Class postage prepaid as follows:

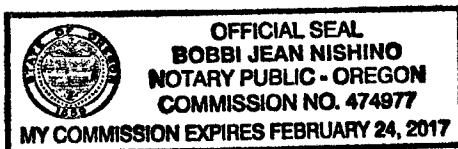
 Date: 11/1/2013
 Location: PORTLAND, OR
 Addressed: OCCUPANTS
 3510-014A0-0110-000
 LOT 5 IN BLOCK 16 KLAMTH FOREST ESTATES
 CHILOQUIN, OR 97624
- Person performing mailing:

 Name:
 Firm: Capitol Investigation Company
 Address: PO Box 3225, Portland, OR 97208
 Telephone number:
- I declare under penalty of perjury under the laws of the State of Oregon that the foregoing is true and correct.

Date: NOV 01 2013

VTWINK
 (PRINTED NAME)

[Signature]
 (SIGNATURE)



[Signature]

1206073 OR

**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#15230 SALE DOZIER

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:

10/31/2013 11/07/2013 11/14/2013 11/21/2013

Total Cost: _____

Linda Culp

Subscribed and sworn by Linda Culp before me on:
9th day of December in the year of 2013

Debra A Gribble

Notary Public of Oregon

My commission expires on May 15, 2016



TRUSTEE'S NOTICE OF SALE
Loan No:DOZIER T.S. No.: 1206073OR

Reference is made to that certain deed made by, ROSE MARIE DOZIER as Grantor to CHICAGO TITLE COMPANY, as trustee, in favor of THE HAFEN FAMILY MUST DATED, JUNE 16, 2003, RUSSELL HAFEN AND DAPHNE C. HAFEN CO-TRUSTEES, as Beneficiary, dated 8/20/2005, recorded 09/06/2005, in official records of Klamath County, Oregon in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfile/reception No. M05-63575 (indicated which), covering the following described real property situated in said County and State, to wit: APN: R258152 LOT 5 IN BLOCK 16 KLAMATH FOREST ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 3510-014A0-0110-000, KLAMATH COUNTY, OR.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: The balance of principal and interest which became due on 8/6/2010 along with late charges, foreclosure fees and costs any legal fees or advances that have become due. Monthly Payment \$150.00 Monthly Late Charge \$15.00

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$15,000.00 together with interest thereon at the rate of 12% per annum from 11/1/2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust. Whereof, notice hereby is given that First American Title Insurance Company, the undersigned trustee will on 2/21/2014 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said 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 any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: 10/21/2013 First American Title Insurance Company c/o Seaside Trustee, Inc. Agent P.O. Box 752377 Las Vegas, Nevada 89136 (702) 207-0292 Signature By: CINDY ENGEL, AUTHORIZED SIGNOR P1067178 10/31, 11/7, 11/14, 11/21/2013 #15230 October 31, November 07, 14, 21, 2013.

1067178
2/21/13

7645602

TRUSTEE'S NOTICE OF SALE

Loan No: DOZIER

T.S. No.: 1206073OR

Reference is made to that certain deed made by, ROSE MARIE DOZIER as Grantor to CHICAGO TITLE COMPANY, as trustee, in favor of THE HAFEN FAMILY MUST DATED JUNE 16, 2003, RUSSELL HAFEN AND DAPHNE C. HAFEN CO- TRUSTEES, as Beneficiary, dated 8/20/2005, recorded 9/6/2005, in official records of Klamath County, Oregon in book/reel/volume No. XX at page No. XX, fee/file/instrument/microfile/reception No. M05-63575 (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R258152

LOT 5 IN BLOCK 16 KLAMATH FOREST ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

3510-014A0-0110-000

KLAMATH COUNTY, OR

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's:

The balance of principal and interest which became due on 8/6/2010, along with late charges, foreclosure fees and costs any legal fees or advances that have become due.

Monthly Payment \$150.00

Monthly Late Charge \$15.00

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$15,000.00 together with interest thereon at the rate of 12 % per annum from 11/1/2008 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that First American Title Insurance Company, the undersigned trustee will on **2/21/2014** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR** County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said 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 any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

Loan No: DOZIER

T.S. No: 1206073OR

TRUSTEE'S NOTICE OF SALE

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

Dated: 10/21/2013

First American Title Insurance Company
c/o Seaside Trustee, Inc. agent
(702) 207-0292

Signature By:



CINDY ENGEL, AUTHORIZED SIGNOR

STATE OF California

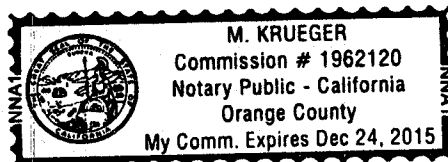
COUNTY OF Orange

On 10/21/2013 before me M. Krueger, Notary Public, personally appeared, Cindy Engel who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Signature of Officer M. Krueger



Seaside Trustee Inc.
P.O.Box 752377
Las Vegas, Nevada 89136
(702) 207-0292

Date: 10/21/2013

T.S. Number: 1206073OR

Loan Number: DOZIER

DEBT VALIDATION NOTICE

1. The enclosed document relates to a debt owed to:
THE HAFEN FAMILY TRUST DATED JUNE 16, 2003, RUSSELL HAFEN AND DAPHNE C. HAFEN, CO-TRUSTEES
2. You may send us a written request for the name and address of the original creditor, if different from the current creditor, and we will obtain and mail the information within thirty (30) days after we receive your written request.
3. As of **10/21/2013** the total delinquency owed was **\$37,057.00** because of interest, late charges, and other charges that may vary from day to day this amount will increase until the delinquency has been fully paid. Before forwarding payment please contact the above at the address or phone number listed in order to receive the current amount owed.
4. As of **10/21/2013**, the amount required to pay the entire debt in full was the unpaid principal balance of **\$15,000.00**, plus interest from **11/1/2008**, late charges, negative escrow and attorney and/or trustee's fees and costs that may have been incurred. The amount will increase daily until the debt has been paid in full. For further information please write to the above listed address or call **1-702-769-2956**
5. You may dispute the validity of this debt, or any portion thereof, by contacting our office within thirty (30) days after receiving this notice. In that event, we will obtain and mail to you written verification of the debt. Otherwise, we will assume that the debt is valid.

<p>WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.</p>

"The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements of call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1/877/FTC-HELP or www.ftc.gov."

**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 3510-014A0-0110-000
KLAMATH COUNTY, OR

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 to pay as of 10/21/2013 to bring your mortgage loan current was \$37,057.00. The amount you must now pay to bring your loan current 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 702-769-2956 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: RUSSELL HAFFEN
IRA, 200 W. KIMBERLY DR.
HENDERSON, NV. 89015.

**THIS IS WHEN AND WHERE
YOUR PROPERTY WILL BE SOLD
IF YOU DO NOT TAKE ACTION**

Date and Time: Friday, February 21, 2014 at 10:00 AM

Place: At the main entrance to the County Courthouse, 316 Main St., 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 RUSSELL HAFFEN IRA
4. at 702-769-2956 to request that your lender give you more time or change the terms of your loan.
5. 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 telephone number of an organization near you, please call the statewide telephone contact number at 1-855-480-1950. 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 website at www.osbar.org/public/ris/ris.html. 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.lawhelp.org/program/694/index.cfm>.

Your lender may be willing to modify your loan to reduce the interest rate, reduce the monthly payments or both. You can get information about possible loan modification programs by contacting your lender at 702-769.2956. If you can't reach your lender, you may contact the trustee at the telephone number at the bottom of this notice. If you have already entered into a loan modification with your lender, it is possible that you will not be able to modify your loan again unless your circumstances have changed. Your lender is not obligated to modify your loan.

You may request to meet with your lender to discuss options for modifying your loan. During discussions with your lender, you may have the assistance of a lawyer, a housing counselor or another person of your choosing. To receive a referral to a housing counselor or other assistance available in your community, call this toll-free consumer mortgage foreclosure information number: **800-SAFENET (789-9698)**. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at <http://www.lawhelp.org/program/694/index.cfm>.

IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY 11/20/2013, WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.

1206073OR

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.

Dated: 10/21/2013

First American Title Insurance Company

910: Seaside Trustee Inc., agent

A handwritten signature in cursive script, appearing to read 'Elvia Bouche', written over a horizontal line.

Elvia Bouche
(702) 207-0292