

RECORDING COVER SHEET AFTER RECORDING RETURN TO:

Hershner Hunter, LLP Attn: Lisa Summers

PO Box 1475

Eugene, OR 97440-1475

1. NAME OR TITLE OF THE TRANSACTION(S) -- ORS 205.234:

Affidavit of Mailing of Notice of Sale/Danger Notice/Trustee's Notice of Sale
Affidavit of Nonoccupancy
Affidavit of Publication
Affidavit Nonmilitary/Military Status Report
Affidavit of Compliance Re: Foreclosure Avoidance Measure Notice

2014-002325 Klamath County, Oregon

03/19/2014 09:14:29 AM

Fee: \$132.00

2. GRANTEE (ORIGINAL GRANTOR ON TRUST DEED):

MARCUS M. HENDERSON AND TRANG T. HENDERSON

3. GRANTOR SUCCESSOR TRUSTEE:

NANCY K. CARY PO Box 1475 Eugene, OR 97440

4. BENEFICIARY:

WASHINGTON FEDERAL, SUCCESSOR BY MERGER TO SOUTH VALLEY BANK & TRUST

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



AFFIDAVIT OF MAILING OF NOTICE OF SALE AND DANGER NOTICE REQUIRED BY ORS 86.737

STATE OF OR	EGON))
) ss
COUNTY OF L	ANE))

I, NANCY K. CARY, being first duly sworn, depose and say:

- 1. I am the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.
- 2. We were not required to send the Danger Notice pursuant to ORS 86.737 for the following reason:

NOT REQUIRED – NOT A RESIDENTIAL TRUST DEED.

3. I served the attached Trustee's Notice of Sale upon the following parties by depositing true copies thereof in the United States Mail at Eugene, Oregon, on December 3, 2013:

Marcus M. Henderson 520 Hillside Ave. Klamath Falls OR 97601 Trang T. Henderson 1811 Park Avenue Klamath Falls OR 97601

Paradise Hill Homeowner's Assoc., Inc. c/o Mark R. Wendt, Registered Agent 3001 Lakeport | Klamath Falls OR 97601

4. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge, were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and by first class mail, with postage prepaid.

Nancy K. Cary, Successor Trastee

Signed and sworn to before me on December 3, 2013, by NANCY K. CARY.

OFFICIAL SEAL
LISA M SUMMERS
NOTARY PUBLIC-OREGON
COMMISSION NO. 461797
MY COMMISSION EXPIRES OCTOBER 23, 2015

Notary Public for Oregon

My Commission Expires: 10/23/2015

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor:

MARCUS M. HENDERSON AND TRANG T. HENDERSON

Trustee:

AMERITITLE

Successor Trustee:

NANCY K. CARY

Beneficiary:

WASHINGTON FEDERAL, SUCCESSOR BY MERGER TO SOUTH VALLEY BANK &

TRUST

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

Lot 6 of TROUBADOR TRAIL- TRACT 1360, a resubdivision of Lots 1, 2 and 36 of Tract 1316 PARADIŞE HILL, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

RECORDING. The Trust Deed was recorded as follows:

Date Recorded: May 19, 2005 Recorded: Vol: M05, Page: 36455

Official Records of Klamath County, Oregon

- 4. DEFAULT The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: An interest only payment of \$653.23 for the month of August 2013; plus regular interest only payments for each month thereafter at the varying rate as set forth in the Note for the months of September 2013 through November 2013, and each month thereafter due the first of each month; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$124,753.37; plus varying interest at the rate set forth in the Note from June 15, 2013; plus late charges of \$102.48; plus advances and foreclosure attorney fees and costs.
- 6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.
 - TIME OF \$ALE.

Date:

April 3, 2014

Time:

11:00 a.m.

Place:

Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for April 3, 2014. 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.

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You may reach 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. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to http://www.oregonlawhelp.org.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #15148.30904).

DATED: November 21, 2013.

/s/ Nancy K. Cary

Nancy K. Cary, Successor Trustee Hershner Hunter, LLP P.O. Box 1475 Eugene, OR 97440

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

AFFIDAVIT OF NONOCCUPANCY

STATE OF OREGON)
COUNTY OF Klamath
I, Robert Bolenbaugh, being first duly sworn, depose and say:
1. I am a private process server retained by the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.
2. On November 7, at 1:23 p.m., the Successor Trustee retained me to serve the occupant, if any, of the real property described in the Trustee's Notice of Sale and located at:
Lot 6 Troubador Trail Klamath Falls, OR 97601
3. After I was retained and on November, 27, 2013, I went to the real property and observed that the residence located on the real property was vacant and unoccupied.
Signed and sworn to before me on $2c5,2013$, by SOBERT W. BOLENBAUGH.
Margare V. Wielsen Notary Public for Oregon 3 26 11
My Commission Expires:

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

Occupants Lot 6 Troubador Trail Klamath Falls, OR 97601

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

PARTIES:

Grantor:

MARCUS M. HENDERSON AND TRANG T. HENDERSON

Trustee:

AMERITITLE

Successor Trustee:

NANCY K. CARY

Beneficiary:

WASHINGTON FEDERAL, SUCCESSOR BY MERGER TO SOUTH VALLEY BANK &

TRUST

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

Lot 6 of TROUBADOR TRAIL- TRACT 1360, a resubdivision of Lots 1, 2 and 36 of Tract 1316 PARADISE HILL, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

RECORDING. The Trust Deed was recorded as follows:

Date Recorded: May 19, 2005 Recorded: Vol. M05, Page: 36455

Official Records of Klamath County, Oregon

- 4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: An interest only payment of \$653.23 for the month of August 2013; plus regular interest only payments for each month thereafter at the varying rate as set forth in the Note for the months of September 2013 through November 2013, and each month thereafter due the first of each month; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$124,753.37; plus varying interest at the rate set forth in the Note from June 15, 2013; plus late charges of \$102.48; plus advances and foreclosure attorney fees and costs.
- 6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.
 - TIME OF \$ALE.

Date:

April 3, 2014

Time:

11:00 a.m.

Place:

Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

NOTICE TO RESIDENTIAL TENANTS

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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;
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- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE:

RENT

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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.

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Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #15148.30904).

DATED: November 21, 2013.

/s/ Nancy K. Cary

Nancy K. Cary, Successor Trustee Hershner Hunter, LLP P.O. Box 1475 Eugene, OR 97440

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

AFFIDAVIT OF PUBLICATION STATE OF OREGON. COUNTY OF KLAMÁTH

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#15375 SALE HENDERSON TRUSTEE'S NOTICE OF SALE a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

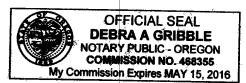
Insertion(s) in the following issues: 02/07/2014 02/14/2014 02/21/2014 02/28/2014

Total Cost: \$1002.44

Subscribed and sworn by Linda Culp before me on: 13th day of March in the year of 2014

Notary Public of Oregon

My commission expires on May 15, 2016



TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor:

MARCUS M. HENDERSON AND TRANG T. HENDERSON

Trustee: Successor Trustee: Beneficiary:

AMERITUE NANCY K. CARY WASHINGTON FEDERAL,

SUCCESSOR BY MERGÉR TO SOUTH VALLEY BANK & TRUST

2. DESCRIPTION OF PROPERTY: The real property is

described as follows Lot 6 of TROUBADOR TRAIL. TRACT 1360, a resubdivision of Lots 1, 2 and 36 of Tract 1316 PARADISE HILL, according to the official plat thereof on file in the office of the County

to the official plat thereof on file in the office of the County Clerk of Klamath County. Oregon

3. BECORDING. The Trust Deed was recorded as follows:

Date Recorded: May 10, 2005

Recorded: Vol. M05, Page: 36455

Official Records of Klamath County, Oregon

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note: secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: An interest only payment of \$653.23 for the month of August 2013; plus regular interest only payments for each month thereafter at the varying rate as set forth in the Note for the months of September 2013 through November 2013, and each month thereafter due the first of each month, plus late charges and advances, plus any unpaid real property taxes or liens; plus interest.

5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balatics in the amount of \$124,753.37; plus varying interest at the rate set forth in the Note from June 15, 2013; plus late charges of \$102.48; plus advances and foreclosure attorney fees and costs.

fees and costs
6. SAPE OF PROPERTY. The Trustee hereby states that
the property will be sold to satisfy the obligations secured by
the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon. 7. TIME OF SALE.

Official Records of Klamath County, Oregon:
7. TIME OF SALE.
Date: April 3, 2014
Time: 11:00 a.m.
Place: Klamath County Courthouse, 316 Main Street,
Klamath Falls, Oregon
8. RIGHT TO REINSTATE. Any person named in ORS
86 753 has the right, at any time that is not later than five
days before the Trustee conducts the sale, to have this foreclosure 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, by curing, any other default that is capable
of being cured by tendering the performance required under
the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust
Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86 753.
You may reach 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 Legal assistance may be available if you have a low income and meet
federal poverty guidelines. For more information and a directory of largal aid programs, go to
into Assistance of the programs of the programs.

Any questions regarding this matter should be directed to
Lisa Summers, Paralegal, (541) 686-0344
(KS #15148.30904).

DATED: November 21, 2013.

/s/ Nancy K. Cary Nancy K. Cary, Successor Trustee Herston Hunter, LLP P.O. Box 1475, Eugene, OR 97440 #15325/February 07, 14, 21, 28, 2014.

NONMILITARY AFFIDAVIT

STATE OF OREGON

) ss.

COUNTY OF LANE

I, NANCY K. CARY, being first duly sworn, depose and say:

1. I am the Successor Trustee of the Trust Deed described below:

Parties:

Grantor: MARCUS M. HENDERSON AND TRANG T.

HENDERSON

Trustee:

AMERITITLE

Beneficiary:

WASHINGTON FEDERAL, SUCCESSOR BY MERGER

TO SOUTH VALLEY BANK & TRUST

Recorded:

Date: May 19, 2005

Recorded: Vol: M05, Page: 36455 Klamath County Oregon Records

To the best of my knowledge and belief the Grantors of the above Trust Deed are not in the military service, or a dependent of a service member in military service based on the following facts made known to me by the Beneficiary or based on inquiry made by this office: (1) Grantor(s) address(es) are not part of a military installation; and (2) the Beneficiary has not been provided with any information that indicated that Grantor(s) are members of any branch of military service, whether active or reserve, and a search of the Department of Defense Manpower Data Center ("DMDC") did not indicate Grantors are on active duty (See DMDC printouts attached).

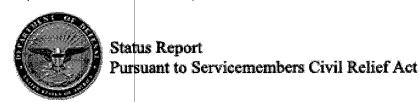
Nancy K. Cary, Successor Trustee

Signed and sworn to before me on December 3, 2013, by NANCY K. CARY.

OFFICIAL SEAL
LISA M SUMMERS
NOTARY PUBLIC-OREGON
COMMISSION NO. 461797
MY COMMISSION EXPIRES OCTOBER 23, 2015

Notary Public for Oregon

My Commission Expires: 10/23/2015



Last Name: <u>HENDERSON</u> First Name: <u>MARCUS</u>

Middle Name:

Active Duty Status As Of: Dec-03-2013

		On Active Duty On A	ctive Duty Status Date	
Active Duty Start Date		Active Duty End Date	Status	Service Component
NA		NA .	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date				

		Left Active Duty Within 367 Days of Active Duty Status Date	Table 1985 All Colors (1995) Table 1985 All Colors (1995)
Active Duty Start Date		Active Duty End Date Status Serv	ice Component
NA		NA No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

	The Member or His/Her Unit Was Notified of a Fut	ture Call-Up to Active Duty on Active Duty Status Date	
Order Notification Start Date	Order Notification End Date	Statüs	Service Component
NA	NA	Ne	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty. HOWEVER, WITHOUT A SOCIAL SECURITY NUMBER, THE DEPARTMENT OF DEFENSE MANPOWER DATA CENTER CANNOT AUTHORITATIVELY ASSERT THAT THIS IS THE SAME INDIVIDUAL THAT YOUR QUERY REFERS TO. NAME AND DATE OF BIRTH ALONE DO NOT UNIQUELY IDENTIFY AN INDIVIDUAL.

Mary M. Snavely-Dixon, Director

Department of Defense - Manpower Data Center

Mary Mr. Snevely-Dison

4800 Mark Center Drive, Suite 04E25

Arlington, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL: http://www.defenselink.mil/faq/pis/PC09SLDR.html. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

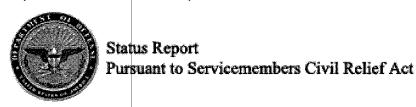
Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

Certificate ID: 75TEIE6FR0A99B0

Results as of : Dec-03-2013 10:07:02



Last Name: HENDERSON

First Name: TRANG

Middle Name:

Active Duty Status As Of: Dec-03-2013

Active Duty Start Date	Active Duty End Date	Status	Service Component
NA NA	NA .	No.	NA NA
	This response reflects the individuals active du	ity status based on the Active Duty Status Date	<u> </u>
	Left Active Duty Within 367 Da	ays of Active Duty Status Date	
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This resp	oonse reflects where the individual left active duty s	tatus within 367 days preceding the Active Duty Sta	atus Date
	American Company		
	The Member or His/Her Unit Was Notified of a Futur	e Call-Up to Active Duty on Active Duty Status Dat	**************************************

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Department of Defense - Manpower Data Center

Snavely-Dison

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Certificate ID: S5G4NE3FC0AAIB0

AFFIDAVIT OF COMPLIANCE RE: FORECLOSURE AVOIDANCE MEASURE NOTICE

I, Mary Tomlinson , being first duly sworn, depose beneficiary or an authorized agent for the beneficiary of the Trust Deed descriptional knowledge of the following facts:	
Parties: Grantor(s): MARCUS M. HENDERSON AND T Trustee: AMERITITLE Beneficiary: WASHINGTON FEDERAL, SUCCE SOUTH VALLEY BANK & TRUST	
Recorded:	
Date: May 19, 2005 Recorded: Vol: M05, Page: 36455 Klamath County Oregon Records	
PROPERTY ADDRESS: Lot 6 Troubador Trail, Klamath Falls, OR 97	'601 .
The beneficiary has complied with Oregon Laws 2012, Chapter 12, Section 4ad Laws 2013 Chapter 304, Section 9 as follows (check one):	(1) as amended by Oregon
On, the beneficiary determined that the grantor foreclosure avoidance measure, and within 10 days thereafter, the be grantor(s) by certified and first class mail, with a copy sent to the Ore on the same date.	neficiary mailed notice to
On, the beneficiary determined that the grantor foreclosure avoidance measure to which the grantor(s) had agree thereafter, the beneficiary mailed notice to grantor(s) by certified an copy sent to the Oregon Department of Justice on the same date.	ed, and within 10 days
The Beneficiary did not make a determination regarding the eligit foreclosure avoidance measure.	bility of grantor(s) for a
[name] Mary Tomlinson, I	n. Servicing Officer
STATE OF Washington)	G
COUNTY OF King) ss.	
Mary Tomlinson as Loan Servicing Officer	ary 25th, 2014, by of WASHINGTON UST.
FEDERAL, SUCCESSOR BY MERGER TO SOUTH VALLEY BANK & TRI	

AFFIDAVIT OF COMPLIANCE Aff of Compliance Re Foreclosure Avoidance Measure Notice 2-22-14 (00880050).DOCK