2014-005852

Klamath County, Oregon

06/03/2014 09:55:18 AM Fee: \$122.00

RECORDING COVER SHEET Pursuant to ORS 205.234

After recording return to: Miller Nash LLP c/o James M. Walker 111 S.W. Fifth Avenue, #3400 Portland, Oregon 97204-3699

Document(s) Being Recorded:	1.	Affidavit of Mailing Trustee's Notice of Sale and Notice Pursuant to ORS 86.756 & Or Laws 2009 (SB 628) (with original Trustee's Notice of Sale and Notice Pursuant to ORS 86.756 & Or Laws 2009 (SB 628) attached)
	2.	Affidavit of Posting
	3.	Affidavit of Mailing
	4.	Affidavit of Publication
	5.	Affidavit of Compliance (Oregon Laws 2009, Chapter 864, Section 3)

Information for Deed of Trust: Recorded 2/15/2007 as Instrument No. 2007-002630

Grantor: Tina Marie Hanson and Larry Allen Hanson, 4230 El Cerrito Way, Klamath Falls, Oregon 97603

Beneficiary: U.S. Bank National Association, 4325 17th Avenue, S.W., Fargo, North Dakota 58103

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

080090-0882/PDXDOCS:2035610.1

After Recording Return To: Miller Nash LLP c/o James M. Walker 111 S.W. Fifth Avenue, Ste. 3400 Portland, Oregon 97204-3699

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE AND NOTICE PURSUANT TO ORS 86.756 & OR. LAWS 2009, CHAPTER 864 (SB 628)

STATE OF OREGON)
) SS
COUNTY OF MULTNOMAH)

I, James M. Walker, being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned, I was and now am a competent person over the age of eighteen years and not the beneficiary or its successor in interest named in the attached original trustee's notice of sale given under the terms of that certain deed of trust described in the Notice (the "Trust Deed").

I gave notice of the sale of the real property described in the attached trustee's notice of sale by mailing true copies thereof by both first-class and certified mail with return receipt requested to each of the following persons, at their respective last-known addresses on February 6, 2014, as follows:

All Occupants 4230 El Cerrito Way Klamath Falls, OR 97603 Tina Marie Hanson 4230 El Cerrito Way Klamath Falls, OR 97603

Larry Allen Hanson 4230 El Cerrito Way Klamath Falls, OR 97603 Klamath County Tax Assessor 305 Main St # 119 Klamath Falls, OR 97601

I further certify that on February 6, 2014, I gave notice pursuant to ORS 86.756 and Or. Laws 2009, Chapter 864 (SB 628), to the Grantor and All Occupants by mailing true copies of the attached original notice and the attached trustee's notice of sale by both first-class and certified mail with return receipt requested, postage prepaid to the respective addresses referenced above. This notice was sent more than 25 days prior to the sale.

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; and (d) any person requesting notice as set forth in ORS 86.785.

Each notice so mailed was certified to be a true copy of the original trustee's notice of sale. Each true copy of said trustee's notice of sale was mailed in a sealed envelope

with postage thereon fully prepaid and deposited in the United States Post Office at Portland, Oregon. Each true copy of said trustee's notice of sale was mailed after the notice of default and election to sell was recorded.

As used herein, the singular includes the plural and the word "person" includes a corporation and any other legal entity.

James M. Walker

SUBSCRIBED AND SWORN to before me this day of June, 2014, by

James M. Walker.

Notary Public for Oregon
My commission expires:

Notary Public for Oregon
COMMISSION NO. 457268
MY COMMISSION EXPIRES MARCH 25, 2015

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain line of credit deed of trust (the "Trust Deed") dated January 19, 2007, executed by Tina Marie Hanson and Larry Allen Hanson (the "Grantor"), to U.S. Bank Trust Company, National Association (the "Trustee"), to secure payment and performance of certain obligations of Grantor to U.S. Bank National Association (the "Beneficiary"), including repayment of a U.S. Bank Equiline Agreement dated January 19, 2007, in the principal amount of \$182,400 (the "Agreement"). The Trust Deed was recorded on February 15, 2007, as Instrument No. 2007-002630 in the official real property records of Klamath County, Oregon.

A parcel of land situated in the State of Oregon, County of Klamath, with a street location address of 4230 El Cerrito Way, Klamath Falls, Oregon 97603-7790, currently owned by Tina Marie Hanson and Larry Allen Hanson having a tax identification number of OOR873468 and further described as Sunset Village 10th Addition Block 25 Lot 12.

No action has been instituted to recover the obligation, or any part thereof, now remaining secured by the Trust Deed or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

The default for which the foreclosure is made is Grantor's failure to pay when due the following sums: monthly payments in full owed under the Agreement beginning July 2012 and each month thereafter; late charges in the amount of \$415.00 as of November 27, 2013, plus any late charges accruing thereafter; and expenses, costs, trustee fees and attorney fees.

By reason of said default, Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable which sums are as follows: (a) the principal amount of \$174,031.84 as of November 27, 2013, (b) accrued interest of \$17,844.36 as of November 27, 2013, and interest accruing thereafter on the principal amount at the rate set forth in the Agreement until fully paid, (c) late charges in the amount of \$415.00 as of November 27, 2013, plus any late charges accruing thereafter and any other expenses or fees owed under the Agreement or Trust Deed, (d) amounts that Beneficiary has paid on or may hereinafter pay to protect the lien, including by way of illustration, but not limitation, taxes, assessments, interest on prior liens, and insurance premiums, and (e) expenses, costs and attorney and trustee fees incurred by Beneficiary in foreclosure, including the cost of a trustee's sale guarantee and any other environmental or appraisal report.

By reason of said default, Beneficiary and the Successor Trustee have elected to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to ORS 86.795 and to sell the real property identified above to satisfy the obligation that is secured by the Trust Deed.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee or Successor Trustee's agent will, on June 17, 2014, at one o'clock (1:00) p.m., based on the standard of time established by ORS 187.110, just outside the main entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon, sell for cash at public auction to the highest bidder the interest in said real property, which Grantor has or had power to convey at the time of the execution by Grantor of the Trust Deed, together with any interest that Grantor or the successors in interest to Grantor acquired after the execution of the

Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale.

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 Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed and, in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with Trustee and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, and the word "grantor" includes any successor in interest of 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.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **June 17**, **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 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.

IF 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.

Oregon State Bar – Lawyer Referral Service 16037 Upper Boones Ferry Road Tigard, Oregon 97224 503-684-3763 or toll-free in Oregon at 800-452-7636 http://www.osbar.org/public/ris/ris.html#referral

Legal Aid: http://www.osbar.org/public/ris/lowcostlegalhelp/legalaid.html

In accordance with the Fair Debt Collection Practices Act, this is an attempt to collect a debt, and any information obtained will be used for that purpose. This communication is from a debt collector.

For further information, please contact James M. Walker at his mailing address of Miller Nash LLP, 111 S.W. Fifth Avenue, Suite 3400, Portland, Oregon 97204 or telephone him at (503) 224-5858.

DATED this 6th day of February, 2014

James M. Walker Successor Trustee

File No. 080090-0882

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 4230 El Cerrito Way, Klamath Falls, Oregon 97603.

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of November 27, 2013, to bring your mortgage loan current was \$28,783.90¹. 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 1-866-353-0187 and ask for Stacy Gilsdorf 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: James M. Walker, Miller Nash LLP, 111 S.W. Fifth Avenue, Suite 3400, Portland, Oregon 97204-3699.

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

Date and time: June 17, 2014, at 1:00 p.m.

Place: Just outside the main entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon.

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.

¹ Plus attorney fees and costs incurred by U.S. Bank National Association in connection with this matter.

- 3. You can call Stacy Gilsdorf at 1-866-353-0187 to find out if your lender is willing to give you more time or change the terms of your loan.
- 4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at (503) 684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: http://www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to

http://www.oregonlawhelp.org.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: February 6, 2014

Trustee name: James M. Walker

Trustee signature;

Trustee telephone number: (503) 224-5858

AFFIDAVIT OF POSTING

STATE OF OREGON County of Klamath

SS.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale; Notice You Are in Danger of Losing Your Property; Fair Debt Collection Practices Act Notice upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "**Property Address**":

4230 El Cerrito Way Klamath Falls, OR 97603

As follows:

On 02/10/2014 at 2:10 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

On 02/12/2014 at 3:51 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

On 02/14/2014 at 4:26 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774(1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME

this At day of rebruary

by Robert Bolenbaugh.

Robert Bolenbaugh

Nationwide Process Service, Inc.

300 Century Tower

1201 SW 12th Avenue

Portland, OR 97205

(503) 241-0636

OFFICIAL SEAL MARGARET A NIELSEN NOTARY PUBLIC-OREGON COMMISSION NO. 467131 MY COMMISSION EXPIRES MARCH 29, 2016



AFFIDAVIT OF MAILING

STATE OF OREGON County of Klamath

SS.

I, Robert Bolenbaugh, being first duly sworn, depose and say that at all times herein mentioned I was and am now a competent person 18 years of age or older and a resident of the state of Oregon; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, turstee, or successor of either, corporate or otherwise.

On February 14, 2014,I mailed a copy of the Trustee's Notice of Sale; Notice You Are in Danger of Losing Your Property; Fair Debt Collection Practices Act Notice, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT 4230 El Cerrito Way Klamath Falls, OR 97603

This mailing completes service upon an occupant at the above address with an effective date of $\underline{02/10/2014}$ as calculated pursuant to ORS 86.774 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME this 19 day of February, 2014

by Robert Bolenbaugh.

Notary Public for Oregon

Robert Bolenbaugh

Nationwide Process Service, Inc.

300 Century Tower

1201 SW 12th Avenue

Portland, OR 97205

(503) 241-0636

OFFICIAL SEAL

MARGARET A NIELSEN

NOTARY PUBLIC-OREGON

COMMISSION NO. 467131

MY COMMISSION EXPIRES MARCH 29, 2016

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#15418 SALE HANSON TRUSTEE'S NOTICE OF SALE a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

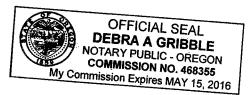
Insertion(s) in the following issues: 02/13/2014 02/20/2014 02/27/2014 03/06/2014

Total Cost: \$1303.60

Subscribed and sworn by Linda Culp before me on: 6th day of March in the year of 2014

Notary Public of Oregon

My commision expires on May 15, 2016



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain line of credit deed of trust (the "Trust Deed") dated January 19, 2007, executed by Tina Marie Hanson and Larry Allen Hanson (the "Grantor"), to U.S. Bank Trust Company, National Association (the "Trustee"), to secure payment and performance of certain obligations of Grantor to U.S. Bank National Association (the "Beneficiary"), including repayment of a U.S. Bank Equiline Agreement dated January 19, 2007, in the principal amount of \$182,400 (the "Agreement"). The Trust Deed was recorded on February 15, 2007, as Instrument No. 2007-002630 in the official real property records of Klamath County, Oregon.

ry, Oregon.

A parcel of land situated in the State of Oregon, County of Klamath, with a street location address of 4230 El Cerrito Way, Klamath Falls, Oregon 97603-7790, currently owned by Tina Marie Hanson and Larry Allen Hanson having a tax identification number of OOR873468 and further described as Sunset Village 10th Addition Block 25 Lot 12.

No action has been instituted to recover the obligation, or any part thereof new remaining secured by the Trust Dood

any part thereof, now remaining secured by the Trust Deed or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

The default for which the foreclosure is made is Grantor's failure to pay when due the following sums: monthly payments in full owed under the Agreement beginning July 2012 and each month thereafter; late charges in the amount of \$415.00 as of November 27, 2013, plus any late charges accruing thereafter; and expenses, costs, trustee fees and attorney fees.

By reason of said default, Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable which sums are as follows: (a) the principal amount of \$174,031.84 as of November 27, 2013, (b) accrued interest of \$17,844.36 as of November 27, 2013, (b) accrued interest of \$17,844.36 as of November 27, 2013, and interest accruing thereafter on the principal amount at the rate set forth in the Agreement until fully paid, (c) late charges in the amount of \$415.00 as of November 27, 2013, plus any late charges accruing thereafter and any other expenses or fees owed under the Agreement or Trust Deed, (d) amounts that Beneficiary has paid on or may hereinafter pay to protect the lien, including by way of illustration, but not limitation, taxes, assessments, interest on prior liens, and insurance premiums, and (e) expenses, costs and attorney and trustee fees incurred by Beneficiary in foreclosure, including the cost of a trustee's sale guarantee and any other environmental or appraisal report. mental or appraisal report.

By reason of said default, Beneficiary and the Successor Trustee have elected to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to ORS 86.795

tisement and sale pursuant to ORS 86.705 to ORS 86.795 and to sell the real property identified above to satisfy the obligation that is secured by the Trust Deed.

NOTICE IS HEREBY GIVEN that the undersigned Successor Trustee or Successor Trustee's agent will, on June 17, 2014, at one o'clock (1:00) p.m., based on the standard of time established by ORS 187.110, just outside the main entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon, sell for cash at public auction to the highest bidder the interest in said real property, which Grantor has or had power to convey at the time of the execution by Grantor of the Trust Deed, together with any interest that Grantor or the successors in interest to Grantor acquired after the execution of the Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale.

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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 payproceeding dismissed and the Trust Deed reinstated by payment to Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed and, in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with Trustee and attorney fees not exceeding the amounts provided by ORS 86.753. In construing this notice, the singular includes the plural, and the word "grantor" includes any successor in interest of 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.

In accordance with the Fair Debt Collection Practices Act, this is an attempt to collect a debt, and any information obtained will be used for that purpose. This communication is from a debt collector.

For further information, please contact James M. Walker at his mailing address of Miller Nash LLP, 111 S.W. Fifth Avenue, Suite 3400, Portland, Oregon 97204 or telephone him at (503) 224-5858.

DATED this 6th day of February, 2014. /s/ James M. Walker Successor Trustee File No. 080090-0882 #15418 February 13, 20, 27, March 06, 2014.

AFFIDAVIT OF COMPLIANCE Oregon Laws 2009, Chapter 864, Section 3

I, Ryan Enright, being first duly sworn, depose, say, and certify that:

At all relevant times, I was and now am a person over the age of 18 and competent to testify in a court of law and, having personal knowledge of the matters set forth below, I represent and warrant, under the penalty of perjury, that the following is true and correct:

• U.S. Bank National Association did not receive a request for a meeting or loan modification from Tina Marie Hanson and Larry Allen Hanson, as borrowers under the U.S. Bank Equiline Agreement dated January 19, 2007, in the original principal amount of \$182,400, by the required deadline.

DATED this 27 day of May, 2014.

U.S. BANK NATIONAL ASSOCIATION

By: Ryan Enright

Title: Officer

State of Minnesota

County of Hennepin

Signed and sworn to (or affirmed) before me on 5-27 2014 by Ryan Enright.

(Stamp) (signature of notary)

State at Large

(title or rank)

My commission expires: /

ANNE M. CHRISTENSON Notary Public-Minnesota My Commission Expires Jan 31, 2015