## 2014-009991 Klamath County, Oregon

001592362	0140000	0010030	U30	B	

AFFIDAVIT OF MAILING OF NOTICE		00159236201400099910030039				
TO GRANTOR PURSUANT TO ORS 8	6.756		09/26/2014 10:41:26 AM	Fee: \$52.00		
Re: Trust Deed from Issac L & Wendy L Sheppard 2705 Heritage Court Klamath Falls, OR 97603  To First American Title Insurance Co	Grantor	SPACE RESERVED FOR RECORDER'S USE	received for recording on, ato'clockM., and recorded in book/reel/volume No on page and/or as fee/file/instrument/microfilm/reception No, Records of this County.  Witness my hand and seal of County affixed.			
	Trustee		NAME D.	TITLE		
After recording, return to:	_		Ву	, Deputy.		
I gave notice of the sale of the re and certified mail with return receipt requ their respective last known addresses, to- NAME	ested to each of t					
These persons include (a) the groof whose interest the trustee or the benefice. Each of the notices so mailed was the notice. Each such copy was mailed in post office at Grants Pass, Oregon, on Mathereon sufficient for first class delivery treturn receipt, with postage thereon in an and Election to Sell described in the notice. As used herein, the singular includer legal or commercial entity.	ciary has actual nation as an original notion a sealed enveloperated with a sealed enveloperated as a sealed enveloperated	otice; (c) the occupant of ce to Grantor's signed by be, with postage thereon for the respect to each person I leated, and another such not to accomplish the same. Forded.  SHARON E	the real property which is subject PATRICK J. KELLY, attornally prepaid, and was deposited isted above, one such notice we otice was mailed with a proper Each such notice was mailed a	ect to this foreclosure.  ney for the trustee named in a by me in the United States as mailed with postage form to request and obtain after the Notice of Default des a corporation and any		

OFFICIAL STAMP
JENNIFER A MOCK
NOTARY PUBLIC-OREGON
COMMISSION NO. 922972
NY COMMISSION EXPIRES DECEMBER 11, 2017

Notary Public for Oregon
My commission expires: 12.11.17

# 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:

Street address: 2705 Heritage Court

City: State: ZIP: 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 December 1, 2013 to bring your mortgage loan current was \$543.56. 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:(541) 474-1908 to find out the exact amount you must pay to bring your to 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:

PATRICK J. KELLY, ATTORNEY 717 NW 5<sup>TH</sup> STREET Grants Pass, OR 97526

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

Date and time: September 26, 2014 at 11:30 am

Place: 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.
- 3. You can call Patrick Kelly, Attorney at (541) 474-1908 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 phone number of an organization near you, please call the statewide phone 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 Web site 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 <a href="http://www.oregonlawhelp.org">http://www.oregonlawhelp.org</a>.

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: May 22, 2014

Trustee name (print): Patrick J. Kelly

Trustee signature:

Trustee telephone number: (541) 474-1908