2020-001371

Klamath County, Oregon

02/04/2020 08:41:01 AM

Fee: \$317.00

RECORDING COVER SHEET

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

AFTER RECORDING RETURN TO:

Janeway Law Firm, LLC 1499 SE Tech Center Place **Suite 255** Vancouver, WA 98683 S&S File No. 19-125681

1) TITLE(S) OF THE TRANSACTION(S) ORS 205.234(a)

Affidavit of Mailing/Trustee's Notice of Sale Affidavit of Posting/Mailing Affidavit of Publication Affidavit of Mailing/Notice to Grantor in Compliance with ORS 86.756 Certificate of Non-Military Service & DOD Certificate

2) DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) and 205.160

Clark, Robert and Wendy

3) INDIRECT PARTY / GRANTEE(S) ORS 205.125(1)(a) and 205.160

Deutsche Bank National Trust Company.

Janeway Law Firm, LLC, Successor Trustee

Home Equity	Trustee, for New Century Loan Trust 2005-3	•			
Carrington Mortgage Services, LLC					
•	UAL CONSIDERATION ount in dollars or other	N 5) SEND TAX STATEMENTS TO:			
\$	Other				
6) SATISFACTION ORS 205.125(1)(e) CHECK ONE: FULL		NT 7) The amount of the monetary obligation imposed by the order or warrant. ORS 205.125(1)(c)			
(If applicable) PARTI					
		\$			
	is being Re-Recorded, ERECORDED AT THE	complete the following statement, in accordance with REQUEST OF			
CORRECT	P.	REVIOUSLY RECORDED IN BOOK AND			
PAGE, OR A	AS FEE NUMBER	·"			

AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 S&S 19-125681

OREGON AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Dareena Stepanyuk, say and certify that:

I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

State of Oregon c/o Attorney General 1162 Court Street NE Salem, OR 97301

Wendy Clark 2451 Berkeley Street Klamath Falls, OR 97601

Wendy Clark 722 Roseway Drive Klamath Falls, OR 97601

Wendy Clark PO Box 12829 Salem, OR 97309

Wendy Clark 2451 Berkeley Street Apt. 515 Klamath Falls, OR 97601

Robert Clark 2451 Berkeley Street Klamath Falls, OR 97601

Robert Clark 2451 Berkeley Street Apt. 515 Klamath Falls, OR 97601

Robert Clark 722 Roseway Drive Klamath Falls, OR 97601

Robert Clark PO Box 12829 Salem, OR 97309

Grant Mercantile Agency R/A: C T Corporation System 780 Commercial St. SE Ste 100 Salem, OR 97301

Grant Mercantile Agency R/A: C T Corporation System PO Box 658 Oakhurst, CA 93644

Carter-Jones Collections Service, Inc. R/A: Kent Pederson 1143 Pine St. Klamath Falls, OR 97601

Capital One Bank (USA), N.A. R/A: CORPORATE SERVICE COMPANY 100 Shockoe Slip, 2nd Floor RICHMOND, VA 23219

Capital One Bank c/o Johnson Mark, LLC 901 N Brutscher St, D PMB 401 Newberg, OR 97132

Southern Oregon Credit Service, Inc. R/A: Linda Collins 2400 Poplar Drive Medford, OR 97501

Southern Oregon Credit Service, Inc. R/A: Linda Collins PO Box 4070 Medford, OR 97501

Southern Oregon Credit Service, Inc. R/A: Linda Collins PO Box 4070 Medford, OR 97501

CSO Financial, Inc. R/A: Mary Inscore 1229 SE Stephens St. Roseburg, OR 97470

CSO Financial, Inc. R/A: Mary Inscore PO Box 1208 Roseburg, OR 97470

CSO Financial, Inc. c/o Davenport & Hasson, LLP 12707 NE Halsey St. Portland, OR 97230

Department of Human Services Office of Payment Accuracy and Recovery - Overpayment Recovery Unit PO Box 14150 Salem, OR 97309 The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.806 and all junior lien holders as provided in ORS 86.764.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office in Vancouver, Washington, on November 8, 2019. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a property form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

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

Dareena Stepanyuk

State of Washington

County of Clark

On this day of , in the year 2010, before me the undersigned, a Notary Public in and for said County and State, personally appeared Dareena Stepanyuk, personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

Notary Public

My Commission Expires: ____

KIRA LYNCH
Notary Public
State of Washington
My Commission Expires
October 06, 2020

TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Wendy Clark and Robert Clark, wife and husband, whose address is 722 Roseway Drive, Klamath Falls, OR 97601 as grantor to AmeriTitle, as Trustee, in favor of New Century Mortgage Corporation, as named Beneficiary, dated April 15, 2005, recorded April 22, 2005, in the mortgage records of Klamath County, Oregon, in Book M05, at Page 28674, Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2005-3 is the present Beneficiary as defined by ORS 86.705(2), as covering the following described real property:

The Westerly 34 feet of Lot 40 and the Easterly 6 feet of Lot 41, also the Easterly 26 feet of Lot 62 and the Westerly 29 feet of Lot 63, all in ROSELAWN SUBDIVISION of Block 70, BUENA VISTA ADDITION to the City of Klamath Falls, and that portion of the vacated alley lying adjacent thereto.

COMMONLY KNOWN AS: 722 Roseway Drive, Klamath Falls, OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Monthly payments in the sum of \$457.33, from October 1, 2018 and monthly payments in the sum of \$459.65, from March 1, 2019, plus prior accrued late charges in the amount of \$1,383.25, plus the sum of \$18.00 for advances, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sum being the following, to-wit:

\$87,904.99, together with accrued interest in the sum of \$3,400.94 through October 24, 2019, together with interest thereon at the rate of 3.375% per annum from October 25, 2019, plus prior accrued late charges in the amount of \$1,383.25, plus the sum of \$1,197.75 for advances, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on March 11, 2020, at the hour of 1:00 PM PT, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of 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 has or had power to convey at the time of the execution of 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 to any person named in ORS 86.778 that the right exists, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by paying to the beneficiary of the entire amount 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 obligations 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's fees and attorney's fees not exceeding the amounts provided by said ORS 86.778.

Notice is further given that reinstatement or payoff quotes requested pursuant to ORS 86.786 and ORS 86.789 must be timely communicated in a written request that complies with that statute, addressed to the trustee's "Reinstatements/Payoffs – ORS 86.786" either by personal delivery or by first class, certified mail, return receipt requested, to the trustee's address shown below. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.shapiroattorneys.com/wa.

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

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for March 11, 2020. 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:

- 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.

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 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 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 30 or 60 days. 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 30 or 60 days. 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.

OREGON STATE BAR, 16037 S.W. Upper Boones Ferry Road, Tigard, Oregon 97224, Phone (503) 620-0222, Toll-free 1-800-452-8260 Website: http://www.osbar.org

Directory of Legal Aid Programs: http://www.oregonlawhelp.org

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

The Successor Trustee, Shapiro & Sutherland, LLC, has authorized the undersigned Attorney to execute the document on the Successor Trustee's behalf as allowed under ORS 86.713(9).

Dated: 16/30/2019

SHAPIRO & SUTHERLAND, LLC,

Successor Trustee

1499 SE Tech Center Place, Suite 255

Vancouver, WA 98683

www.shapiroattorneys.com/wa

Telephone: (360) 260-2253

Toll-free: 1-800-970-5647

S&S 19-125681

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

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 Trustee's Notice of Sale; Notice to Residential Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "**Property Address**":

722 Roseway Drive Klamath Falls, OR 97601

As follows:

On 11/05/2019 at 3:04 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 11/09/2019 at 9:26 AM, 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 11/12/2019 at 10:18 AM, 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 & day of November, 20

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 STAMP
SHERI RENEE HARGRAVE
NOTARY PUBLIC-OREGON
COMMISSION NO. 958306
MY COMMISSION EXPIRES JANUARY 19, 2021



AFFIDAVIT OF MAILING

STATE OF OREGON County of Klamath

SS.

I, Robert Bolenbaugh, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On November 12, 2019, I mailed a copy of the Trustee's Notice of Sale; Notice to Residential Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT 722 Roseway Drive Klamath Falls, OR 97601

This mailing completes service upon an occupant at the above address with an effective date of 11/05/2019 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 18 day of November, 20 9 by Robert Bolenbaugh.

Shey Gour

Notary Public for Oregon

Røbert Bolenbaugh

Nationwide Process Service, Inc.

300 Century Tower 1201 SW 12th Avenue Portland, OR 97205

(503) 241-0636

×2.47520

347536

OFFICIAL STAMP
SHERI RENEE HARGRAVE
NOTARY PUBLIC-OREGON
COMMISSION NO. 958306
MY COMMISSION EXPIRES JANUARY 19, 2021

AFFIDAVIT OF PUBLICATION STATE OF OREGON, COUNTY OF KLAMATH

I, Megan McGuffee, Legal Specialist, 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#19256 SALE

S&S 19-125681

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: 11/15/2019 11/22/2019 11/29/2019 12/06/2019

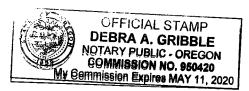
Total Cost: \$1592.12

Subscribed and sworn by Megan McGuffee before me on:

6th day of December in the year of 2019

Notary Public of Oregon

My commision expires on May 11, 2020



S&S 19-125681 TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Wendy Clark and Robert Clark, wife and husband, whose address is 722 Roseway Drive, Klamath Falls, OR 97601 as grantor to AmeriTitle, as Trustee, in favor of New Century Mortgage Corporation, as named Beneficiary, dated April 15, 2005, recorded April 22, 2005, in the mortgage records of Klamath County, Oregon, in Book MOS, at Page 28674, Deutsche Bank National Trust Company, as Indenture Trustee, for New Century Home Equity Loan Trust 2005-3 is the present Beneficiary as defined by ORS 86.705(2), as covering the following described real property: as covering the following described real property: The Westerly 34 feet of Lot 40 and the Easterly 6 feet of Lot 41, also the Easterly 26 feet of Lot 62 and the Westerly 29 feet of Lot 63, all in ROSELAWN SUBDIVISION of Block 70, BUENA VISTA ADDITION to the City of Klamath Falls, and that portion of the vacated alley lying adjacent thereto.. COMMONLY KNOWN AS: 722 Roseway Drive, Klamath Falls, OR 97601. Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Drive, Klamath Falls, OR 97601. Both the beneficiary and the trustee have elected to sell the sald real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon. Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Monthly payments in the sum of \$459.65, from March 1, 2019, plus prior accrued late charges in the amount of \$1,383.25, plus the sum of \$18.00 for advances, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns. By reason of said default the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sum being the following, to-wit: \$87,904.99, together with accrued interest in the sum of \$3,400.94 through October 24, 2019, together with interest thereon at the rate of 3.375% per annum from October 25, 2019, plus prior accrued late charges in the amount of \$1,383.25, plus the sum of \$1,197.75 for advances, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns. WHEREFORE, notice hereby is given that the undersigned trustee will on March 11, 2020, at the hour of 1:00 PM PT, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of 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 has or had power to convey at the time of the execution of said trust deed, together property which the grantor has or had power to convey at the time of the execution of said trust deed, together at the time of the execution of 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 to any person named in ORS 86.778 that the right exists, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by paying to the beneficiary of the entire amount 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 obligations or trust deed, and in addition to paying said sums or tendering the performance required under the obligations 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's fees and attorney's fees not exceeding the amounts provided by said ORS 86.778. Notice is further given that reinstatement or payoff quotes requested pursuant to ORS 86.786 and ORS 86.789 must be timely communicated in a written request that complies with that statute, addressed to the trustee's communicated in a written request that complies with that statute, addressed to the trustee's "Reinstatements/Payoffs ORS 86.786" either by personal delivery or by first class, certified mail, return receipt requested, to the trustee's address shown below. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.shapiroattomeys.com/wa, in construing this notice, the masculine gender includes the plural, the word "grantor" includes any

successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest; if any. Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be-conducting property inspections on the said referenced property. Without limiting the trustee's disclaimer of representations or warranties. Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt. Dated: 10/30/2019 /s/ Kelly Sutherland SHAPIRO & SUTHER-LAND, LLC, Successor Trustee 1499 SE Tech Center Place, Suite 255, Vancouver, WA 98683 www.shapiroattomeys.com/wa, Telephone: (360)260-2253, Toll-free: 1-800-970-5647, S&S 19-125681 #19256 November 15, 22, 29, December 6, 2019

AFTER RECORDING RETURN TO: Shapiro & Sutherland, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 S&S 19-125681

AFFIDAVIT OF MAILING OF NOTICE TO GRANTOR IN COMPLIANCE WITH ORS 86.756

I, Dareena Stepanyuk, say and certify that:

I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the attached original Notice to Grantor given under the terms of that certain deed described in said Notice.

I gave notice of the sale of the real property described in the attached Notice to Grantor as required by ORS 86.756 by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following name persons (or their legal representative, where so indicated) at their respective last known address, to-wit:

Wendy Clark 2451 Berkeley Street Klamath Falls, OR 97601

Wendy Clark 722 Roseway Drive Klamath Falls, OR 97601

Wendy Clark PO Box 12829 Salem, OR 97309

Wendy Clark 2451 Berkeley Street Apt. 515 Klamath Falls, OR 97601

Robert Clark 2451 Berkeley Street Klamath Falls, OR 97601

Robert Clark 2451 Berkeley Street Apt. 515 Klamath Falls, OR 97601

Robert Clark 722 Roseway Drive Klamath Falls, OR 97601

Robert Clark PO Box 12829 Salem, OR 97309 Said persons included (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and to the occupant residing in the property.

Each of the notices so mailed was certified to be a true copy of the original Notice to Grantor; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office in Vancouver, Washington, on October 30, 2019. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a property form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. The form of the Notice complies with ORS 86.756 and a copy is enclosed with this affidavit.

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

State of Washington

County of Clark

On this 19 day of ______, in the year 2020 before me the undersigned, a Notary Public in and for said County and State, personally appeared Dareena Stepanyuk, personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

Notary Public

My Commission Expires: _ \6/b/2000

KIRA LYNCH Notary Public State of Washington My Commission Expires October 06, 2020

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 722 Roseway Drive, Klamath Falls, OR 97601

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 October 29, 2019 was \$9,078.10. 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 this office at (360) 260-2253, or toll-free 1-800-970-5647, extension 7278, 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:

Shapiro & Sutherland, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 Our File #: 19-125681

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

March 11, 2020, at the hour of 1:00 PM PT, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of 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 the Loss Mitigation department of Carrington Mortgage Services, LLC at 800-970-5647, X288 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 1-800-SAFENET (1-800-723-3638). 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 1-800-452-7636 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 go to programs, of legal aid directory information and 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.

The Successor Trustee, Shapiro & Sutherland, LLC, has authorized the undersigned Attorney to execute the document on the Successor Trustee's behalf as allowed under ORS 86.713(9).

Shapiro & Sutherland, LLC, Successor Trustee

Dated: 10/30/2019

OSB # 875575

Trustee telephone number: (360) 260-2253 or 1-800-970-5647

AFTER RECORDING RETURN TO: Janeway Law Firm, LLC 1499 SE Tech Center Place, Suite 255 Vancouver, WA 98683 Telephone: (360) 260-2253

S&S 19-125681

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF WASHINGTON)) SS.		
County of Clark	j		
THIS IS TO CERTIFY Janeway Law Firm, LLC, forme trust deed serviced by Deutsche Equity Loan Trust 2005-3, the class grantor, conveyed to AmeriTi deed was dated April 15, 2005, a No. M05, at Page 28674; thereat 28, 2019, Book No. M05, Page I thereafter the said trust deed was said trust deed is scheduled to be during the period of three month day thereof, was the real propert	rly known as Shapiro & See Bank National Trust Courrent beneficiary, in white, as trustee, certain real and recorded April 22, 20 fter a Notice of Default who. 28674, as Instrument a duly foreclosed by adverses of at the trustee's sale and one day immediate y described in and covered.	sutherland, LLC, the Successor Trustee ompany, as Indenture Trustee, for New Coch Wendy Clark and Robert Clark, wifel property in Klamath County, Oregon; so 105, in the mortgage records of said countrith respect to said trust deed was record No. 2019-012551, of said mortgage records march 11, 2020; I reasonably believed by preceding the day of said sale and inceed by said trust deed, or any interest thereof the "Soldiers' and Sailor's Civil Relieved."	of that certain Century Home and husband, said trust nty, in Book ed October ords; covered by e at no time cluding the rein, owned
as amended, or legally incompet			17101 01 1540,
word "grantor" includes any suc	cessor in interest to the gr	des the feminine, the singular includes trantor, the word "trustee" includes any sor in interest to the beneficiary named in	successor
The Successor Trustee, authorized the undersigned Atto under ORS 86.713(9)	Janeway Law Firm, LLC rney to execute the docum	c, formerly known as Shapiro & Sutherla ment on the Successor Trustee's behalf a	and, LLC has as allowed
	Janew	vay Law Firm, LLC, formerly known as	Shapiro &
		rland, LLC, Successor Trustee	
	Ву	Mary Mary	
	Les	WD Suffer Long	
CTATE OF WACHINGTON	OSB#	1 7 135 73	
STATE OF WASHINGTON) SS.		
County of Clark)		
SUBSCRIBED AND S	WORN to before me this	day of February	_, 20 <u>7</u> 0_, by
Notary Public for	wo less oro	KIRA LYNCH Notary Public	
		State of Washington My Commission Expires October 06, 2020	



SSN: XXX-XX-5899

Birth Date:

Last Name: CLARK First Name: WENDY

Middle Name: R

Status As Of: Feb-03-2020

Certificate ID: 5JLYSYNB0MB12N9

	On Active Duty On Active Duty Status Date	Carle Bridge Carle Back to the Carle	
Active Duty Start Date	Active Duty End Date Status	Service Component	
NA NA	NA No.	NA NA	
This response reflects the individuals' active duty status based on the Active Duty Status Date			

	3 × 4 5 × 2 × 1	i green differen		
	Left Active Duty Within 367	Days of Active Duty Status Date		
Active Duty Start Date	Active Duty End Date	Status	Service Component	
NA .	NA /	기 등 (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 Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date Status	Service Component		
NA NA	NA No	NA		
This response reflects whether the individual on 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.

Michael V. Sorrento, Director

Department of Defense - Manpower Data Center

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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"

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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



SSN: XXX-XX-5745

Birth Date:

Last Name: CLARK

First Name: ROBERT

Middle Name:

Status As Of: Feb-03-2020

Certificate ID: L2W9TZ5JBXP0HXP

	On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date Status	Service Component		
NA NA	No.	NA 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			
Active Duty Start Date	Active Duty End Date Status	Service Component		
NA	No No	NA 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 Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date Status	Service Component		
NA .	NA No	NA		
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SSN: XXX-XX-5745

Birth Date:

Last Name: CLARK First Name: ROBERT

Middle Name: W

Status As Of: Feb-03-2020

Certificate ID: V3R55YPK3CGF5KF

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

	Left Active Duty With	hin 367 Days of Active Duty S	tatus Date	
Active Duty Start Date	Active Duty End Date		Status	Service Component
NA NA	NA TEN	TOUR STREET	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Outy Status Date				

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

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SSN: XXX-XX-5745

Birth Date:

Last Name: CLARK First Name: BOB

Middle Name: W

Status As Of: Feb-03-2020

Certificate ID: 9Q79F4D2GBDZV2W

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

	www.usay	the state of the s	Committee of the commit	
	Left Active Duty Within 3	67 Days of Active Duty Status Date	a saled to	
Active Duty Start Date	Active Duty End Date	Status		Service Component
NA .	NA TO	No No		NA 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 Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date Status	Service Component		
NA	NA No	NA		
This response reflects whether the individual or his/her unit has received early notification to report for active duty				

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SSN:

XXX-XX-5745

Birth Date:

Last Name:

CLARK

First Name:

BOB

Middle Name:

Status As Of:

Feb-03-2020

Certificate ID:

XQJ9C8341VJGMR1

		Mark Land Advantage Comments		
	On Active Duty On Ac	tive Duty Status Date		
Active Duty Start Date	Active Duty End Date	Status	Service Component	
NA NA	NA COLOR	No	NA NA	
This response reflects the individuals active duty status based on the Active Duty Status Date				

	14.89.43.2	<u> </u>		
	Left Active Duty Within 367 Days	of Active Duty Status Date		
Active Duty Start Date	Active Duty End Date	Status	Service Component	
NA NA	TO NA CONTRACTOR OF THE PROPERTY OF THE PROPER	No	NA	
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date				

The second secon	The Administration of the Control of	7	The second secon	
The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date				
Order Notification Start Date	Order Notification End Date	Status	Service Component	
NA NA	NA STATE	No	NA	
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Results as of : Feb-03-2020 02:42:30 PM



Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-5745

Birth Date:

Last Name: CLARK First Name: BOB

Middle Name: W

Status As Of: Feb-03-2020

Certificate ID: 4P2S356LSMRMJ4W

On Active Duty On Active 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 Day Status Date				

<u>的"我们"的"</u> "的"是我们"的"我们"。	Left Active Duty With	nin 367 Days of Active Duty S	tatus Date	
Active Duty Start Date	Active Duty End Date		Status	Service Component
NA	NA NA		No	NA 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 Future Call-Up to Active Duty on Active Duty Status Date				
Order Notification Start Date	Order Notification End Date Status	Service Component		
NA NA	NA No	NA .		
This response reflects whether the individual or his/her unit has received early notification to report for active duty				

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More information on "Active Duty Status"

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Coverage Under the SCRA is Broader in Some Cases

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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

Results as of: Feb-03-2020 02:40:41 PM



Status Report Pursuant to Servicemembers Civil Relief Act

SSN:

XXX-XX-5899

Birth Date:

Last Name: WESCOTT

First Name:

WENDY

Middle Name:

Status As Of: Feb-03-2020

Certificate ID: 4PFCYDVDJ9500ST

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

	Left Active Duty Within 367 Days	s of Active Duty Status Date		
Active Duty Start Date	Active Duty End Date	Status	Service Component	
NA NA	NA TOOM	No Line	NA 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 Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date Status	Service Component		
NA	NA NO	NA 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.

Michael V. Sorrento, Director

Department of Defense - Manpower Data Center

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. Service contact information can be found on the SCRA website's FAQ page (Q33) via this URL: https://scra.dmdc.osd.mil/faq.xhtml#Q33. 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).

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SSN: XXX-XX-5899

Birth Date:

Last Name: CLARK First Name: WENDY

Middle Name:

Status As Of: Feb-03-2020

Certificate ID: NKYC6MCZ63RBK1S

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

Registration that Resources	Left Active Duty Within 367 Days of Active Duty Statu	is Date	医外心性 医外胚 医心性脓肿扩展 医麻醉的
Active Duty Start Date	Active Duty End Date	Status	Service Component
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 Future Call-Up to Active Duty on Active Duty Status Date		
Order Notification Start Date	Order Notification End Date Status	Service Component	
NA NA	NA No	NA	
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SSN:

XXX-XX-5899

Birth Date:

Last Name:

WESCOTT

First Name:

WENDY

Middle Name:

R

Status As Of:

Feb-03-2020

Certificate ID:

VK744B6NQL0V1MJ

	On Active Duty On Active Duty Status Date				
Active Duty Start Date	Active Duty End Date	Status	Service Component		
NA NA	M. C.	No.	NA 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		
Active Duty Start Date	Active Duty End Date/	Status	Service Component	
NA NA	NA CONTRACTOR	No No	NA 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 Future Call-Up to Active Duty on Active Duty Status Date		
Order Notification Start Date	Order Notification End Date Status	Service Component	
NA	NA No	NA	
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

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Michael V. Sorrento, Director

Department of Defense - Manpower Data Center

400 Gigling Rd.

Seaside, CA 93955

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SSN: XXX-XX-5899

Birth Date:

Middle Name:

Last Name: WESCOTT First Name: WENDY

Status As Of: Feb-03-2020

Certificate ID: 00RFXGDDWWL8XFM

ROSE

On Active Duty On Active Duty Status Date				
Active Duty Start Date	Active Duty End Date	Status	Service Component	
NA NA	NA CONTRACTOR	Na	NA NA	
This response reflects the individuals active duty status based on the Active Duty Status Date				

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	Left Active Duty Within 367 Da	ays of Active Duty Status Date	的名字数字的 人名巴克斯斯 斯 克斯克克
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA NA	N A 1	No 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 Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date Status	Service Component	
NA	NA No	NA	
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

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SSN:

XXX-XX-5899

Birth Date:

Last Name:

CLARK

First Name:

WENDY

Middle Name:

ROSE

Status As Of:

Feb-03-2020

Certificate ID:

4P0PJ4S54WCZFWQ

On Active Duty On Active 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		
Active Duty Start Date	Active Duty End Date Status Service Component		
NA NA	NA NA NA		
This response reflects what 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 Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date Status	Service Component	
NA	NA NO	NA .	
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

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More information on "Active Duty Status"

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Results as of : Feb-03-2020 02:40:38 PM



Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-5745

Birth Date:

Last Name: CLARK
First Name: ROBERT
Middle Name: WAYNE

Status As Of: Feb-03-2020

Certificate ID: 8VQ7Q1TYM2XYG25

		West Land Destr			
Service of the first of the service	On Active Duty On Ac	tive Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component		
NA NÁ NÁ NA					
This response reflects the individuals' active duty status based on the Active Quty Status Date					

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date Status	Service Component	
NA 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 Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date Status	Service Component	
NA NA	NA No	NA .	
This response reflects whether the individual or higher 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.

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