

1300 NW Wall St, Suite 202, Bend, OR 97701-1960 Fax (541) 383-4424 Recording (541) 388-6549 Elections (541) 388-6547 www.co.deschutes.or.us

Re: Researching Foreclosures in Deschutes County

Thank you for your interest in researching foreclosures in Deschutes County. Researching our records online is simple once you learn about several documents our office receives for recording and the search techniques needed to find them.

As you begin to research Deschutes County public records there are several matters you should keep in mind.

- (1) Our searchable index covers recorded documents from 1985 to the present.
- (2) Images of recorded documents are available from May 1999 to the present.
- (3) You cannot search by address.
- (4) We recommend you not include a legal description in your search method until you become proficient in using the wildcard (%). Entering legal descriptions are likely to limit your search results.
- (5) You should always verify if a rescission of the default has been recorded or if the property has already transferred.

Obviously, there are many legal issues concerning foreclosures and these should be discussed with an attorney licensed in the State of Oregon. Additionally, not all records are recorded and available through the Deschutes County Clerk's Office. Some records are "filled" with the courts. If you are looking for court-related records, such as judgments, please contact the court in which the judgment was filed or reported.

To begin your search of the County Clerk's records, log on to our website <u>http://recordings.deschutes.org</u>. Use the attached print screens as a starting point in your research.

If you have any additional questions, please do not hesitate in contacting us.

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Deschutes County Clerk's Web Query - Microsoft Internet Explorer
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Deschutes County Clerks Office Recording System Web Query
1300 NW Wall St., Suite 200, • Bend, Oregon 97701 • P:541.388.6549 • F:541.383.4424
Document Search Space Porward Help?
Year Document Number Range Title Recording Date Range
Document Type O Type List O Common Types Book & Page
Foreclosures
O Ascending Order O Descending Order PARTIES Last Name Party Type
Last Name Party Type O All O Direct O Indirect
First Name Middle Name Name Suffix
LEGAL Subdivision
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Search Clear Fields

The documents typically recorded in foreclosure proceedings are Notice of Default and Election to Sell, Rescission of Notice of Default, Affidavits of Publication, Affidavit of Mailing and Affidavits of Service. In order to simply your research we have grouped the Notice of Default and Election to Sell and Rescission of Notice of Default under our Common Types category.

We begin with a simple search of default notices in the month of March 2008.

First, enter the beginning and ending date in the Recording Date Range.

Second, choose Common Types.

Third, under Document Type choose Foreclosures.

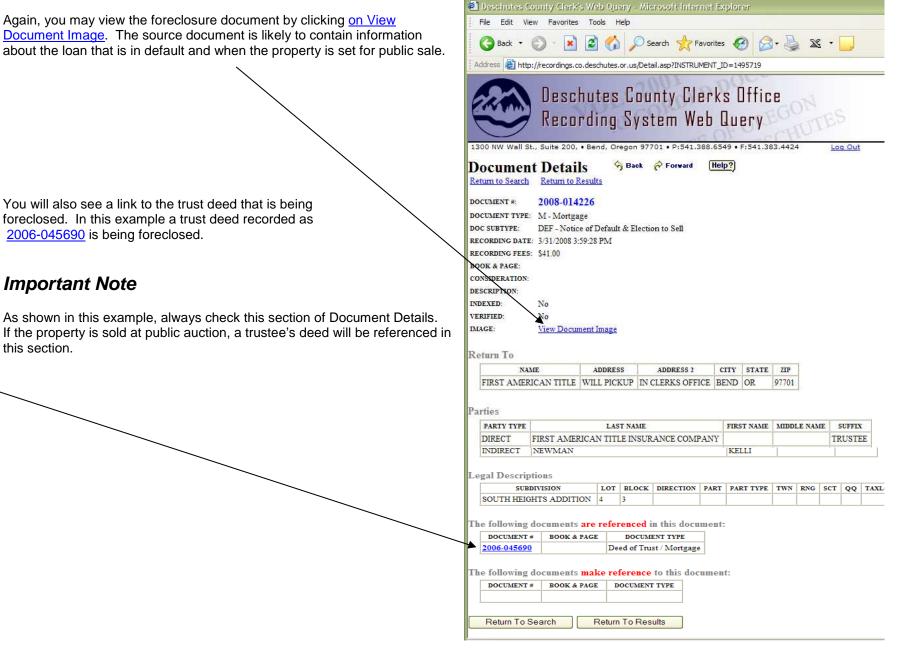
Fourth, click the Search button.

Now, let's review the search results.

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	Address Address thtp://recordings.co.deschutes.or.us/Results.asp?Start=1
The search results page reveal 145 records found. These records include Notices of Default and Rescissions of Notice of Default.	Deschutes County Clerks Office Recording System Web Query
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This example shows the trustee that is foreclosing (direct party)	Search Results (Showing 1 to 50 of 145) Search Return to Search Help?
and the property owner (indirect party) who is in default.	2008-014226 MAGE DOC TYPE: Notice of Default & Election to Sell DATE REC: 3/31/2008 3:59:28 PM REFERENCES: 2006-045690
	DIRECT: ELEST AMERICAN TITLE INSURANCE COMPANY TRUSTEE
	INDIRECT: NEWMAN, KELLI
	SUBDIVISION SOUTH HEIGHTS ADDITION LOT: 4 BLOCK: 3
	2008-014224 DOC TYPE: Rescission of Notice of Default of Trust Deed DATE REC: 3/31/2008 3:59:28 PM REFERENCES: 2008-001957, 1994-013600
The number under References is a reference to the original trust deed that is being foreclosed. In this example, the original trust deed	DIRECT: FIRST AMERICAN TITLE INSURANCE CO TRUSTEE INDIRECT: VANDEHEY, TERRY J INDIRECT: VANDEHEY, KATHY A
was recorded under Document Number 2006-45690.	SUBDIVISION: LAZY RIVER SOUTH TRACTS LOT: 16

If you click on 2008-014226 you will get the Document Details or you can click <u>IMAGE</u> to view an image of the source document (i.e., view an image the Notice of Default and Election to Sell).

In reviewing the Document Details page, you will see additional information about the recorded foreclosure document.



Researching Rescissions of Notices of Default.

Now that you have learned the basics of researching Notices of Default you will need to understand that default notices can be canceled. In other words, foreclosure proceedings have been stopped.

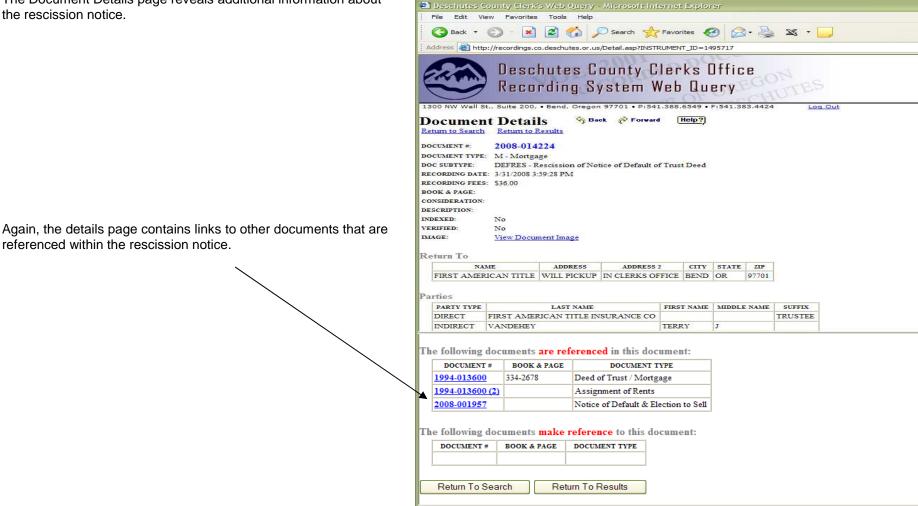
The Document Type that cancels a foreclosure proceeding is categorized under a Rescission of Notice of Default.

In this example, a Rescission of Notice of Default was recorded where the default notice (document 2008-001957) is ______ being canceled. The original trust deed is also referenced (document 1994-013600).

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efault.	1300 NW Wall St., Suite 200, • Bend, Oregon 97701 • P:541.388.6549 • F:541.383.4424
	Search Results (Showing 1 to 50 of 145) Back Forward Help? Next 50 Return to Search 2608-014226 MAGE DOC TYPE: Notice of Default & Election to Sell DATE REC: 3/31/2008 3:59:28 PM REFERENCES: 2006-045690
	DIRECT: NEST AMERICAN TITLE INSURANCE COMPANY TRUSTEE INDIRECT: NEWMAN, CURTIS INDIRECT: NEWMAN, KELLI
	SUBDIVISION: SOUTH HEIGHTS ADDITION LOT: 4 BLOCK: 3
ault was recorded	2008-014224 DAGE DOC TYPE: Rescission of Notice of Default of Trust Deed DATE REC: 3/31/2008 3:59:28 PM References: 2008-001957, 1994-013600
957) is o referenced	DIRECT: FIRST AMERICAN TITLE INSURANCE CO TRUSTEE INDIRECT: VANDEHEY, TERRY J INDIRECT: VANDEHEY, KATHY A
	SUBDIVISION: LAZY RIVER SOUTH TRACTS LOT: 16

The Document Details page reveals additional information about the rescission notice.

referenced within the rescission notice.



You have now learned how to research foreclosures in Deschutes County. In addition to the access to foreclosure documents you also have valuable information about specific property information. Detailed information about property is available through Deschutes County Assessor's Office. Their easy to use search page is available at www.deschutes.org/assessor.

Again, thank you for your interest in Deschutes County and Clerk's records online. We hope this information is helpful as you begin researching our records.