

15t 1864288

AFTER RECORDING RETURN TO:

Willard L. Ransom  
Dole, Sorenson, Ransom & Ferguson, LLP  
1867 Williams Highway, Suite 109  
Grants Pass, OR 97527

2012-009611

Klamath County, Oregon



00123543201200096110120129

08/30/2012 02:17:31 PM

Fee: \$102.00

**RECORDING COVER PAGE**  
**Affidavits of Service by**  
**Mail, Personal Service & Publication**  
**for Nonjudicial Trust Deed Foreclosure:**

**Grantors:** Grover Rodgers and Alice Rodgers  
husband and wife

**Beneficiaries:** David C. Riley and/or Terri Riley

DO NOT REMOVE THIS PAGE FROM ORIGINAL DOCUMENT  
THIS PAGE MUST BE INCLUDED IF DOCUMENT IS RE-RECORDED

F 92-

After Recording Return to:

Willard L. Ransom  
DOLE, SORENSON, RANSOM & FERGUSON, LLP  
1867 Williams Highway, Suite 109  
Grants Pass, OR 97527

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**

STATE OF OREGON, County of Josephine ) ss.

I, WILLARD L. RANSOM, being first duly sworn, say that:

At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of the trust deed described in the notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME	ADDRESS
Kent Pederson, Registered Agent Carter-Jones Collections, LLC Subsequent Lienholder	1143 Pine Street Klamath Falls, OR 97601
Kent Pederson, Registered Agent Carter-Jones Collection Service, Inc. Subsequent Lienholder and Claimant on Small Estate Creditor Claims filed for Klamath County Justice Court and Avista Utilities	1143 Pine Street Klamath Falls, OR 97601
Ginger Lee Harris, OSB #054320 Attorney at Law and Subsequent Lienholder aka Ginger Lee Kocurek	5113 S. Sixth Street, Suite A-1 Klamath Falls, OR 97601-0375  3642 Crest Street Klamath Falls, OR 97603
General Credit Service, Inc. Claimant for Creditor Pacific Power - Klamath Falls Small Estate Creditor Claim	2724 West Main Street Medford, OR 97501
Mary Gonzalez Successor-in-Interest to Grantors	4606 Onyx Avenue Klamath Falls, OR 97603
Abby Torres Successor-in-Interest to Grantors	1443 Brentcrest Drive Medford, OR 97501
Pilar Torres Meza Successor-in-Interest to Grantors	1443 Brentcrest Drive Medford, OR 97501
Laura Torres Successor-in-Interest to Grantors	5710 Alva Avenue Klamath Falls, OR 97603

Tammy Rodgers  
Successor-in-Interest to Grantors

6420 SW 124<sup>th</sup> Avenue  
Beaverton, OR 97008

Walter L. Rodgers  
Successor-in-Interest to Grantors

3317 Cannon Avenue  
Klamath Falls, OR 97603

Ricky R. Rodgers  
Successor-in-Interest to Grantors

501 Countryside  
Central Point, OR 97501

Alison Rodgers  
Successor-in-Interest to Grantors

4630 Larry Place  
Klamath Falls, OR 97603

Gladys Rodgers  
Successor-in-Interest to Grantors

1710 Crest Street  
Klamath Falls, OR 97603

Allen Rodgers  
Successor-in-Interest to Grantors

444 Mt. Whitney Street  
Klamath Falls, OR 97601

Mark Rodgers  
Successor-in-Interest to Grantors

423 Upham Street  
Klamath Falls, OR 97603

Joseph Rodgers  
Successor-in-Interest to Grantors

444 Mt. Whitney Street  
Klamath Falls, OR 97601

Sara Rodgers  
Successor-in-Interest to Grantors

1839 Dawn Court  
Klamath Falls, OR 97603

Wesley Rodgers  
Successor-in-Interest to Grantors

1839 Dawn Court  
Klamath Falls, OR 97603

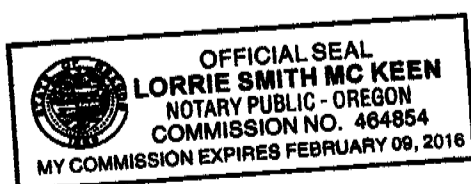
The above-named persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having 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 required by ORS 86.785.

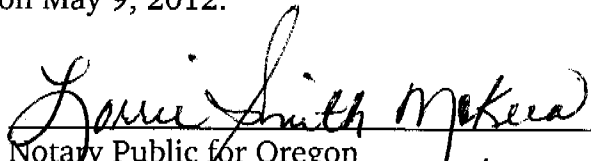
Each of the notices so mailed was certified to be a true copy of the original notice of sale by WILLARD L. RANSOM, attorney for the trustee named in the notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Grants Pass, Oregon, on May 9, 2012. With respect to each person or entity listed above, one such notice was mailed with by first class mail delivery and another such notice was mailed by certified mail, return receipt requested. Both mailings were made with the required postage prepaid. Each of the notices was mailed after recording of the notice of default and election to sell described in the notice of sale.

Included with the Trustee's Notice of Sale mailed to the Grantor, and the Grantor's successor-in-interest (if applicable) were the Notice and Loan Modification Request Form in compliance with ORS 86.737.

  
Willard L. Ransom

SUBSCRIBED and SWORN to before on May 9, 2012.



  
Notary Public for Oregon

My Commission Expires: 2/9/2016

PROOF OF SERVICE ATTEMPTS AND POSTING

STATE OF OREGON, County of Klamath ) ss.

I, DAVID HARTMAN, hereby certify and swear that at all time 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, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.


I served the attached Trustee's Notice of Sale, Residential Notice, You are in Danger of Losing Your Property, Loan Modification Request, and Notice to Residential Tenants, upon any Occupant at 3317 Cannon Avenue, Klamath Falls, Oregon 97603, as follows:

On May 11, 2012, at 11:30 AM, I attempted personal service for the first time at 3317 Cannon Avenue, Klamath Falls, Oregon and received no answer. At that time, I posted a certified true copy of the attached Trustee's Notice of Sale, and the Residential Notice, You are in Danger of Losing Your Property, Loan Modification Request, and Notice to Residential Tenants, in a conspicuous place on the property pursuant to ORS 86.750(1).

On May 14, 2012, at 10:00 AM, I attempted personal service for the second time at 3317 Cannon Avenue, Klamath Falls, Oregon and received no answer. At that time, I posted a certified true copy of the attached Trustee's Notice of Sale, and the Residential Notice, You are in Danger of Losing Your Property, Loan Modification Request, and Notice to Residential Tenants, in a conspicuous place on the property pursuant to ORS 86.750(1).

On May 17, 2012, at 10:25 AM, I attempted personal service for the third time at 3317 Cannon Avenue, Klamath Falls, Oregon and received no answer. At that time, I posted a certified true copy of the attached Trustee's Notice of Sale, and the Residential Notice, You are in Danger of Losing Your Property, Loan Modification Request, and Notice to Residential Tenants, in a conspicuous place on the property pursuant to ORS 86.750(1).

That the property at 3317 Cannon Avenue, Klamath Falls, Oregon, appears to be vacant and unoccupied.

  
David Hartman

SUBSCRIBED and SWORN to before me this 18<sup>th</sup> day of MAY, 2012.

  
Notary Public for Oregon

(SEAL)

## TRUSTEE'S NOTICE OF SALE

The obligations secured by the trust deed described in this notice are in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS 86.795. No action is currently pending to recover any part of the debt secured by the trust deed. The following information is given, pursuant to ORS 86.735 and ORS 86.745:

1. **PARTIES:** The parties to the trust deed described in this notice are: Grantor: GROVER RODGERS and ALICE RODGERS, husband and wife; Trustee: ASPEN TITLE & ESCROW, INC.; Beneficiary: DAVID C. RILEY and/or TERRI RILEY, and/or Assigns.
2. **PROPERTY:** The address of the property covered by the trust deed is 3317 Cannon Avenue, Klamath Falls, OR 97603, more particularly described as follows: Lot 24, Block 1, FIRST ADDITION TO ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. SAVING AND EXCEPTING the following: Beginning at the Southeast corner of said Lot 24 at the intersection of the Altamont Drive and Cannon Avenue rights of way; thence Northerly along said Altamont Drive right of way line, 10.00 feet; thence Southwesterly to a point on the North right of way line of Cannon Avenue 60.00 feet Westerly of the Southeast corner of said Lot 24 (point of beginning); thence Easterly 60.00 feet to the point of beginning.
3. **DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE:** Dated March 22, 2006; recorded March 28, 2006, in Volume M06, Page 05750.
4. **DEFAULTS:** The defaults for which foreclosure is made is grantor's failure to pay when due the following sums or perform the following obligations: monthly installments of \$348.24 each falling due on January 28, 2012, February 28, 2012, and March 28, 2012; and failure to pay real property taxes assessed against the property subject of the trust deed before any part thereof become past due or delinquent.
5. **BALANCE OWING:** The sums owing on the obligations secured by the trust deed are: The entire unpaid principal balance of Thirty-seven Thousand, Nine Hundred Eighty-nine and 80/100ths Dollars (\$37,989.80), together with interest thereon at the rate of eleven percent (11%) per annum from December 28, 2011 until paid plus accrued owed interest of \$2.24 as of that date; together with late charges as may be imposed under the promissory note, and reimbursement of any advances made by beneficiary as allowed under the terms of the trust deed.
6. **ELECTION TO SELL:** The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.735(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immediately due and payable.
7. **SALE:** The property will be sold in the manner prescribed by law on Thursday, September 20, 2012, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at the following place: the front entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon.
8. **RIGHT TO CURE DEFAULT UNDER ORS 86.753:** 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 the beneficiary of the entire amount then due (other than the portion of the principal that would not be due had no default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees (not exceeding the amounts provided by ORS 86.753) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the note and trust deed.

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

DATED: May 8, 2012

  
Willard L. Ransom, Trustee

STATE OF OREGON, County of Josephine ) ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above-named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

\_\_\_\_\_  
Attorney for said Trustee

**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: 3317 Cannon Avenue, Klamath Falls, Oregon**

The trust deed beneficiary has decided to sell this property because the money due on your note and trust deed obligation (your "loan") has not been paid on time or because you have failed to fulfill some other obligation to the beneficiary. This is sometimes called 'foreclosure.'

The amount you would have had to pay as of May 8, 2012, to bring your loan current was \$3,107.88.

The amount you must now pay to bring your loan current may have increased since that date. By law, the beneficiary has to provide you with details about the amount you owe, if you ask. You may call WILLARD L. RANSOM at 541-476-3883 to find out the exact amount you must pay to bring your 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: WILLARD L. RANSOM, 1867 Williams Highway, Suite 109, Grants Pass, OR 97527.

**THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:** Thursday, September 20, 2012, at 11:00 AM at the front 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 your loan in full anytime before the sale.
3. You can call WILLARD L. RANSOM at 541-476-3883 to find out if the beneficiary 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 **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 Web site at: [www.osbar.org](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>.

The beneficiary may be willing to modify your loan to reduce the interest rate, reduce the monthly payments or both. You can get information about possible loan modification programs by contacting the beneficiary's attorney, Willard L. Ransom, at 541-476-3883. If you can't reach the beneficiary, you may contact the trustee at the telephone number at the bottom of this notice. If you have already entered into a loan modification with the beneficiary, it is possible that you will not be able to modify your loan again unless your circumstances have changed. The beneficiary is not obligated to modify your loan.

You may request to meet with the beneficiary to discuss options for modifying your loan. During discussions with the beneficiary, you may have the assistance of a lawyer, a housing counselor or another person of your choosing. To receive a referral to a housing counselor or other assistance available in your community, call this toll-free consumer mortgage foreclosure information number **800-SAFENET (800-723-3638)**. Many beneficiaries participate in new federal loan modification programs. You can obtain more information about these programs at <http://www.makinghomeaffordable.gov/>.

**IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "LOAN MODIFICATION REQUEST FORM." THE BENEFICIARY OR THE BENEFICIARY'S AGENT MUST RECEIVE THE FORM BY JUNE 15, 2012, WHICH IS AT LEAST 30 DAYS AFTER THE DATE SHOWN BELOW.**

**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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: May 8, 2012

TRUSTEE NAME: WILLARD L. RANSOM

\_\_\_\_\_  
TRUSTEE SIGNATURE

TRUSTEE TELEPHONE NUMBER: 541-476-3883

## **LOAN MODIFICATION REQUEST FORM**

If you want to request a loan modification, you must return this form to the following address by June 7, 2012, which is 30 days after the date the Trustee signed the accompanying Notice:

Willard L. Ransom.  
Dole, Sorenson, Ransom & Ferguson, LLP  
1867 Williams Highway, Suite 109  
Grants Pass, OR 97527

You must disclose current information about your income and expenses, your address, phone number and electronic mail address and other facts that may affect your eligibility for a loan modification.

In order to discuss your loan options, the trust deed beneficiary (also known as the "lender") will need to have the following documentation from you:

1. Your tax return for the last calendar year.
2. Pay stubs for the last 2 months.
3. Bank statements for the last 3 months.
4. Other documents showing your financial hardship status.
5. Such additional forms or information as the beneficiary may ask you to provide.

### **RETURNING THIS REQUEST DOES NOT MODIFY YOUR LOAN.**

The trust deed beneficiary, or the beneficiary's agent, is required to notify you within 45 days after you return this form whether the lender will approve or deny your request. During the 45-day period the beneficiary, or the beneficiary's agent, may request that you provide additional information to determine if your loan can be modified.

**THE BENEFICIARY IS NOT REQUIRED TO MODIFY YOUR LOAN.** The foreclosure sale may proceed if your loan is not modified.

**REQUEST A MEETING.** Before the beneficiary responds to your request for a loan modification, you may request **IN WRITING** a meeting with the beneficiary. Upon receipt of your written request for a meeting, the beneficiary, or the beneficiary's agent, will attempt to contact you by mail, telephone or email to schedule a meeting in person or by telephone, at the beneficiary's option. **NOTE:**

It is important that you respond immediately to any contact from the beneficiary or the beneficiary's agent to schedule a meeting that you have requested. If you do not respond within 7 days from the date the beneficiary or the beneficiary's agent attempts to contact you to schedule a meeting, the beneficiary may refuse to meet, deny your request for consideration of a loan modification and proceed with the foreclosure.

Beneficiary: DAVID C. RILEY and TERRI RILEY  
Beneficiary's Agent: WILLARD L. RANSOM  
Agent's Phone Number: 541-476-3883

Grantor or Grantor's Successor: GROVER RODGERS and ALICE RODGERS  
(both deceased)

Successors in Interest per small estate affidavit: Mary Gonzalez, Abby Torres, Pilar Torres, Laura Torres, Tammy Rodgers, Walter L. Rodgers, Ricky R. Rodgers, Alison Rodgers, Gladys Rodgers, Allen Rodgers, Mark Rodgers, Joseph Rodgers, Sara Rodgers and Wesley Rodgers

Property Address: 3317 Cannon Avenue, Klamath Falls, OR 97603

Please indicate where the beneficiary or the beneficiary's agent may contact you:

Mailing Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

Home Telephone Number: \_\_\_\_\_

Work Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_ (providing your email address authorizes the beneficiary or the beneficiary's agent to communicate with you by email concerning your request for loan modification consideration and for the purpose of scheduling and confirming a meeting).

## NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for September 20, 2012. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

### PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- ☐ The remainder of your fixed term lease, if you have a fixed term Lease;
- or
- ☐ At least 90 days from the date you are given a written termination Notice.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left. You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- ☐ Is the result of an arm's-length transaction;
- ☐ Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- ☐ Was entered into prior to the date of the foreclosure sale.

### ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE:

**RENT:** You should continue to pay rent to your landlord until the property is sold or until a court tells you otherwise. If you do not pay rent, you can be evicted. Be sure to keep proof of any payments you make.

**SECURITY DEPOSIT:** You may apply your security deposit and any rent you paid in

advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

### **ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE**

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay.

If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property.

Otherwise:

- ☐ You do not owe rent;
- ☐ The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- ☐ You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires.

You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

**IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER.**

If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Contact Information:

Oregon State Bar lawyer referral service: 503-684-3763 or toll free at 1-800-452-7636 or Oregon State Bar website: [www.osbar.org](http://www.osbar.org)

For information on free legal services and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>

# Affidavit of Publication

## STATE OF OREGON, COUNTY OF KLAMATH

I, Heidi Wright, Publisher,  
being first duly sworn, depose and say  
that I am 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 # 14467

Sale - Rodgers

a printed copy of which is hereto annexed,  
was published in the entire issue of said  
newspaper for: ( 4 )

Four

Insertion(s) in the following issues:

July 20, 27, 2012

August 03, 10, 2012

Total Cost: \$1,091.00

*Heidi Wright*  
Subscribed and sworn by Heidi Wright  
before me on: August 10, 2012

*Debra A Gribble*  
Notary Public of Oregon

My commission expires on May 15, 2016



OFFICIAL SEAL  
DEBRA A GRIBBLE  
NOTARY PUBLIC - OREGON  
COMMISSION NO. 468355  
My Commission Expires MAY 15, 2016

Page 1

### TRUSTEE'S NOTICE OF SALE

The obligations secured by the trust deed described in this notice are in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS 86.795. No action is currently pending to recover any part of the debt secured by the trust deed. The following information is given, pursuant to ORS 86.735 and ORS 86.745:

1. PARTIES: The parties to the trust deed described in this notice are: Grantor: GROVER RODGERS and ALICE RODGERS, husband and wife; Trustee: ASPEN TITLE & ESCROW, INC.; Beneficiary: DAVID C. RILEY and/or TERRI RILEY, and/or Assigns.

2. PROPERTY: The address of the property covered by the trust deed is 3317 Cannon Avenue, Klamath Falls, OR 97603, more particularly described as follows: Lot 24, Block 1, FIRST ADDITION TO ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. SAVING AND EXCEPTING the following: Beginning at the Southeast corner of said Lot 24 at the intersection of the Altamont Drive and Cannon Avenue rights of way; thence Northerly along said Altamont Drive right of way line, 10.00 feet; thence Southwesterly to a point on the North right of way line of Cannon Avenue 60.00 feet West of the Southeast corner of said Lot 24 (point of beginning); thence Easterly 60.00 feet to the point of beginning.

3. DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE: Dated March 22, 2006; recorded March 28, 2006, in Volume M06, Page 05750.

4. DEFAULTS: The defaults for which foreclosure is made is grantor's failure to pay when due the following sums or perform the following obligations: monthly installments of \$348.24 each falling due on January 28, 2012, February 28, 2012, and March 28, 2012; and failure to pay real property taxes assessed against the property subject of the trust deed before any part thereof become past due or delinquent.

5. BALANCE OWING: The sums owing on the obligations secured by the trust deed are: The entire unpaid principal balance of Thirty-seven Thousand, Nine Hundred Eighty-nine and 80/100ths Dollars (\$37,989.80), together with interest thereon at the rate of eleven percent (11%) per annum from December 28, 2011 until paid plus accrued owed interest of \$2.24 as of that date; together with late charges as may be imposed under the promissory note, and reimbursement of any advances made by beneficiary as allowed under the terms of the trust deed.

6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.735(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immediately due and payable.

7. SALE: The property will be sold in the manner prescribed by law on Thursday, September 20, 2012, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at the following place: the front entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon.

8. RIGHT TO CURE DEFAULT UNDER ORS 86.753: 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 the beneficiary of the entire amount then due (other than the portion of the principal that would not be due had no default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees (not exceeding the amounts provided by ORS 86.753) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the note and trust deed.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATED: May 8, 2012 Willard L. Ransom, Trustee  
#14467 July 20, 27, August 3, 10, 2012.