

After recording return to:  
PO BOX 4687  
TWO NORTH OAKDALE AVE  
Medford, OR 97501

2014-003997

Klamath County, Oregon

04/28/2014 11:28:29 AM

Fee: \$47.00



## AFFIDAVIT OF PUBLICATION STATE OF OREGON, COUNTY OF KLAMATH

I, Linda Culp, Human Resources, being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News, a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97603 in the aforesaid county and state; that I know from my personal knowledge that the Legal#15392 SALE WAIT

### TRUSTEE'S NOTICE OF SALE

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

Insertion(s) in the following issues:

03/16/2014 03/23/2014 03/30/2014 04/06/2014

Total Cost: \$1050.70

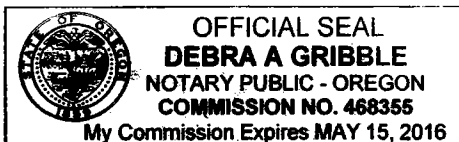
*Linda Culp*

Subscribed and sworn by Linda Culp before me on:  
7th day of April in the year of 2014

*Debra A Gribble*

Notary Public of Oregon

My commission expires on May 15, 2016



### TRUSTEE'S NOTICE OF SALE

NOTICE is hereby given that the promissory note ("note") secured by the trust deed described below is in default, and that the trust deed beneficiaries have elected to foreclose the trust deed, pursuant to ORS 86.705 to 86.815, by advertisement and sale. No action is now pending to recover any part of the debt secured by the trust deed. The property described below will therefore be sold on July 11, 2014, at 1:15 p.m. Pacific Daylight Time, outside the main entrance to the Klamath County Courthouse at 316 Main Street, Klamath Falls, Oregon.

Information required by ORS 86.752(3) and ORS 86.771 is as follows:

1. Grantor: Michelle Wait

Trustee: Richard B. Thierolf, Jr. (OSB# 763565), appointed as successor to AmeriTitle, an Oregon corporation, by instrument recorded as Document No. 2014-000666, on January 24, 2014, and re-recorded on February 5, 2014, as Document No. 2014-001026, in the Official Records of Klamath County, Oregon.

Trustee's Mailing Address: 2 N. Oakdale Avenue, Medford, OR 97501

Beneficiaries: John Morey Hammers and Brenda John Hammers, husband and wife, by instrument recorded as Document No. 2012-009287, on August 22, 2012, in the Official Records of Klamath County, Oregon.

2. Property covered by the trust deed:

Lot 9 in Block 7, MOUNTAIN LAKE HOME SITES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

3. The trust deed was recorded on August 22, 2012, as Document No. 2012-009287, in the Official Records of Klamath County, Oregon. The trust deed secures the grantor's obligations under a promissory note dated August 22, 2012, for \$35,000 together with interest at 6% per annum, payable in monthly installments and due in full no later than August 22, 2027.

4. Default for which foreclosure is made is the grantor's failure to pay monthly installment payments required by the note, in the amount of \$295.35 per month. The first missed payment was due on July 25, 2013, and there have been no payments since then. As a result of this failure, the entire unpaid balance of principal and interest on account of the note became immediately due and payable as of December 27, 2013.

5. The sums currently owing on the note secured by the trust deed are:

(a) The unpaid principal balance on the note currently totals \$33,515.42;

(b) Simple interest on said principal balance, at the note rate of 6% per annum, through January 24, 2014 \$1,156.59;

(c) Additional interest accrues at the same note rate, on the principal balance stated in 5(a) above, in the daily amount of \$5.43 from July 25, 2013.

In addition to the sums listed in (a) - (c) above, the beneficiary is entitled to reasonable attorney fees and costs of collection and foreclosure.

6. Interested persons are notified that the right exists under ORS 86.778 to have this proceeding dismissed and the trust deed reinstated by paying the entire amount then due, together with costs, trustee's fees, and attorney's fees, and by curing any other default complained of in the Notice of Default, at any time that is not later than five days before the date last set for the sale.

7. The Fair Debt Collection Practices Act requires the following statement: The trustee is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for this purpose. If a discharge has been obtained by the grantor through bankruptcy proceedings, this Notice is not to be construed as an attempt to collect such discharged indebtedness, or to hold the bankrupt debtor personally liable for the debt.

DATED this 10<sup>th</sup> day of February, 2014.

/s/Richard B. Thierolf, Jr. (OSB#763565),  
Successor Trustee

Jacobson, Thierolf & Dickey, P.C.

2 North Oakdale Avenue, Medford, OR 97501

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E-mail: rthierolf@jtdlegal.com

#15392 March 16, 23, 30, April 06, 2014

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