

1st 2296651
AFTER RECORDING RETURN TO:

Willard L. Ransom
Sorenson, Ransom & Ferguson, LLP
133 NW D Street
Grants Pass, OR 97526

2014-012567
Klamath County, Oregon
12/04/2014 04:06:42 PM
Fee: \$102.00

RECORDING COVER PAGE

Affidavits of Service

Parties To Nonjudicial Foreclosure:

Grantors: LAURELLIA JUANITA BIELBY AND LAURIANE RAMONA OAKES
Successor Trustee: WILLARD L. RANSOM
Beneficiary: MICHAEL R. JONES

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

After Recording Return to:

WILLARD L. RANSOM
SORENSEN, RANSOM & FERGUSON, LLP
133 NW D Street
Grants Pass, OR 97526

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:

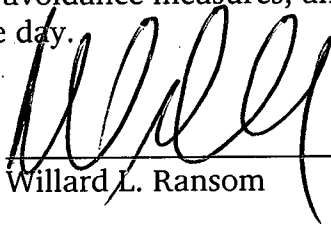
NAME	ADDRESS
Laurellia Juanita Bielby (Grantor)	26911 Paygr Road Malin, OR 97632
Lauriane Ramona Oakes (Grantor)	26911 Paygr Road Malin, OR 97632
Kent Pederson, Registered Agent Carter Jones Collection Service, Inc. (Subsequent Lienholder)	1143 Pine Street Klamath Falls, OR 97601
Neal Buchanan, Attorney of Record Carter Jones Collection Service, Inc.	435 Oak Avenue Klamath Falls, OR 97601
Corporation Service Company, Registered Agent Midland Funding, LLC (Subsequent Lienholder)	285 Liberty Street, NE Salem, OR 97301
Patrick J. Layman, OSB #025612 Attorney of Record for Midland Funding, LLC	Suttell & Hammer, P.S. P.O. Box C-90006 Bellevue, WA 98009

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 86.806.


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 August 21, 2014. A certified true copy of a Corrected Trustee's Notice of Sale, contained in a sealed envelope, with postage thereon fully

prepaid, was deposited by me in the United States post office at Grants Pass, Oregon, on October 24, 2014. With respect to each person or entity listed above, one such notice and corrected notice was mailed by first class mail delivery and another such notice and corrected notice was mailed by certified mail, return receipt requested. All 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, providing actual notice to the grantor and to all other parties entitled to notice at least 25 days before the date on which the sale will be conducted, pursuant to ORS 86.761 and 86.767.

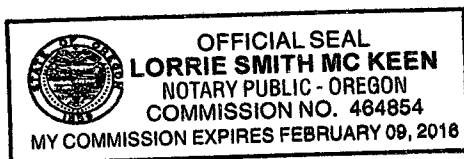
Included with the Trustee's Notice of Sale mailed to the Grantor, the Grantor's successor-in-interest (if applicable) and any Unknown Occupants, were the Notice required under ORS 86.756 and the Notice to Residential Tenants. A corrected Notice required under ORS 86.756 was also mailed to the Grantor on October 24, 2014. In addition, the Foreclosure Avoidance Measure Notice required under ORS 86.748, was mailed to the Grantor, and the Grantor's successor-in-interest (if applicable) within 10 days after a determination was made that the Grantor is not eligible for foreclosure avoidance measures, and a copy of the notice was mailed to the Department of Justice the same day.


Willard L. Ransom

SUBSCRIBED and SWORN to before on October 24, 2014.


Notary Public for Oregon

My Commission Expires: 2/9/2016



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: Grantors: LAURELLIA JUANITA BIELBY and LAURIANE RAMONA OAKES; Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON; Beneficiary: MICHAEL R. JONES.

2. PROPERTY: The address of the property covered by the trust deed is 26911 Paygr Road, Malin, Oregon, more particularly described as follows: PARCEL 1: Government Lot 2 and the Southeast Quarter of the Northwest Quarter of Section 6, Township 41 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon. Except the South 30 feet of Government Lot 2. ALSO, except that portion of the Southeast Quarter of the Northwest Quarter particularly described as follows: Beginning at the Southwest corner of said Southeast Quarter of the Northwest Quarter, and running thence East along the South line of said Southeast Quarter of the Northwest Quarter to its point of intersection with the Northerly right-of-way line of the County Road, as now laid out and established; thence Northerly along said Northerly right-of-way line to its point of intersection with a line 30 feet North, measured at right angles, of the South line of said Southeast Quarter of the Northwest Quarter; thence West, parallel with the South line of said Southeast Quarter of the Northwest Quarter, to the West line of said Southeast Quarter of the Northwest Quarter; thence South 30 feet to the point of beginning. PARCEL 2: Government Lots 2 and 3, of Section 31, Township 40 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

3. DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE: Dated October 29, 2009, recorded October 28, 2009, in the Official Records of Klamath County, Oregon, as Document Number 2009-013930.

4. DEFAULTS: The defaults for which foreclosure is made is grantor's failure to pay when due the following sums: Failure to pay all taxes, assessments and other charges that may be levied or assessed upon or against the property subject of the trust deed before any part of such taxes, assessments and charges become past due or delinquent. Real property taxes on Klamath County Tax accounts R108877 and R627940 are unpaid for fiscal tax years 2011, 2012 and 2013 in the total amount of \$1,903.70, including interest which continues to accrue; unpaid assessments owing to the Shasta View Irrigation District for 2010, 2011, 2012, 2013 and 2014 in the total amount of \$33,092.50, plus any interest or other accruing charges on the unpaid assessments.

5. BALANCE OWING: The sums owing on the obligations secured by the trust deed are: The entire unpaid principal balance of One Hundred Thousand Dollars (\$100,000), together with interest thereon at the rate of twelve percent (12.00%) per annum accrued and unpaid in the amount of \$22,000 as of July 27, 2014, (when the last payment was credited) and continuing to accrue thereon.

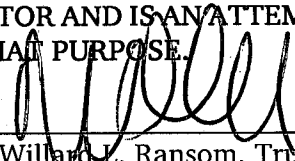
6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.735(3) and the beneficiary has declared all sums owing on the 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, January 8, 2014, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at 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: August 20, 2014


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.

SORENSEN, RANSOM & FERGUSON, LLP
ATTORNEYS AT LAW
133 NW "D" STREET
GRANTS PASS, OREGON 97526
PHONE: (541) 476-3883
FAX: (541) 474-4495

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: 26911 Paygr Road,
Malin, Oregon

Your lender (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 your lender (the beneficiary. This is sometimes called 'foreclosure.'

The amount you would have had to pay as of August 6, 2014, to bring your loan current was \$34,996.20 (plus accrued interest). The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender (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, 133 NW D Street, Grants Pass, OR 97526.

THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION: January 8, 2014, 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 your lender (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 telephone number of an organization near you, please call the statewide telephone 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. 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>.

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: August 20, 2014

TRUSTEE NAME: WILLARD L. RANSOM



TRUSTEE SIGNATURE

TRUSTEE TELEPHONE NUMBER: 541-476-3883

CORRECTED 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: Grantors: LAURELLIA JUANITA BIELBY and LAURIANE RAMONA OAKES; Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON; Beneficiary: MICHAEL R. JONES.

2. PROPERTY: The address of the property covered by the trust deed is 26911 Paygr Road, Malin, Oregon, more particularly described as follows: PARCEL 1: Government Lot 2 and the Southeast Quarter of the Northwest Quarter of Section 6, Township 41 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon. Except the South 30 feet of Government Lot 2. ALSO, except that portion of the Southeast Quarter of the Northwest Quarter particularly described as follows: Beginning at the Southwest corner of said Southeast Quarter of the Northwest Quarter, and running thence East along the South line of said Southeast Quarter of the Northwest Quarter to its point of intersection with the Northerly right-of-way line of the County Road, as now laid out and established; thence Northerly along said Northerly right-of-way line to its point of intersection with a line 30 feet North, measured at right angles, of the South line of said Southeast Quarter of the Northwest Quarter; thence West, parallel with the South line of said Southeast Quarter of the Northwest Quarter, to the West line of said Southeast Quarter of the Northwest Quarter; thence South 30 feet to the point of beginning.
PARCEL 2: Government Lots 2 and 3, of Section 31, Township 40 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

3. DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE: Dated October 29, 2009, recorded October 28, 2009, in the Official Records of Klamath County, Oregon, as Document Number 2009-013930.

4. DEFAULTS: The defaults for which foreclosure is made is grantor's failure to pay when due the following sums: Failure to pay all taxes, assessments and other charges that may be levied or assessed upon or against the property subject of the trust deed before any part of such taxes, assessments and charges become past due or delinquent. Real property taxes on Klamath County Tax accounts R108877 and R627940 are unpaid for fiscal tax years 2011, 2012 and 2013 in the total amount of \$1,903.70, including interest which continues to accrue; unpaid assessments owing to the Shasta View Irrigation District for 2010, 2011, 2012, 2013 and 2014 in the total amount of \$33,092.50, plus any interest or other accruing charges on the unpaid assessments.

5. BALANCE OWING: The sums owing on the obligations secured by the trust deed are: The entire unpaid principal balance of One Hundred Thousand Dollars (\$100,000), together with interest thereon at the rate of twelve percent (12.00%) per annum accrued and unpaid in the amount of \$22,000 as of July 27, 2014, (when the last payment was credited) and continuing to accrue thereon.

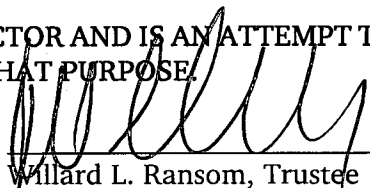
6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.735(3) and the beneficiary has declared all sums owing on the 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, January 8, 2015, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at the front entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon. This Corrected Notice of Sale is given to correct the scrivener's error in the August 30, 2014, Trustee's Notice of Sale, which stated the year of the sale date as 2014, instead of 2015.

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: October 24, 2014


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 corrected trustee's notice of sale.

Attorney for said Trustee

CORRECTED 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: 26911 Paygr Road, Malin, Oregon

Your lender (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 your lender (the beneficiary. This is sometimes called 'foreclosure.'

The amount you would have had to pay as of August 6, 2014, to bring your loan current was \$34,996.20 (plus accrued interest). The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender (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, 133 NW D Street, Grants Pass, OR 97526.

THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION: January 8, 2015, at 11:00 AM, at the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon. This Corrected Notice is given to correct the scrivener's error in the August 20, 2014, Notice: You Are in Danger of Losing Your Property, which stated the year of the sale date as 2014, instead of 2015.

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 your lender (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.

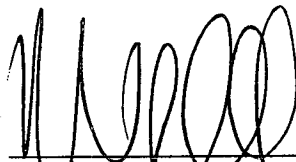
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at **800-SAFENET (800-723-3638)**. You may also wish 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**. 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**.

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: October 24, 2014.

TRUSTEE NAME: WILLARD L. RANSOM

A handwritten signature in dark ink, appearing to read 'Willard L. Ransom', written over a horizontal line.

TRUSTEE SIGNATURE

TRUSTEE TELEPHONE NUMBER: 541-476-3883

**PROOF OF SERVICE
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: Occupants of **26911 Paygr Rd. Malin, OR 97632**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to __ at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to __, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1st Attempt: August 25, 2014 4:18 PM POSTED

2nd Attempt: September 4, 2014 1:58 PM POSTED

3rd Attempt: September 8, 2014 11:32 AM POSTED

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on __ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of September 9, 2014, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Chelsea Chambers

26911 Paygr Rd. Malin, OR 97632
ADDRESS OF SERVICE

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

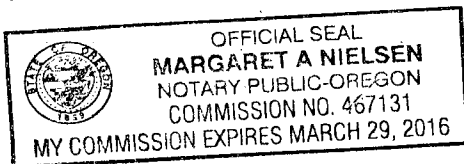
August 25, 2014 4:18 PM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By: [Signature]
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 9th day of September, 2014.

Margaret A. Nielsen
Notary Public for Oregon



**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#16002 SALE BIELBY/OAKES 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:

10/30/2014 11/06/2014 11/13/2014 11/20/2014

Total Cost: \$1191.20

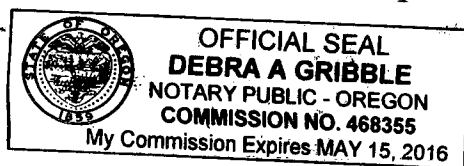
Linda Culp

Subscribed and sworn by Linda Culp before me on:
20th day of November in the year of 2014

Debra A Gribble

Notary Public of Oregon

My commission expires on May 15, 2016



TRUSTEE'S NOTICE OF SALE

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3. DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE: Dated October 29, 2009, recorded October 28, 2009, in the Official Records of Klamath County, Oregon, as Document Number 2009-013930.

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7. SALE: The property will be sold in the manner prescribed by law on Thursday, January 8, 2015, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at 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: August 20, 2014 Willard L. Ransom, Trustee
#16002 October 30, November 06, 13, 20, 2014.