2015-000007 Klamath County, Oregon

Witness my hand and seal of County affixed.
NAME TITLE
By, Deputy.
TRUST DEED #2010-007359, recorded in the official records of Klamath County, OR.
ADDRESS
PO Box 331, Sprague River, OR 97639
coessor in interest to the grantor whose interest appears of record or cupant of the real property which is subject to this foreclosure. signed by PATRICK J. KELLY, attorney for the trustee named in thereon fully prepaid, and was deposited by me in the United States ach person listed above, one such notice was mailed with postage her such notice was mailed with a proper form to request and obtain the same. Each such notice was mailed after the Notice of Default a successor trustee, and "person" includes a corporation and any HARON DEARDORFF
t and

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:

Street address: 10428,10432,10438,10442 Highway 66

City: State: ZIP: Klamath Falls, Oregon 97603

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 July 16, 2013 to bring your mortgage loan current was \$1,153.01. 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:(541) 474-1908 to find out the exact amount you must pay to bring your to 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:

PATRICK J. KELLY, ATTORNEY 717 NW 5TH STREET Grants Pass, OR 97526

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

Date and time: January 2, 2015 at 11:05 am

Place: 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 the loan in full anytime before the sale.
- 3. You can call Patrick Kelly, Attorney at (541) 474-1908 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 phone number of an organization near you, please call the statewide phone contact number at 1-855-480-1950. 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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: August 25, 2014

Trustee name (print): Patrick J/Kelly

Trustee signature:

Trustee telephone number (541) 474-1