2015-000387
Klamath County, Oregon
01/15/2015 09:27:37 AM
Fee: $142.00

RECORDING COVER SHEET
Pursuant to ORS 205.234

After recording return to:

Northwest Trustee Services, Inc.
As successor trustee
Attention: Kathy Taggart
P.O. Box 997
Bellevue, WA 98009-0997

1. **AFFIDAVIT OF MAILING – NOTICE OF FORECLOSURE**
2. **NOTICE OF FORECLOSURE**
3. **AFFIDAVIT OF MAILING – TRUSTEE'S NOTICE OF SALE**
4. **TRUSTEE'S NOTICE OF SALE**
5. **PROOF OF SERVICE**
6. **AFFIDAVIT OF PUBLICATION**

Original Grantor(s) on Trust Deed: James W. Trinkle and Mary L. Trinkle

Beneficiary: Mortgage Electronic Registration Systems, Inc., solely as nominee for Union Federal Bank of Indianapolis

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

Unofficial Copy

AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, 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 Foreclosure given under the terms of that certain deed described in said notice.

I gave notice of the sale of the real property described in the attached Notice of Foreclosure as required by ORS 86.756 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 address, to-wit:

See Attached Exhibit A

Said 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 and to the occupant residing in the Property.

Each of the notices so mailed was certified to be a true copy of the original Notice of Foreclosure, 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 Bellevue, Washington, on 10·9·14. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded. The form of the notice complies with ORS 86.756 and a copy is enclosed with this affidavit.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Joshua Egts

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Joshua Egts is the person who appeared before me, and said person acknowledged that (he/~~she~~) signed this instrument and acknowledged it to be (his/~~her~~) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 10-9-14

Christina A Koster
NOTARY PUBLIC in and for the State of Washington, residing at King
My commission expires 4-27-15

AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE
RE: Trust Deed from
TRINKLE, JAMES W.and MARY L.
Grantor
to
Northwest Trustee Services, Inc.,
Trustee
File No. 7777.14181

CHRISTINA A. KOSTER
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
04-27-15

After recording return to:
Northwest Trustee Services, Inc.
Attn: Kathy Taggart
P.O. Box 997
Bellevue, WA 98009-0997

Unofficial Copy

EXHIBIT A

James W. Trinkle
924 McClellan Drive
Klamath Falls, OR 97603

Mary L. Trinkle
924 McClellan Drive
Klamath Falls, OR 97603

Occupant(s)
924 McClellan Drive
Klamath Falls, OR 97603

7777.14181
Kathy Taggart

Unofficial Copy

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:
924 McClellan Drive
Klamath Falls, OR 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 10/09/2014 to bring your mortgage current was $74,787.46. 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 (866) 254-5790 to find out the exact amount you must pay to bring your 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:

Northwest Trustee Services, Inc.
PO Box 997
Bellevue, WA 98009-0997

THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION: 02/17/15 at 10:00 AM **inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, Klamath Falls OR**

Unofficial Copy

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 (866) 470-5230 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 **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.

Date: 10/09/2014

By Kathy Taggart
Its Assistant Vice President
Trustee Telephone Number: 425-586-1900
7777.14181/TRINKLE, JAMES W.and MARY L.

Unofficial Copy

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, 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 that certain deed described in said 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 address, to-wit:

See Attached Exhibit A

Said 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, 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 Bellevue, Washington, on 10-10-14. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Joshua Egts

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that Joshua Egts is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 10-10-14

NOTARY PUBLIC in and for the State of Washington, residing at King
My commission expires 4-27-15

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
RE: Trust Deed from
TRINKLE, JAMES W.and MARY L.
Grantor
to
Northwest Trustee Services, Inc.,
Trustee **File No. 7777.14181**

CHRISTINA A. KOSTER
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
04-27-15

After recording return to:
Northwest Trustee Services, Inc.
Successor by merger to Northwest Trustee Services, PLLC
(formerly known as Northwest Trustee Services, LLC)
Attn: Kathy Taggart
P.O. Box 997
Bellevue, WA 98009-0997

Unofficial Copy

EXHIBIT A

James W. Trinkle
924 McClellan Drive
Klamath Falls, OR 97603

Mary L. Trinkle
924 McClellan Drive
Klamath Falls, OR 97603

Occupant(s)
924 McClellan Drive
Klamath Falls, OR 97603

7777.14181
Kathy Taggart

Unofficial Copy

TRUSTEE'S NOTICE OF SALE

File No. 7777.14181

Reference is made to that certain trust deed made by James W. Trinkle and Mary L. Trinkle, as grantor, to Northwest Trustee Services, as trustee, in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Union Federal Bank of Indianapolis, as beneficiary, dated 06/30/05, recorded 07/06/05, in the mortgage records of KLAMATH County, Oregon, as Vol M05 Page 51635 and re-recorded 2/14/2006 as M06-02851 and subsequently assigned to Wells Fargo Bank, N.A. by Assignment recorded as 2014-003581, covering the following described real property situated in said county and state, to wit:

A parcel of land situated in the NE 1/4 SW 1/4 of Section 36, Township 38 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows: Beginning at the Southwest corner of said Section 36; thence North 89 degrees 55' east, a distance of 1,345.2 feet; thence North 00 degrees 16' West, a distance of 2,187.00 feet to the Northwest corner of "First Addition to Moyina Subdivision"; thence North 89 degrees 39'30" East along the Northerly line of said subdivision a distance of 545.00 feet to a point marked by a 1/2 inch iron pin; thence North 00 degrees 16' West a distance of 120.00 feet to a point marked by a 1/2 inch iron pin, said point also being the true point of beginning; thence continuing North 00 degrees 16' West a distance of 100.00 feet to a point marked by a 1/2 inch iron pin; thence South 89 degrees 39'30" West a distance of 125.00 feet to a point marked by a 1/2 inch iron pin; thence South 00 degrees 16' East, a distance of 100.00 feet to a point marked by a 1/2 inch iron pin; thence North 89 degrees 39'30" East, a distance of 125.00 feet to the true point of beginning.

PROPERTY ADDRESS: 924 McClellan Drive
Klamath Falls, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of $1,285.76 beginning 07/01/10; and monthly payments of $1,265.13 beginning 03/01/11; and monthly payments of $1,251.25 beginning 03/01/12; plus prior accrued late charges of $212.00; plus advances of $5,568.35 that represent paid foreclosure fees and costs and inspections; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: $166,735.64 with interest thereon at the rate of 5.875 percent per annum beginning 06/01/10; plus prior accrued late charges of $212.00; plus advances of $5,568.35 that represent paid foreclosure fees and costs and inspections; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on **February 17, 2015** at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.786 and 86.789 must be timely communicated in a written request that complies with that statute addressed to

Unofficial Copy

the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.northwesttrustee.com. Notice is further given that any person named in ORS 86.778 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 such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778. Requests from persons named in ORS 86.778 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for February 17, 2015. 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:

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☐ 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 Association (16037 Upper Boones Ferry Road, Tigard, Oregon 97224, (503)620-0222, toll-free in Oregon (800)452-8260) and ask for the lawyer referral service. 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; a county-by-county listing of legal aid resources may be found on the Internet at http://www.osbar.org/public/ris/lowcostlegalhelp/legalaid.html.

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The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com.

Dated: October 10, 2014

Northwest Trustee Services, Inc.

By _____
Assistant Vice President,
Northwest Trustee Services, Inc.

For further information, please contact:

Kathy Taggart
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997
(425) 586-1900
File No.7777.14181/TRINKLE, JAMES W.and MARY L.

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

_____
By Authorized Signer

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

Unofficial Copy

FEI, LLC
Affidavit of Posting and Service

State of Oregon
County of KLAMATH

ROBERT BOLENBAUGH, being sworn, says:

- That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale:
- That my business address is 1135 Pine Street, Klamath Falls, OR.
- On three occasions, I attempted to serve a copy of the Notice of Trustee's Sale on an adult occupant of the property described in the Notice of Trustee's Sale and commonly referred to as 924 MCCLELLAN DRIVE, Klamath Falls, Oregon 97603
    - 1st Attempt: 10/13/2014 at 11:12am - Unable to serve adult occupant, and I posted a copy of the Notice of Trustee's Sale to a conspicuous place on the property.
    - 2nd Attempt: 10/17/2014 at 1:11pm - Unable to serve adult occupant, and I posted a copy of the Notice of Trustee's Sale to a conspicuous place on the property.
    - 3rd Attempt: 10/21/2014 at 3:47pm - Unable To Serve Adult Occupant.

Signed in Klamath County, Oregon by:

Signature ROBERT W. BOLENBAUGH

Date OCTOBER, 23, 2014

State of Oregon
County of KLAMATH

On this 23rd day of OCTOBER in the year of 2014, before me a Notary Public, Personally appeared ROBERT W. BOLENBAUGH, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

Notary Public for Oregon Margaret A. Nielsen

Residing at Klamath

Commission expires 3-29-16

OFFICIAL SEAL
MARGARET A NIELSEN
NOTARY PUBLIC-OREGON
COMMISSION NO. 467131
MY COMMISSION EXPIRES MARCH 29, 2016

D 1034457 17

1002.176209
7777.14181
Northwest Trustee Services, Inc.

Unofficial Copy

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT
(In Lieu of Personal Service)

STATE OF WASHINGTON, County of KING) ss:

I, Theresa Maddalena the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, 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 that certain deed described in said notice.

On October 24, 2014 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 924 MCCLELLAN DRIVE, Klamath Falls, OR, 97603 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

Theresa Maddalena

STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

I certify that I know or have satisfactory evidence that **Theresa Maddalena** is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 10/24/14

Theresa I. Redulla
NOTARY PUBLIC in and for the State of Washington, residing at King
My commission expires 3-18-18

Notary Public
State of Washington
THERESA I REDULLA
My Commission Expires
March 18, 2018

7777.14181 / TRINKLE, JAMES W.and MARY L.
Kathy Taggart

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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#16022 SALE TRINKLE
#1002.176209
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 5

Insertion(s) in the following issues:
11/18/2014 11/19/2014 11/26/2014 12/03/2014 12/10/2014

Total Cost: $1584.60

Linda Culp

Subscribed and sworn by Linda Culp before me on:
10th day of December in the year of 2014

Debra A Gribble

Notary Public of Oregon
My commision expires on May 15, 2016

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

TRUSTEE'S NOTICE OF SALE File No. 7777.14181

Reference is made to that certain trust deed made by James W. Trinkle and Mary L. Trinkle, as grantor, to Northwest Trustee Services, as trustee, in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Union Federal Bank of Indianapolis, as beneficiary, dated 06/30/05, recorded 07/06/05, in the mortgage records of KLAMATH County, Oregon, as Vol M05 Page 51635 and re-recorded 2/14/2006 as M06-02851 and subsequently assigned to Wells Fargo Bank, N.A. by Assignment recorded as 2014-003581, covering the following described real property situated in said county and state, to wit: A parcel of land situated in the NE 1/4 SW 1/4 of Section 36, Township 38 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows: Beginning at the Southwest corner of said Section 36; thence North 89 degrees 55' east, a distance of 1,345.2 feet; thence North 00 degrees 16' West, a distance of 2,187.00 feet to the Northwest corner of "First Addition to Moyina Subdivision"; thence North 89 degrees 39'30" East along the Northerly line of said subdivision a distance of 545.00 feet to a point marked by a 1/2 inch iron pin; thence North 00 degrees 16' West a distance of 120.00 feet to a point marked by a 1/2 inch iron pin, said point also being the true point of beginning; thence continuing North 00 degrees 16' West a distance of 100.00 feet to a point marked by a 1/2 inch iron pin; thence South 89 degrees 39'30" West a distance of 125.00 feet to a point marked by a 1/2 inch iron pin; thence South 00 degrees 16' East, a distance of 100.00 feet to a point marked by a 1/2 inch iron pin; thence North 89 degrees 39'30" East, a distance of 125.00 feet to the true point of beginning. PROPERTY ADDRESS: 924 McClellan Drive Klamath Falls, OR 97603

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of $1,285.76 beginning 07/01/10; and monthly payments of $1,265.13 beginning 03/01/11; and monthly payments of $1,251.25 beginning 03/01/12; plus prior accrued late charges of $212.00; plus advances of $5,568.35 that represent paid foreclosure fees and costs and inspections; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: $166,735.64 with interest thereon at the rate of 5.875 percent per annum beginning 06/01/10; plus prior accrued late charges of $212.00; plus advances of $5,568.35 that represent paid foreclosure fees and costs and inspections; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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WHEREFORE, notice hereby is given that the undersigned trustee will on February 17, 2015 at the hour of 10:00 o'clock, A.M. in accord with the standard of time established by ORS 187.110, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the trust deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.786 and 86.789 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, ww.northwesttrustee.com. Notice is further given that any person named in ORS 86.778 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 such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778. Requests from persons named in ORS 86.778 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com and www.USA-Foreclosure.com. For further information, please contact: Kathy Taggart Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 425-586-1900 TRINKLE, JAMES W. and MARY L. (TS# 7777.14181) 1002.176209-File No.
#16022 November 19, 26, December 03, 10, 2014.

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