

2015-000660

Klamath County, Oregon

01/23/2015 03:57:35 PM

Fee: \$197.00

RECORDING COVER SHEET (Please Print or Type)

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

AFTER RECORDING RETURN TO:

Pite Duncan, LLP.
4375 Jutland Drive Ste. 200
San Diego, CA 92117

TITLE(S) OF THE TRANSACTIONS(S) ORS 205.234(a): Affidavits of Mailing, Publication, Posting

Deed of trust recorded 3/3/2003, as Instrument No.

DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) AND 205.160:

CLEAR RECON CORP., 4375 Jutland Drive Suite 200, San Diego, California 92117

INDIRECT PARTY/GRANTEE(S) ORS 205.125(1)(a) and 205.160:

PNC BANK, NATIONAL ASSOCIATION

THOMAS S KEITH, 703 FULTON ST, KLAMATH FALLS, Oregon 97601 ,



Walz Affidavit #: 4027791

AFFIDAVIT OF MAILING

Pite Duncan, LLP

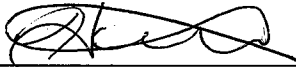
Date: 06/06/2014

MailbatchID: 625144

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; is not a party to the within action; and that on June 06, 2014, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

X 

Affiant Heather Vollmuth

9314710011700745428998
TSN #: 015749-OR
ORNODNTSHO_CertifiedReturnReceipt
_FLAT
THOMAS S KEITH
514 WALNUT AVE
KLAMATH FALLS OR 97601

9314710011700745429001
TSN #: 015749-OR
ORNODNTSHO_CertifiedReturnReceipt
_FLAT
THOMAS S KEITH
703 FULTON ST
KLAMATH FALLS, Oregon 97601

9314710011700745429018
TSN #: 015749-OR
ORNODNTSHO_CertifiedReturnReceipt
_FLAT
LESLIE A. KEEGAN
5823 SUNROSE AVE
NEWARK, CA 94560

9314710011700745429025
TSN #: 015749-OR
ORNODNTSHO_CertifiedReturnReceipt
_FLAT
DEBBIE NORMAN

9314710011700745429032
TSN #: 015749-OR
ORNODNTSHO_CertifiedReturnReceipt
_FLAT
DEBBIE TAYLOR

9314710011700745429049
TSN #: 015749-OR
ORNODNTSHO_CertifiedReturnReceipt
_FLAT
DEBBIE TAYLOR

P.O. BOX 5020
KLAMATH FALLS, OR 97601

P.O. BOX 5020
KLAMATH FALLS, OR 97601

615 LINCOLN STREET
KLAMATH FALLS, OR 97601

9314710011700745429056
TSN #: 015749-OR
ORNODNTSHO_CertifiedReturnReceipt
_FLAT
DEBBIE NORMAN

9314710011700745429063
TSN #: 015749-OR
ORNODNTSHO_CertifiedReturnReceipt
_FLAT
MELVIN D. FERGUSON ATTORNEY AT
LAW

615 LINCOLN STREET
KLAMATH FALLS, OR 97601

514 WALNUT AVENUE
KLAMATH FALLS, OR 97601

AFFIDAVIT OF MAILING

Pite Duncan, LLP

Date: 06/06/2014

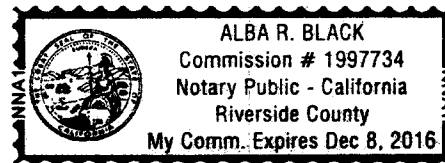
MailbatchID: 625144

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (~~or affirmed~~) before me on this 9th day of June (month),
2014 (year), by Heather Vollmuth, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.

Alba R. Black (Signature of Notary)

(Seal of Notary)





Walz Affidavit #: 4027810

AFFIDAVIT OF MAILING

Pite Duncan, LLP

Date: 06/06/2014

MailbatchID: 625159

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that she is over the age of eighteen (18) years; is employed in Riverside County, California; is not a party to the within action; and that on June 06, 2014, she personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

X 

Affiant Heather Vollmuth

2285174399
TSN #: 015749-OR
ORNODNTSHO_FirstClass_FLAT
THOMAS S KEITH

514 WALNUT AVE
KLAMATH FALLS OR 97601

2285174402
TSN #: 015749-OR
ORNODNTSHO_FirstClass_FLAT
DEBBIE NORMAN
P.O. BOX 5020
KLAMATH FALLS, OR 97601

2285174405
TSN #: 015749-OR
ORNODNTSHO_FirstClass_FLAT
DEBBIE NORMAN

615 LINCOLN STREET
KLAMATH FALLS, OR 97601

2285174400
TSN #: 015749-OR
ORNODNTSHO_FirstClass_FLAT
THOMAS S KEITH

703 FULTON ST
KLAMATH FALLS, Oregon 97601

2285174403
TSN #: 015749-OR
ORNODNTSHO_FirstClass_FLAT
DEBBIE TAYLOR
P.O. BOX 5020
KLAMATH FALLS, OR 97601

2285174406
TSN #: 015749-OR
ORNODNTSHO_FirstClass_FLAT
MELVIN D. FERGUSON ATTORNEY AT
LAW

514 WALNUT AVENUE
KLAMATH FALLS, OR 97601

2285174401
TSN #: 015749-OR
ORNODNTSHO_FirstClass_FLAT
LESLIE A. KEEGAN

5823 SUNROSE AVE
NEWARK, CA 94560

2285174404
TSN #: 015749-OR
ORNODNTSHO_FirstClass_FLAT
DEBBIE TAYLOR
615 LINCOLN STREET
KLAMATH FALLS, OR 97601

AFFIDAVIT OF MAILING

Pite Duncan, LLP

Date: 06/06/2014

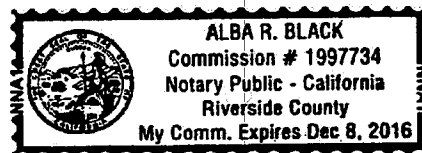
MailbatchID: 625159

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (~~or affirmed~~) before me on this 9th day of June (month),
2014 (year), by Heather Vollmuth, proved to me on the basis of satisfactory evidence to be
the person who appeared before me.

Alba R. Black (Signature of Notary)

(Seal of Notary)



TRUSTEE'S NOTICE OF SALE

TS No.: 015749-OR
Loan No.: *****6804

Reference is made to that certain trust deed (the "Deed of Trust") executed by THOMAS S KEITH, as Grantor, to AMERITITLE, as Trustee, in favor of NATIONAL CITY MORTGAGE CO DBA COMMONWEALTH UNITED MORTGAGE COMPANY, as Beneficiary, dated 2/27/2003, recorded 3/3/2003, in Book M03, Page 12955, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 7, BLOCK 8, FAIRVIEW ADDITION NO. 2 TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
COUNTY CLERK OF KLAMATH COUNTY, OREGON**

APN: R300837

Commonly known as:
**703 FULTON ST
KLAMATH FALLS, Oregon 97601**

The current beneficiary is:
PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co. doing business as Commonwealth United Mortgage Company

Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's:

Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2012 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

Delinquent Payments:

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
7/1/2012-1/1/2013	7	\$314.07	\$2,198.49
2/1/2013-5/1/2014	16	\$313.42	\$5,014.72

Late Charges:

\$33.72

Beneficiary Advances:

\$1,743.00

Foreclosure Fees and Expenses:

\$732.00

Total Required to Reinstate:

\$9,721.93

TOTAL REQUIRED TO PAYOFF: \$39,927.51

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$32,117.78 together with interest thereon at the rate of 5.875 % per annum, from 6/1/2012 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 4375 Jutland Drive, San Diego, CA 92117, will on 10/6/2014, at the hour of 10:00 AM, standard time, as established by ORS 187.110, On the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, OR 97601, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any



TS No.: 015749-OR
Loan No.: *****6804

interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 any person named in ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

CLEAR RECON CORP
4375 Jutland Drive
San Diego, CA 92117
858-750-7600

Dated: 5/23/2014

By: *Hamsa Uchi*
Hamsa Uchi, Authorized Signatory of Trustee

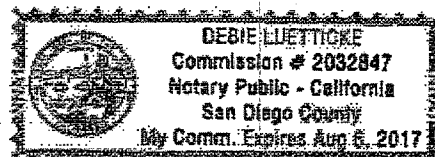
State of California)
) ss.
County of San Diego)

On May 23, 2014, before me, Debie Luettkie personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Debie Luettkie* (Seal)



NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 10/6/2014 at 10:00 AM on the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, OR 97601. 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 proceed 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 is completed, 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 ORDER 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.



TS No.: 015749-OR
Loan No.: *****6804

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.

Trustee: CLEAR RECON CORP., 4375 Jutland Drive, San Diego, CA 92117

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636
<http://www.osbar.org>: <http://www.osbar.org/public/ris/ris.html#referral>

Oregon Law Help: <http://oregonlawhelp.org/OR/index.cfm>

Free Legal Assistance: <http://www.oregonlawcenter.org/>

Portland (503)473-8329

Coos Bay (800)303-3638

Ontario (888)250-9877

Salem (503)485-0696

Grants Pass (541)476-1058

Woodburn (800)973-9003

Hillsboro (877)726-4381

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:

**703 FULTON ST
KLAMATH FALLS, Oregon 97601**

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 5/23/2014 to bring your mortgage loan current was \$9,721.93. 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 **858-750-7600** 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:

**CLEAR RECON CORP
4375 Jutland Drive
San Diego, CA 92117
858-750-7600**

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

Date and time: 10/6/2014 at 10:00 AM

Place: On the front steps of the Circuit Court, 316 Main St, in the City of
Klamath Falls, County of Klamath, OR 97601



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 PNC Mortgage, a division of PNC Bank, National Association at (800) 367-9305 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 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, 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 website at: <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>.

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: 5/23/2014

Trustee name: Clear Recon Corp.

Trustee signature: Hamsa Uchi



Trustee telephone number: 858-750-7600

Trustee Sale No.: 015749-OR

AS INSTRUMENT NUMBER: 2014-005602
COUNTY: KLAMATH
FEE: \$57

TS NUMBER: 015749-OR
ORDER NUMBER: 1612228

RECORDING COVER SHEET (Please Print or Type)

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

AFTER RECORDING RETURN TO:

Pite Duncan, LLP.
4375 Jutland Drive Ste. 200
San Diego, CA 92117

TITLE(S) OF THE TRANSACTIONS(S) ORS 205.234(a): NOTICE OF DEFAULT

DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) AND 205.160:

1. Trustor(s): **THOMAS S KEITH, 703 FULTON ST, KLAMATH FALLS, OR 97601**
2. Beneficiary: **PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co. doing business as Commonwealth United Mortgage Company, 3232 Newmark Drive, Miamisburg, OH 45342**

INDIRECT PARTY/GRANTEE(S) ORS 205.125(1)(a) and 205.160:

Trustee: Pite Duncan, LLP., 4375 Jutland Drive Ste. 200, San Diego, CA 92117



When recorded mail document to:

Clear Recon Corp.
4375 Jutland Drive Suite 200
San Diego, California 92117

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 015749-OR
Loan No.: *****6804
Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by THOMAS S KEITH, as Grantor, to AMERITITLE, as Trustee, in favor of NATIONAL CITY MORTGAGE CO DBA COMMONWEALTH UNITED MORTGAGE COMPANY, as Beneficiary, dated 2/27/2003, recorded 3/3/2003, in Book M03, Page 12955, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 7, BLOCK 8, FAIRVIEW ADDITION NO. 2 TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF
THE COUNTY CLERK OF KLAMATH COUNTY, OREGON**

APN: R300837

Commonly known as:
703 FULTON ST
KLAMATH FALLS, Oregon 97601

The current beneficiary is:
PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co. doing business as Commonwealth United Mortgage Company

The undersigned hereby certifies that no assignments of the Deed of Trust by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Deed of Trust, or, if such action has been instituted, the action has been dismissed, except as permitted by ORS 86.752(7), 86.010.

There is a default by grantor or other person owing an obligation, or by their successor-in-interest, the performance of which is secured by the Deed of Trust with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:

Delinquent Payments:

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
7/1/2012 - 1/1/2013	7	\$314.07	\$2,198.49
2/1/2013 - 5/1/2014	16	\$313.42	\$5,014.72

CRC NOD 04172014

TS No.: 015749-OR
Loan No.: *****6804

<i>Late Charges:</i>	\$33.72
<i>Beneficiary Advances:</i>	\$1,743.00
<i>Foreclosure Fees and Expenses:</i>	\$732.00
TOTAL REQUIRED TO REINSTATE:	\$9,721.93
TOTAL REQUIRED TO PAYOFF:	\$39,927.51

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following:

Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2012 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder, for cash, the interest in the described property which grantor had, or had the power to convey, at the time grantor executed the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of 10:00 AM., standard time, as established by ORS 187.110, on 10/6/2014, at the following place:

On the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, OR 97601

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except:

<u>Name and Last Known Address</u>	<u>Nature of Right, Lien or Interest</u>
THE HEIRS AND DEVISEES OF THOMAS S KEITH C/O MELVIN D. FERGUSON ATTORNEY AT LAW 514 WALNUT AVE KLAMATH FALLS, OR 97601	Trustors

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 the foreclosure proceeding dismissed and the Deed of Trust 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 Deed of Trust, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with trustee's and attorneys' fees not exceeding the amounts provided by ORS 86.778.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.



TS No.: 015749-OR
Loan No.: *****6804

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

Dated: 5/23/2014

CLEAR RECON CORP
4375 Jutland Drive
San Diego, CA 92117
858-750-7600

By: *Hamsa Uchi*

Hamsa Uchi, Authorized Signatory of Trustee

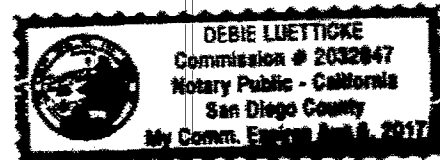
State of California)
) ss.
County of San Diego)

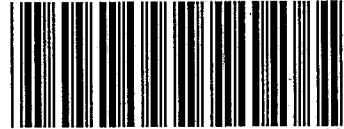
On 5/23/2014 before me, Debie Luetticke personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Debie Luetticke* (Seal)





Walz Affidavit #: 4027763

AFFIDAVIT OF MAILING

Pite Duncan, LLP

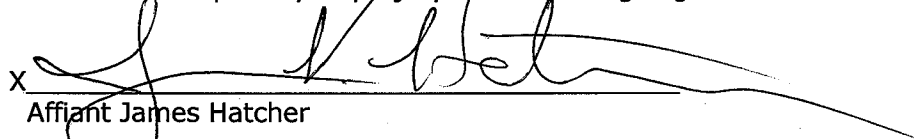
Date: 06/06/2014

MailbatchID: 625139

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; is not a party to the within action; and that on June 06, 2014, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent Certified Mail, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

X 
Affiant James Hatcher

9314710011700745430991
TSN #: 015749-OR
ORNODNTS_CertifiedReturnReceipt
OREGON DEPARTMENT OF HUMAN
SERVICES
ESTATE ADMINISTRATION UNIT
PO BOX 14021
SALEM, OR 97309-5024

9314710011700745431004
TSN #: 015749-OR
ORNODNTS_CertifiedReturnReceipt
NATIONAL CITY MORTGAGE
COMPANY
PO BOX 54828
LOS ANGELES, CA 90054-0828

9314710011700745431011
TSN #: 015749-OR
ORNODNTS_CertifiedReturnReceipt
Occupants/Tenants
703 FULTON ST
KLAMATH FALLS, Oregon 97601

9314710011700745431028
TSN #: 015749-OR
ORNODNTS_CertifiedReturnReceipt
THE HEIRS AND/OR DEVISEES OF
THOMAS S. KEITH
C/O MELVIN D. FERGUSON, ESQ. AS
THE CLAIMING SUCCESSOR
703 FULTON ST
KLAMATH FALLS, OR 97601

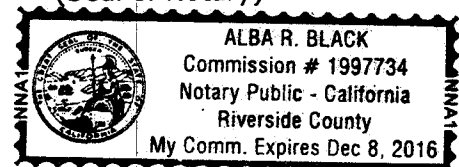
9314710011700745431035
TSN #: 015749-OR
ORNODNTS_CertifiedReturnReceipt
THE ESTATE OF THOMAS S KEITH
703 FULTON ST
KLAMATH FALLS, OR 97601

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (~~or affirmed~~) before me on this 9th day of June (month),
2014 (year), by James Hatcher, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

Alba R. Black (Signature of Notary)

(Seal of Notary)



AFFIDAVIT OF MAILING

Pite Duncan, LLP

Date: 06/06/2014

MailbatchID: 625139



Walz Affidavit #: 4027598

AFFIDAVIT OF MAILING

Pite Duncan, LLP


Date: 06/06/2014

MailbatchID: 625092

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

The declarant, whose signature appears below, states that he is over the age of eighteen (18) years; is employed in Riverside County, California; is not a party to the within action; and that on June 06, 2014, he personally served the Notice, of which the annexed is a true copy, by depositing in the United States Mail a copy of such Notice in a sealed envelope, sent First Class, with postage prepaid, such envelope being addressed to the person(s) named at the addresses below.

I declare under penalty of perjury that the foregoing is true and correct.

X 
Affiant James Hatcher

2285174507
TSN #: 015749-OR
ORNODNTS_FirstClass
OREGON DEPARTMENT OF HUMAN
SERVICES
ESTATE ADMINISTRATION UNIT
PO BOX 14021
SALEM, OR 97309-5024

2285174508
TSN #: 015749-OR
ORNODNTS_FirstClass
NATIONAL CITY MORTGAGE
COMPANY
PO BOX 54828
LOS ANGELES, CA 90054-0828

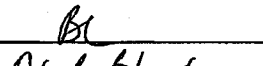
2285174509
TSN #: 015749-OR
ORNODNTS_FirstClass
Occupants/Tenants
703 FULTON ST
KLAMATH FALLS, Oregon 97601

2285174510
TSN #: 015749-OR
ORNODNTS_FirstClass
THE HEIRS AND/OR DEVISEES OF
THOMAS S. KEITH
C/O MELVIN D. FERGUSON, ESQ. AS
THE CLAIMING SUCCESSOR
703 FULTON ST
KLAMATH FALLS, OR 97601

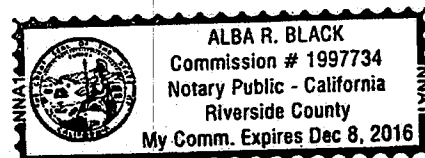
2285174511
TSN #: 015749-OR
ORNODNTS_FirstClass
THE ESTATE OF THOMAS S KEITH
703 FULTON ST
KLAMATH FALLS, OR 97601

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE)

Subscribed and sworn to (~~or affirmed~~) before me on this 9th day of June (month),
2014 (year), by James Hatcher, proved to me on the basis of satisfactory evidence to be the
person who appeared before me.

 (Signature of Notary)

(Seal of Notary)



AFFIDAVIT OF MAILING

Pite Duncan, LLP

Date: 06/06/2014

MailbatchID: 625092

TRUSTEE'S NOTICE OF SALE

TS No.: 015749-OR
Loan No.: *****6804

Reference is made to that certain trust deed (the "Deed of Trust") executed by THOMAS S KEITH, as Grantor, to AMERITITLE, as Trustee, in favor of NATIONAL CITY MORTGAGE CO DBA COMMONWEALTH UNITED MORTGAGE COMPANY, as Beneficiary, dated 2/27/2003, recorded 3/3/2003, in Book M03, Page 12955, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 7, BLOCK 8, FAIRVIEW ADDITION NO. 2 TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
COUNTY CLERK OF KLAMATH COUNTY, OREGON**

APN: R300837

Commonly known as:
**703 FULTON ST
KLAMATH FALLS, Oregon 97601**

The current beneficiary is:
PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co. doing business as Commonwealth United Mortgage Company

Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's:

Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2012 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

Delinquent Payments:

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
7/1/2012-1/1/2013	7	\$314.07	\$2,198.49
2/1/2013-5/1/2014	16	\$313.42	\$5,014.72

Late Charges:

\$33.72

Beneficiary Advances:

\$1,743.00

Foreclosure Fees and Expenses:

\$732.00

Total Required to Reinstate:

\$9,721.93

TOTAL REQUIRED TO PAYOFF: \$39,927.51

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$32,117.78 together with interest thereon at the rate of 5.875 % per annum, from 6/1/2012 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 4375 Jutland Drive, San Diego, CA 92117, will on 10/6/2014, at the hour of 10:00 AM, standard time, as established by ORS 187.110, On the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, OR 97601, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any



TS No.: 015749-OR
Loan No.: *****6804

interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 any person named in ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

CLEAR RECON CORP
4375 Jutland Drive
San Diego, CA 92117
858-750-7600

Dated: 5/23/2014

By: [Signature]
Hamsa Uchi, Authorized Signatory of Trustee

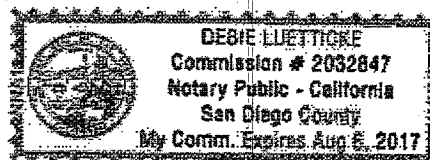
State of California)
) ss.
County of San Diego)

On May 23, 2014, before me, Debie Luehke personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)



NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 10/6/2014 at 10:00 AM on the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, OR 97601. 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 proceed 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 is completed, 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 ORDER 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.



TS No.: 015749-OR
Loan No.: *****6804

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.

Trustee: CLEAR RECON CORP., 4375 Jutland Drive, San Diego, CA 92117

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636
<http://www.osbar.org>; <http://www.osbar.org/public/ris/ris.html#referral>

Oregon Law Help: <http://oregonlawhelp.org/OR/index.cfm>

Free Legal Assistance: <http://www.oregonlawcenter.org/>

Portland (503)473-8329

Coos Bay (800)303-3638

Ontario (888)250-9877

Salem (503)485-0696

Grants Pass (541)476-1058

Woodburn (800)973-9003

Hillsboro (877)726-4381

AS INSTRUMENT NUMBER: 2014-005602
COUNTY: KLAMATH
FEE: \$57

TS NUMBER: 015749-OR
ORDER NUMBER: 1612228

RECORDING COVER SHEET (Please Print or Type)

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

AFTER RECORDING RETURN TO:

Pite Duncan, LLP.
4375 Jutland Drive Ste. 200
San Diego, CA 92117

TITLE(S) OF THE TRANSACTIONS(S) ORS 205.234(a): NOTICE OF DEFAULT

DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) AND 205.160:

1. Trustor(s): **THOMAS S KEITH, 703 FULTON ST, KLAMATH FALLS, OR 97601**
2. Beneficiary: **PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co. doing business as Commonwealth United Mortgage Company, 3232 Newmark Drive, Miamisburg, OH 45342**

INDIRECT PARTY/GRANTEE(S) ORS 205.125(1)(a) and 205.160:

Trustee: Pite Duncan, LLP., 4375 Jutland Drive Ste. 200, San Diego, CA 92117



When recorded mail document to:

Clear Recon Corp.
4375 Jutland Drive Suite 200
San Diego, California 92117

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 015749-OR
Loan No.: *****6804
Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by THOMAS S KEITH, as Grantor, to AMERITITLE, as Trustee, in favor of NATIONAL CITY MORTGAGE CO DBA COMMONWEALTH UNITED MORTGAGE COMPANY, as Beneficiary, dated 2/27/2003, recorded 3/3/2003, in Book M03, Page 12955, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 7, BLOCK 8, FAIRVIEW ADDITION NO. 2 TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF
THE COUNTY CLERK OF KLAMATH COUNTY, OREGON**

APN: R300837

Commonly known as:
703 FULTON ST
KLAMATH FALLS, Oregon 97601

The current beneficiary is:
PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co. doing business as Commonwealth United Mortgage Company

The undersigned hereby certifies that no assignments of the Deed of Trust by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Deed of Trust, or, if such action has been instituted, the action has been dismissed, except as permitted by ORS 86.752(7), 86.010.

There is a default by grantor or other person owing an obligation, or by their successor-in-interest, the performance of which is secured by the Deed of Trust with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:

Delinquent Payments:

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
7/1/2012 – 1/1/2013	7	\$314.07	\$2,198.49
2/1/2013 – 5/1/2014	16	\$313.42	\$5,014.72

CRC NOD 04172014

TS No.: 015749-OR
Loan No.: *****6804

<i>Late Charges:</i>	\$33.72
<i>Beneficiary Advances:</i>	\$1,743.00
<i>Foreclosure Fees and Expenses:</i>	\$732.00
TOTAL REQUIRED TO REINSTATE:	\$9,721.93
TOTAL REQUIRED TO PAYOFF:	\$39,927.51

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following:

Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2012 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder, for cash, the interest in the described property which grantor had, or had the power to convey, at the time grantor executed the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of 10:00 AM., standard time, as established by ORS 187.110, on 10/6/2014, at the following place:

On the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, OR 97601

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except:

<u>Name and Last Known Address</u>	<u>Nature of Right, Lien or Interest</u>
THE HEIRS AND DEVISEES OF THOMAS S KEITH C/O MELVIN D. FERGUSON ATTORNEY AT LAW 514 WALNUT AVE KLAMATH FALLS, OR 97601	Trustors

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 the foreclosure proceeding dismissed and the Deed of Trust 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 Deed of Trust, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with trustee's and attorneys' fees not exceeding the amounts provided by ORS 86.778.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.



TS No.: 015749-OR
Loan No.: *****6804

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

Dated: 5/23/2014

CLEAR RECON CORP
4375 Jutland Drive
San Diego, CA 92117
858-750-7600

By: *Hamsa Uchi*
Hamsa Uchi, Authorized Signatory of Trustee

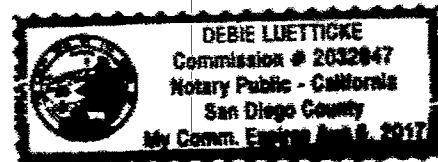
State of California)
) ss.
County of San Diego)

On 5/23/2014 before me, *Debie Luetticke* personally appeared Hamsa Uchi who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature *Debie Luetticke* (Seal)



**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#15849 SALE KEITH 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:
08/24/2014 08/31/2014 09/07/2014 09/14/2014

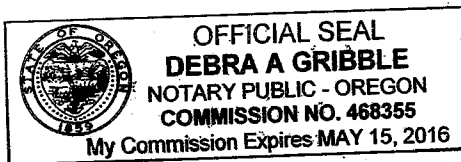
Total Cost: \$1163.10

Linda Culp

Subscribed and sworn by Linda Culp before me on:
25th day of September in the year of 2014

Debra A Gribble

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



TRUSTEE'S NOTICE OF SALE
TS No.: 015749-OR Loan No.: *****6804

Reference is made to that certain trust deed (the "Deed of Trust") executed by THOMAS S KEITH, as Grantor, to AMERITITLE, as Trustee, in favor of NATIONAL CITY MORTGAGE CO DBA COMMONWEALTH UNITED MORTGAGE COMPANY, as Beneficiary, dated 2/27/2003, recorded 3/3/2003, in Book M03, Page 12955, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon: LOT 7, BLOCK 8, FAIRVIEW ADDITION NO. 2 TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON APN: R300837 Commonly known as: 703 FULTON ST KLAMATH FALLS, Oregon 97601 The current beneficiary is: PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co. doing business as Commonwealth United Mortgage Company Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's: Installment of Principal and Interest plus impounds and/or advances which became due on 7/1/2012 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable. Delinquent Payments: Dates: 7/1/2012-1/1/2013 No.7 Amount \$314.07 Total: \$2,198.49 Dates: 2/1/2013-5/1/2014 No.16 Amount \$313.42 Total: \$5,014.72 Late Charges: \$33.72 Beneficiary Advances: \$1,743.00 Foreclosure Fees and Expenses: \$ 732.00 Total Required to Reinstate: \$9,721.93 TOTAL REQUIRED TO PAY OFF: \$39,927.51

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$32,117.78 together with interest thereon at the rate of 5.875 % per annum, from 6/1/2012 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 4375 Jutland Drive, San Diego, CA 92117, will on 10/6/2014, at the hour of 10:00 AM, standard time, as established by ORS 187.110, On the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, OR 97601, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 any person named in ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale. Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: 5/23/2014 CLEAR RECON CORP 4375 Jutland Drive San Diego, CA 92117 858-750-7600 By: Hamsa Uchi Hamsa Uchi, Authorized Signatory of Trustee A-4462601 08/24/2014, 08/31/2014, 09/07/2014, 09/14/2014

015749OR / KEITH
ASAP # 4462601

CLEAR

AFFIDAVIT OF POSTING

STATE OF OREGON
County of Klamath

ss.

I, Robert Bolenbaugh, hereby certify and swear that at all times 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, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale, Debt Validation Notice and Notice to Residential Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "**Property Address**":

**703 Fulton St.
Klamath Falls, OR 97601**

As follows:

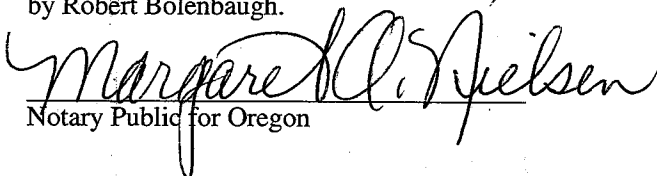
On 05/30/2014 at 2:03 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).


On 06/04/2014 at 4:51 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

On 06/09/2014 at 10:54 AM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME
this 11th day of June, 2014
by Robert Bolenbaugh.


Notary Public for Oregon

X 
Robert Bolenbaugh
Nationwide Process Service, Inc.
300 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



308553

015749OR / KEITH
ASAP # 4462601

CLEAR

AFFIDAVIT OF MAILING

STATE OF OREGON
County of Klamath

ss.

I, Robert Bolenbaugh, being first duly sworn, depose and say that at all times herein mentioned I was and am now a competent person 18 years of age or older and a resident of the state of Oregon; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

On June 11, 2014, I mailed a copy of the Trustee's Notice of Sale, Debt Validation Notice and Notice to Residential Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

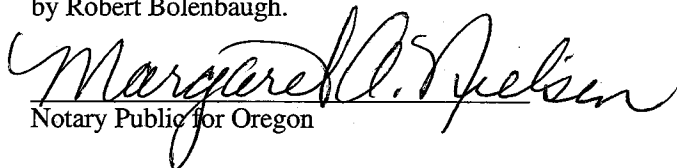
The envelope was addressed as follows:


**OCCUPANT
703 Fulton St.
Klamath Falls, OR 97601**

This mailing completes service upon an occupant at the above address with an effective date of **05/30/2014** as calculated pursuant to ORS 86.774 (1)(c).

I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME
this 11th day of June, 2014
by Robert Bolenbaugh.


Notary Public for Oregon

X 
Robert Bolenbaugh
Nationwide Process Service, Inc.
300 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



308553