

After recording, return to:

ROBERT A. SMEJKAL Attorney at Law PO Box 1758 Eugene, OR 97440

Grantor:

Tawnia L. Shaw

Original Trustee:

AmeriTitle

Successor Trustee:

ROBERT A. SMEJKAL

Original Beneficiary:

Patricia J. Hardy

Current Beneficiary:

Frank L. Krebs, Jr., Trustee of the Frank L. Krebs, Jr. Revocable Living Trust, as to an undivided 50% interest and Edna Jean Erickson, as to an undivided 50% interest

AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF SALE AND NOTICE TO RESIDENTIAL TENANT

2015-000736 Klamath County, Oregon

01/27/2015 09:39:04 AM

Fee: \$117.00

STATE OF OREGON)) ss
County of Lane))

I, ROBERT A. SMEJKAL, being first duly sworn, depose and say that:

At all times hereinafter mentioned, I was and am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the Beneficiary nor the Beneficiary's successor in interest named in the attached original Amended Trustee's Notice of Sale and Notice to Residential Tenant (the "Amended Notice") given under the terms of that certain Trust Deed described in the Notice.

I gave notice of the sale of the real property described in the attached Amended Notice by mailing copies thereof by both first class and certified mail, with return receipt requested, to each of the following persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

Name	Address	Date
Tawnia Shaw	37256 Agency Lake Loop Chiloquin, OR 97624	September 29, 2014
John Robitaille, Jr.	6708 Waggoner Court Klamath Falls, OR 97603	September 29, 2014



These 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 set forth in ORS 86.785.

Each Notice so mailed was certified to be a true copy of the original Amended Notice by ROBERT A. SMEJKAL, Attorney for the Trustee named in the Amended Notice. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by my office assistant in the United States post office at Eugene, Oregon, on the date or dates indicated herein. With respect to each person listed above, one such Amended Notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such Amended Notice was mailed with a proper form to request and obtain a return receipt, with postage thereon in an amount sufficient to accomplish the same. Each such Amended Notice was mailed after the Notice of Default and Election to Sell was recorded.

As used herein, the singular includes the plural, "Trustee" includes any Trustee, and "person" includes a corporation and any other legal or commercial entity.

ROBERT A. SMEJKAL

STATE OF OREGON, County of Lane

) ss.

SIGNED AND SWORN to before me this day of November, 2014, by ROBERT A. SMEJKAL.

OFFICIAL SEAL
BRENDA D DAVIS
NOTARY PUBLIC - OREGON
COMMISSION NO. 473140
MY COMMISSION EXPIRES DECEMBER 26, 2016

NOTARY PUBLIC FOR OREGON
My Commission Expires: 12-76-16

AMENDED TRUSTEE'S NOTICE OF SALE

The Successor Trustee, under the terms of the Trust Deed described herein, at the direction of the current Beneficiaries, hereby elects to sell the property described in said Trust Deed to satisfy the obligations secured thereby.

A. PARTIES TO THE TRUST DEED:

Grantor:

TAWNIA L. SHAW

Trustee:

AMERITITLE

Beneficiary: PATRICIA J. HARDY ("Original Beneficiary")

B. **DESCRIPTION OF THE PROPERTY:**

"Lot 2, Block 5, Tract 1085, COUNTRY GREEN, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon."

C. ASSIGNMENT OF BENEFICIAL INTEREST: The beneficial interest of the Original Beneficiary in the Trust Deed was assigned to Frank L. Krebs, Jr., Trustee of the Frank L. Krebs, Jr. Revocable Living Trust, as to an undivided 50% interest and Edna Jean Erickson, as to an undivided 50% interest, by Assignment of Deed of Trust by Beneficiary recorded November 23, 2009, as Recorder's No. 2009-014991 ("Beneficiary"), all in the Records of Klamath County, Oregon.

D. TRUST DEED INFORMATION:

Dated:

April 28, 2006

Recording Date:

May 3, 2006

Recorder's No.:

M06-08638

Re-Recorded Date: October 23, 2008

Recorder's No.:

2008-014451

Recording Place:

Records of Klamath County, Oregon

- **DEFAULT:** The Grantors are in default and the Beneficiaries elect to foreclose the Trust E. Deed by reason of the Grantors' failure to pay: monthly payments in the amount of \$488.45 each month, commencing with the payment due June 15, 2014 and continuing each month thereafter.
- F. AMOUNT DUE: By reason of the default, the Beneficiaries have declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, those sums being the principal amount of \$43,984.27 plus interest at the rate of 8% per annum from 5/22/14 until paid; plus late fees, amounts, if any, advanced by the Beneficiaries pursuant to the Trust Deed and/or applicable law and attorney fees and foreclosure costs incurred.
- ELECTION TO SELL: NOTICE IS HEREBY GIVEN that the Beneficiaries and the G. Successor Trustee, by reason of said default, have elected, and do hereby elect, to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes §86.705 et seg., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in said described property which Grantors had, or had the power to convey, at the time of the execution of the Trust Deed, together with any interest the Grantors acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of sale, including the

compensation of the Successor Trustee as provided by law, and the reasonable fees of the Successor Trustee's attorney.

H. DATE, TIME AND PLACE OF SALE:

Date & Time: February 13, 2015, at 11:00 a.m.

Place: Inside the front entrance of the Klamath County Courthouse,

316 Main Street, Klamath Falls, Oregon

- I. RIGHT TO REINSTATE: NOTICE IS FURTHER GIVEN that at any time prior to five (5) days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Successor Trustee of the entire amount then due (other than a 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 by tendering the performance necessary to cure the default, by paying all costs and expenses to the Successor Trustee actually incurred by the Beneficiaries and the Successor Trustee in enforcing the obligation and Trust Deed, together with the Successor Trustee's fees and attorney's fees.
- J. NOTICE: The Federal Fair Debt Practices Act requires we state that this is an attempt to collect a debt and any information obtained will be used for that purpose.
- K. NOTICE TO RESIDENTIAL TENANTS. The NOTICE TO RESIDENTIAL TENANTS is attached hereto as Exhibit "A" and by this reference incorporated herein.
- L. LEGAL ASSISTANCE: 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.

You may have additional rights under ORS 86.755(5) and under federal law.

Oregon State Bar Lawyer Referral Service 16037 SW Upper Boones Ferry Road Tigard, OR 97224

Mailing address: P.O. Box 231935 Tigard, OR 97281-1935

(503) 684-3763 (800) 452-7636 Toll-free 9:00 a.m. to 5:00 p.m. weekdays http://www.osbar.org/public/ris/ris.html Legal Aid Services of Oregon Klamath Falls Regional Office 403 Pine Street, Suite 250 Klamath Falls, OR 97601

(541) 273-0533 or (800) 480-9160

Tuesday – Thursday from 10:00 a.m. to 4:00 p.m.; messages can be left all other hours, including evenings and weekends. Available for appointments on other days and times as needed.

http://www.oregonlawhelp.org

М.	MISCELLANEOUS: In construing this Notice "Grantors" includes any successor in interest person owing an obligation, the performance the words "Trustee" and "Beneficiary" includingly.	st to the Grantors, as well as any other e of which is secured by the Trust Deed, and
	DATED thisday of September, 2014	•
		Robert a Social
		ROBERT A. SMEJKAL, Successor Trustee
	•	PO Box 1758 Eugene, OR 97440
STATE	E OF OREGON, County of Lane) ss.	
	I, the undersigned, certify that I am the atto e, and that the foregoing is a complete and e of Sale.	rney for the above named Successor exact copy of the original Amended Trustee's
		Attorney for Successor Trustee

Exhibit "A"

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **February 13**, **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:

- 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 LANDLORDS 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 landlords as provided in ORS 90.367. To do this, you must notify your landlords 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 landlords. 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 landlords.

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 landlords and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlords 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.

After recording, return to:

ROBERT A. SMEJKAL Attorney at Law PO Box 1758 Eugene, OR 97440

Grantor:

Tawnia L. Shaw

Original Trustee:

AmeriTitle

Successor Trustee:

ROBERT A. SMEJKAL

Original Beneficiary:

Patricia J. Hardy

Current Beneficiary:

Frank L. Krebs, Jr., Trustee of the Frank L. Krebs, Jr. Revocable Living Trust, as to an undivided 50% interest and Edna Jean Erickson, as to an undivided 50% interest

AFFIDAVIT OF MAILING AMENDED NOTICE OF PUBLIC SALE OF COLLATERAL

STATE OF OREGON, County of Lane

) ss.

I, ROBERT A. SMEJKAL, being first duly sworn, depose and say that:

At all times hereinafter mentioned, I was and am a resident of the State of Oregon, a competent person over the age of eighteen years.

I gave notice of the sale of the collateral described in the attached Amended Notice of Public Sale of Collateral Under the Uniform Commercial Code of Oregon ("Amended Notice") by mailing copies thereof by both first class and certified mail, with return receipt requested, to the following person at her respective last known address, to-wit:

Name	Address	Date
Tawnia Shaw	37256 Agency Lake Loop Chiloguin, OR 97624	September 29, 2014

Each of the notices so mailed were certified to be a true copy of the original Amended Notice by ROBERT A. SMEJKAL, Attorney for the Security Holder named in the notice. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Eugene, Oregon, on the date or dates indicated herein. 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, with postage thereon in an amount sufficient to accomplish the same.

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

ROBERT A. SMEJKAL

STATE OF OREGON, County of Lane

) ss.

SUBSCRIBED AND SWORN to before me this <u>\lambda</u> day of November, 2014, by ROBERT A. SMEJKAL.

OFFICIAL SEAL
BRENDA D DAVIS
NOTARY PUBLIC - OREGON
COMMISSION NO. 473140
MY COMMISSION EXPIRES DECEMBER 26, 2016

NOTARY PUBLIC FOR OREGON

AMENDED NOTICE OF PUBLIC SALE OF COLLATERAL UNDER THE UNIFORM COMMERCIAL CODE OF OREGON

TO: Tawnia L. Shaw ("the Debtor")

Frank L. Krebs, Jr., Trustee of the Frank L. Krebs, Jr. Revocable Living Trust, as to an undivided 50% interest, and Edna Jean Erickson, as to an undivided 50% interest ("Security Holders"), are the holders of a security interest in that certain Collateral more particularly described as follows:

"One (1) 1978 Ridge Manufactured Structure, License No. X15505, Title No. 221045, Vehicle ID No. 09113387" (the "Collateral")

The real property whereupon the Collateral is located is Lot 2, Block 5, Tract 1085, COUNTRY GREEN, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, and more particularly described as 6708 Waggoner Court, Klamath Falls, OR 97603.

The Collateral secures payment of a Promissory Note payable by the Debtor to the Security Holders. The Debtor is in default under the Promissory Note by reason of its failure to pay the following: monthly payments in the amount of \$488.45 each month, commencing with the payment due June 15, 2014 and continuing each month thereafter.

Based upon such default and pursuant to the Oregon Uniform Commercial Code, the Security Holders, by and through their attorney Robert A. Smejkal, hereby gives notice that a public sale of the Collateral will be held on February 13, 2015, at the hour of 11:00 a.m. inside the main lobby of the Klamath County Courthouse located at 316 Main Street in Klamath Falls, Klamath County, Oregon. The Collateral will be sold to the highest bidder for cash or certified funds.

The Collateral is not in the possession of the Security Holders, and the Security Holders have no authority to arrange for interested parties to inspect the Collateral. The Collateral may be inspected by interested parties, if at all, with the permission of the Debtor or other parties in lawful possession thereof. The right to reject all bids is hereby reserved by the Security Holders.

DATED this 29th day of September, 2014.

Robert A. Smejkal, OSB No. 78382

Attorney for Frank Krebs Jr, Trustee of the Frank L.

Krebs Jr. Revocable Living Trust, and

Edna Jean Erickson

800 Willamette Street, Suite 800

Eugene, OR 97401

Telephone: (541) 345-3330

AFFIDAVIT OF SERVICE

State of Oregon	County of Klamath	Circuit Court
Case Number:	<u> </u>	
Grantor: Tawnia L. Shaw vs. Trustee: Amerititle		
For: Robert Smejkal 800 Willamette Street, Suite 800 Fugene, OR, 97401		

Received by BasinProserve on the 30th day of September, 2014 at 2:37 pm to be served on Parties In Possesion, 6708 Waggoner Court, Klamath Falls, OR 97603.

I, David Hartman, being duly sworn, depose and say that on the 8th day of October, 2014 at 10:25 am, I:

POSTED by attaching a true copy of the **Trustee's Notice of Sale** with the date and hour of service endorsed thereon by me, to a conspicuous place on the property of the within named person's **RESIDENCE** at the address of: **6708 Waggoner Court, Klamath Falls, OR 97603**.

I hereby certify that on 10/10/2014, I mailed a copy of the Trustee's Notice of Sale via First Class Mail, to the occupants at the commonly known address of 6708 Waggoner Court, Klamath Falls, OR. Also Included is a Statement of Service.

Additional Information pertaining to this Service:

10/1/2014 10:30 am No Answer, Posted 1st copy 10/4/2014 9:20 am No Answer, Posted 2nd copy 10/8/2014 10:25 am No Answer, Posted 3rd copy

AFFIDAVIT OF SERVICE for

"I declare under penalty of perjury that I am a resident of the State of Oregon. I am a competent person 18 years of age or older and not a party to or attorney in this proceeding and am authorized to serve the process described herein. I certify that the person, firm, or corporation served is the identical one named in this action. I am not a party to nor an officer, director, or employee of, nor attorney for any party, corporate or otherwise.

Subscribed and Sworn to before me on the 13th day of October, 2014 by the affiant who is personally known to me.

Y 1 1 2

ARY PUBLIC

OFFICIAL SEAL
KIMBERLY A DAVIS
NOTARY PUBLIC-OREGON
COMMISSION NO. 474046

COMMISSION NO. 474046
MY COMMISSION EXPIRES FEBRUARY 01, 2017

David HartmanProcess Server

BasinProserve 422 N 6th St. Klamath Falls, OR 97601 (541) 884-6060

Our Job Serial Number: BIN-2014000191

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#16061 SALE SHAW AMENDED TRUSTEE'S NOTICE 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: 12/11/2014 12/18/2014 12/25/2014 01/01/2015

Total Cost: \$1303.60

Subscribed and sworn by Linda Culp before me on: 2nd day of January in the year of 2015

Meble

Notary Public of Oregon

My commision expires on May 15, 2016



TRUSTEE'S NOTICE OF SALE

ustee, under the terms of the Trust Deed

at the direction of the current Beneficiaries, sell the property described in said Trust the obligations secured thereby. A. PARTIES (UST DEED: Grantor: TAWNIA L. SHAW; rustee MERITITLE; Beneficiary: PATRICIA J. HARDY ("Original Beneficiary"); B. DESCRIPTION OF THE PROPERTY: "Lot 2, Block 5, Tract 1085, COUNTRY GREEN, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon." C. ASSIGNMENT OF BENEFICIAL INTEREST: The beneficial interest of the Original Beneficiary in the Trust Deed was assigned to Frank L. Krebs, Jr. Revocable Living Trust, as to an undivided 50% interest and Edna Jean Erickson, as to an undivided 50% interest, by Assignment of Deed of Trust by Beneficiary recorded November 23, 2009, as Recorder's No. 2009-014991 ("Beneficiary"), all in the Records of Klamath County, Oregon. D. TRUST DEED INFORMATION: Dated: April 28, 2006, Recording Date: May 3, 2006, Recorder's No. M06-08638, Re-Recorded Date: October 23, 2008 Recorder's No. 2008-014451, Recording Place: Records of Klamath County, Oregon E. DEFAULT: The Grantors are in default and the Beneficiaries elect to foreclose the Trust Deed by reason of the Grantors' failure to pay: monthly payments in the amount of \$488.45 each month. the obligations secured thereby. A. PARTIES foreclose the Trust Deed by reason of the Grantors' failure to pay: monthly payments in the amount of \$488.45 each month, commencing with the payment due June 15, 2014 and continuing each month thereafter F. AMOUNT DUE: By reason of the default, the Beneficiaries have declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, those sums being the principal amount of \$43,984.27 plus interest at the rate of 8% per annum from 5/22/14 until paid; plus late fees, amounts, if any, advanced by the Beneficiaries pursuant to the Trust Deed and/or applicable law and attorney fees and foreclosure costs incurred. G. ELECTION TO SELL: NOTICE IS HERE-BY GIVEN that the Beneficiaries and the Successor Trustee, by reason of said default, have elected, and do hereby elect by reason of said default, have elected, and do hereby elect, to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes §86.705 et seq., and to cause to be sold at public auction to the highest bidder, for cash or certified funds, the interest in said described property which Grantors had, or had the power to convey, at the time of the execution of the Trust Deed, together with any interest the Grantors acquired after the execution of the Trust Deed, to satisfy the obligations secured by said Trust Deed together with the expenses of sale, including the compensation of the Successor Trustee as provided by law, and the reasonable fees of the Successor Trustee's attorney. H. DATE, TIME AND PLACE OF SALE: Date & Time: February 13, 2015, at 11:00 a.m., Place: Inside the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon. I. RIGHT TO REINSTATE: NOTICE IS FURTHER GIVEN that at any time prior to five (5) days before the sale, this foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Successor Trustee of the by reason of said default, have elected, and do hereby elect. This foreclosure proceeding may be dismissed and the Trust Deed reinstated by payment to the Successor Trustee of the entire amount then due (other than a 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 by tendering the performance necessary to cure the default, by paying all costs and expenses to the Successor Trustee actually incurred by the Beneficiaries and the Suc-Trustee actually incurred by the Beneficiaries and the Successor Trustee in enforcing the obligation and Trust Deed, together with the Successor Trustee's fees and attorney's fees. J. NOTICE: The Federal Fair Debt Practices Act requires we state that this is an attempt to collect a debt and any information obtained will be used for that purpose. K. NOTICE TO RESIDENTIAL TENANTS. The NOTICE TO RESIDENTIAL TENANTS is attached hereto as Exhibit "A" and by this reference incorporated herein. L. LEGAL ASSISTANCE: and by this reference incorporated herein. L. LEGAL ASSISTANCE: 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. You may have additional rights under ORS 86.755(5) and under federal law Oregon State Bar Lawyer Referral Service. 16037 SW have additional rights under ORS 86.755(5) and under federal law. Oregon State Bar Lawyer Referral Service, 16037 SW Upper Boones Ferry Road, Tigard, OR 97224, Mailing address: P.O. Box 231935, Tigard, OR 97281 1935, (503) 684 3763, (800) 452-7636 Toll free, 9:00 a.m. to 5:00 p.m. weekdays, http://www.osbar.org/public/ris/ris.html, Legal Aid Services of Oregon, Klamath Falls Regional Office, 403 Pine Street, Suite 250, Klamath Falls, OR 97601, (541) 273-0533 or (800) 480-9160, Tuesday Thursday from 10:00 a.m. to 4:00 p.m.; messages can be left all other hours, including evenings and weekends. Available for appointments on other days and times as needed. http://www.oregonlawhelp.org.

M. MISCELLANEOUS: In construing this Notice, the singular includes the plural, the word "Grantors" includes any successor in interest to the Grantors, as well as any other person sor in interest to the Grantors, as well as any other person owing an obligation, the performance of which is secured by the Trust Deed, and the words "Trustee" and "Beneficiary" in-clude their respective successors in interest, if any.

DATED this 29th day of September, 2014. ROBERT A. SMEJKAL, Successor Trustee PO Box 1758, Eugene, OR 97440. #16061 December 11, 18, 25, 2014, January 01, 2015.