2015-005135

Klamath County, Oregon

05/20/2015 09:20:51 AM

Fee: \$117.00

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:

Quality Loan Service Corp. of Washington c/o Quality Loan Service Corp.
411 Ivy Street
San Diego, CA 92101
619-645-7711

1.)	Title(s) of the transaction(s) ORS 205.234(a):					
	Affidavit of Mailing Notice of Sale	Affidavit of Compliance				
	Trustee's Notice of Sale	Notice to the Grantor under ORS 86.756 (Danger Notice) Affidavit of Mailing				
	Affidavit of Service or Posting					
	Affidavit of Publication					
2.)	Direct Party/ Assignor(s) ORS 205.125(1)(b) and 205.160: Current Borrower(s): VIRGINIA C PERDUE					
3.)	Indirect Party/Assignee(s) ORS 205.125(1)(a) and 205.160: QUALITY LOAN SERVICE CORPORATION OF WASHINGTON					
	Nationstar Mortgage LLC d/b/a Champion Mortgage Company					
4.)	True and actual consideration ORS 93.030(5) Amount in dollars or other: <i>Not applicable</i>					
5.) 6.)	Send tax statements to: <i>Not applicable</i> Satisfaction of order or warrant ORS 205.125(1)(e): <i>Not applicable</i>					
	Check One: (if applicable) Full	or Partial				
7.)	The amount of the monetary obligation imposed by the order or warrant. ORS 205.125(1)(c): Not applicable					
8.)	If this instrument is being Re-Recorded, complete the following statement, in accordance with ORS 205.244: <i>Not applicable</i>					
	RERECORDED AT THE REQUEST O	FTO CORRECT				
	RERECORDED AT THE REQUEST OF TO CORRECT PREVIOUSLY RECORDED IN BOOK AND PAGE, OR AS FEE NUMBER					

WHEN RECORDED MAIL TO: Quality Loan Servicer Corporation of Washington c/o Quality Loan Service Corp. 411 Ivy Street San Diego, CA 92101

AFFIDAVIT OF MAILING NOTICE OF SALE AND NOTICE TO THE GRANTOR UNDER ORS 86.756

I, Nina Hernandez, of Quality Loan Service Corporation of Washington, do hereby certify that: At all times hereinafter mentioned I was and now am a resident of the State of California, I am a competent person over the age of eighteen years and am not the beneficiary or his or her successor in interest named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice. I have continuing access to the Business Records for the Subject Loan, and I have personally reviewed subject the business records, specifically the mailings, relied upon to compile this Affidavit. Based on my review of the business records, the notice of sale of the real property was provided as required under ORS § 86.756, by the mailing of a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

NAME AND ADDRESS SEE ATTACHED

CERTIFIED NO.

Said person(s) include the grantor of the trust deed, 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 any persons requesting notice as provided in ORS § 86.806, and all junior lien holders as provided in ORS § 86.764. Each of the notices so mailed was certified to be a true copy of the original notice of sale by **Quality Loan Service Corporation of Washington**, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail, in **San Diego**, **California**, on 2/3/2015. Each of said notices were mailed after the notice of default and election to self-described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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

Dated: 5-15-15 By Nina Hernandez, Assistant Trustee Sale Officer, Quality Loan Service Corp. of Washington
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.
State of: California)
County of: San Diego) On MAY 1 5 2015 On before me, a notary public, personally appeared whose name(s) its 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 <i>PENALTY OF PERJURY</i> under the laws of the State of California that the foregoing paragraph is true and correct.
Signature (Seal) COURTNEY PATANIA Commission # 2044156 Notary Public - California San Diego County My Comm. Expires Nov 1, 2017 COURTNEY PATANIA

T.S. NO.: OR-14-641350-NH

TRUSTEE'S NOTICE OF SALE

T.S. No.:

OR-14-641350-NH

Order No.:

140212598-OR-MSO

Reference is made to that certain deed made by, VIRGINIA C PERDUE, A SINGLE MAN as Grantor to AMERITITLE, as trustee, in favor of SEATTLE MORTGAGE COMPANY, as Beneficiary, dated 3/25/2005, recorded 3/30/2005, in official records of KLAMATH County, Oregon in book/reel/volume No. in Book M05 Page 21534 fee/file/instrument/microfilm/reception number xxx covering the following described real property situated in said County, and State, to-wit:

APN: R-3909-002AB-05100-000

LOT 27 OF YALTA GARDENS. ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 1806 KANE STREET, KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the grantors:

BORROWER(S) HAVE DIED AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER AND, AS A RESULT, ALL SUMS DUE UNDER THE NOTE HAVE BECOME DUE AND PAYABLE

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: the sum of \$126,892.61 together with interest thereon at the rate of 1.5900 per annum; plus all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that QUALITY LOAN SERVICE CORPORATION OF WASHINGTON, the undersigned trustee will on 6/10/2015 at the hour of 10:00 am, Standard of Time, as established by section 187.110, Oregon Revised Statues, At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR 97601 County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said 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 any person named in Section 86.778 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (if applicable) and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to the sale date.

For Sale Information Call: 714-573-1965 or Login to: www.priorityposting.com

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 said trust deed, the words "trustee" and 'beneficiary" include their respective successors in interest, if any.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **OUALITY** LOAN SERVICE CORPORATION OF WASHINGTON. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

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.

QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TS No: OR-14-641350-NH

Dated: 1-26-15

Quality Loan Service Corporation of Washington, as Trustee

Signature By;

Nina Hernandez, Assistant Secretary

Trustee's Mailing Address:
Quality Loan Service Corp. of Washington
C/O Quality Loan Service Corporation
411 Ivy Street
San Diego, CA 92101

<u>Trustee's Physical Address:</u>
Quality Loan Service Corp. of Washington
108 1st Ave South, Suite 202, Seattle, WA 98104
Toll Free: (866) 925-0241

TS#OR-14-64/350-NH

PROOF OF SERVICE JEFFERSON STATE PROCESS SERVICE

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AFFIDAVIT OF PUBLICATION STATE OF OREGON, COUNTY OF KLAMATH

I, Dawn Megles, Classified Manager, 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#16171 SALE PERDUE

P#1129667

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 2

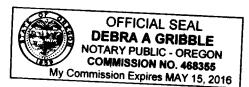
Insertion(s) in the following issues: 02/26/2015 03/05/2015

Subscribed and sworn by Dawn Megles before me on: 5th day of March in the year of 2015

Dawn Mis

Notary Public of Oregon

My commision expires on May 15, 2016



TRUSTEE'S NOTICE OF SALE T.S. No.: OR-14-641350-NH Order No.: 140212598-OR-MSO

Reference is made to that certain deed made by, VIRGINIA C PERDUE, A SINGLE MAN as Grantor to AMERITITLE, as trustee, in favor of SEATTLE MORTGAGE COMPANY, as Beneficiary, dated 3/25/2005, recorded 3/30/2005, in official records of KLAMATH County, Oregon in book/reel/volume No. in Book M05 Page 21534 fee/file/instrument/microfilm/reception number xxx covering the following described real property situated in said County, and State, to-wit: APN: R-3909-002AB-05100-000 LOT 27. OF YALTA GARDENS. ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON Commonly known as: 1806 KANE STREET, KLAMATH FALLS, OR 97603

Both the beneficiary and the trustee have elected to self the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the grantors: BORROWER(S) HAVE DIED AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE SURVIVING BORROWER AND, AS A RESULT, ALL SUMS DUE UNDER THE NOTE HAVE BECOME DUE AND PAYABLE

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: the sum of \$126,892.61 together with interest thereon at the rate of 1.5900 per annum; plus all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that QUALITY LOAN SER-VICE CORPORATION OF WASHINGTON, the undersigned trustee will on 6/10/2015 at the hour of 10:00 am, Standard of Time, as established by section 187.110, Oregon Revised Statues, At the main entrance to the County Courthouse, 316

Statues, At the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR 97601 County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said 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 any person named in Section 86.778 of Oregon Revised Statutes has the right to have the forectosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (if applicable) and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to the sale date. For Sale Information Call: 714-573-1965 or Login to:

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 said trust deed, the words "trustee" and 'beneficiary' include their respective successors in interest, if any. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by QUALITY LOAN SERVICE CORPORATION OF WASHINGTON. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in whick case this letter is intended to exercise the note holders right's against the réal property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. 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. QUALITY MAY BE CONSIDE

After Recording, Return To: Quality Loan Service Corporation of Washington C/O Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101

of ORS 86.748(1).

AFFIDAVIT OF COMPLIANCE with ORS 86.748(1)

Grantor(s):	Virginia C Perdue						
Beneficiary:	Nationstar Mortgage Llc D/B/A Champion Mortgage Company						
Mortgage Servicer:	Champion Mortgage Company						
Trustee:	Quality Loan Service Corporation of Washington						
Trustee Sale Number:	OR-14-641350-NH						
Property Address:	1806 KANE STREET, KLAMATH FALLS, OR 97603						
DOT Rec. Instrument/Book/Page	Book M05, Page 21534						
I, the undersigned, hereby declare	that:						
(1) I am the <u>Due & Payable AVP</u> of Nationstar Mortgage Llc D/B/A Champion Mortgage Company, who is the Beneficiary in the above referenced trustee's sale.							
(2) I certify that the beneficiary and the trustee as of this date are the beneficiary and trustee named above.							
avoidance measure but did foreclosure avoidance mea OR							
	ORS 86.764, I caused to be mailed to the grantor and the Oregon ten notice that explains in plain language that:						
	ot eligible for any foreclosure avoidance measure; or						
	not complied with the terms of foreclosure avoidance measure to						
which the granto	or and beneficiary had agreed.						

(4) By reason of the above, the beneficiary or beneficiary's agent has complied with the requirements

Trustee Sale Number: OR-14-641350-NH Date: 5/6/15 Signature **Brett Scott** Printed name of person signing this affidavit On S-8-15 before me Patrick Dejosus a notary public personally appeared mame(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 ______ that the foregoing paragraph is true and correct. Witness my hand and official seal. (NOTARY SEAL) Signature Patrick Dejesus PATRICK DE JESUS Notary Public State of Texas My Comm. Exp. 07-02-2015

Affidavit of Compliance with ORS 86.748(1)

TS No.: OR-14-641350-NH

NOTICE:

YOU ARE IN DANGER OF LOSING YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY

This notice is about your reverse mortgage loan on your property at:

Street Addi	ress: <u>1806 K</u>	ANE STREET			
KL	AMATH				
City: FA	LLS	State: OR	ZIP:	97603	

Your lender has decided to sell this property because you have failed to fulfill an obligation to your lender pursuant to the terms of your mortgage loan contract(s). This is sometimes called "foreclosure."

If the default precipitating these foreclosure proceedings was the borrower(s)' failure to occupy the property as his/her principal residence, this default may be cured if at least one borrower takes possession of the property as his/her principal residence and furnishes requisite proof it has done so to Champion Mortgage Company. In order to cure the default in this manner you must contact Champion Mortgage Company at either:

(855) 683-3095

Champion Mortgage Company 350 Highland Drive Lewisville, TX 75067

If the default precipitating these foreclosure proceedings was the death of the last surviving borrower, please note that this default cannot be "cured."

However, if the default is either of the above, you may also avoid foreclosure by paying the total amount due under your loan. As of 1/26/2015, this amount is: \$135,298.37. This amount may have increased since that date. As such, you must contact Champion Mortgage Company before paying off your loan so that you may be advised of the exact amount you will be required to pay. To do so, or to ascertain whether your loan servicer offers additional foreclosure avoidance options, please contact Champion Mortgage Company at either the address or telephone number above.

By law, your lender has to provide you with details about the amount you owe (as applicable), if you ask. You can call (855) 683-3095 to find out the exact amount you must pay and to get other details about the amount you owe.

You may also get details by sending a request by certified mail to:

Quality Loan Service Corporation of Washington c/o Quality Loan Service Corporation 411 Ivy St San Diego, CA 92101

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

Date and Time: 6/10/2015 at 10:00 am

Place: At the main entrance to the County Courthouse, 316 Main St., Klamath

Falls, OR 97601

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

- 1. You can pay the amount past due and/or correct all other defaults before the date of the foreclosure sale (as applicable).
- 2. You may also be able to refinance or otherwise pay off the loan in full any time before the sale.
- 3. You can call Champion Mortgage Company at (855) 683-3095 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 or is otherwise sufficient pursuant to the terms of mortgage loan contract(s).

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, call the statewide phone contact number at **855-480-1950**. You may also want to talk to a lawyer. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or visit its website 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.

'TS No.: OR-14-641350-NH

WARNING: You may get offers from people saying they can help you keep your property. 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.

QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated:

1-26-15

QUALITY-LOAN SERVICE CORPORATION OF

Trustee name: WASHINGTON

By: Nina Hernandez

Trustee telephone number: (866) 925-0241

ST OF ST The full declaration of value is required on all domestic and international registered mail. The maximum payable for the reconstruction of non negotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit 5500,000 per occumente. The maximum payable is \$25,000 for registered mail, sert with optional postal insurance is \$50,000 for registered mail, sert with optional postal insurance. See Domestic Mail Manual 813 and \$14 for limitabors of coverage on insurance and COD mail. See international Mail Manual for limitations of coverage on insurance and COD mail. See international Mail Manual for limitations of coverage on insurance. OR-14-641350-NH OR-14-641350-NH OR-14-641350-NH OR-14-641350-NH OR-14-641350-NH OR-14-641350-NH OR-14-641350-NH Man Der Fee Nemarks POSTMARK AND DATE OF RECEIP S. D. S. H. Fee Fee Affix stamp here if issued as certificate of mailing or for additional copies of this bill. Due Sender R. R. If COD Fee Without Postal Insurance Handling Act. Value Insured Charge ((f Regis.) Value Check appropriate block for With Postal Insurance Registered Mail: Int'l Recorded Del For Merchandise \$4.65 \$4.65 \$4.65 \$4.65 \$4.65 ¥.65 \$4.65 Registered X Return Receipt Fee Express Mail Postage \$0.48 \$0,48 \$0.48 \$0.48 \$0.48 \$0.48 \$0.48 (Name of receiving employee) Indicate type of mai SECRETARY OF HOUSING AND URBAN DEVELOPMENT C/O SEATTLE MORTGAGE COMPANY 601 108TH AVENUE NE, SUITE 700 SECRETARY OF HOUSING AND URBAN DEVELOPMENT 451 SEVENTH STREET S.W. (X) Certified Insured COD Name of Addressee, Street, and Post Office Address POSTMASTER, PER 1806 KANE STREET KLAMATH FALLS OR 97603 1806 KANE STREET KLAMATH FALLS OR 97603 KLAMATH FALLS OR 97603 KLAMATH FALLS OR 97603 KLAMATH FALLS OR 97603 WASHINGTON DC 20410 VIRGINIA C PERDUE VIRGINIA C PERDUE 1806 KANE STREET VIRGINIA C. PERDUE **BELLEVUE WA 98004** = = = = = = = 1806 KANE STREET 1806 KANE ST Total Number of Pieces Received at Post Office 2763 Camino Del Rio S., 1st FL Occupant Occupant Quality Loan Service Corp. San Diego, CA 92108 71039628594219486116 71039628594219486147 71039628594219486178 71039628594219486208 71039628594219486215 71039628594219486239 71039628594219486222 Total Number of Pieces Listed by Sender Article Number Name and Address of Sender S Line

PS Form 3877, April 199