

2015-006187

Klamath County, Oregon

06/15/2015 08:53:11 AM

Fee: \$152.00

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 Service or Posting | Exhibit - Affidavit of Mailing, pages <u>17-18</u> |
| Affidavit of Publication | |
- 2.) Direct Party/ Assignor(s) ORS 205.125(1)(b) and 205.160:
Current Borrower(s): **KAREN FOSTER**
- 3.) Indirect Party/Assignee(s) ORS 205.125(1)(a) and 205.160:
QUALITY LOAN SERVICE CORPORATION OF WASHINGTON
Wells Fargo Bank, N.A
- 4.) True and actual consideration ORS 93.030(5) Amount in dollars or other: **Not applicable**
- 5.) Send tax statements to: **Not applicable**
- 6.) Satisfaction of order or warrant ORS 205.125(1)(e): **Not applicable**
- 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: **Not applicable**

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 2/26/2015. Each of said notices were mailed after the notice of default and election to sell 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: **6-11-15**

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 **JUN 11 2015** before me, **COURTNEY PATANIA** a notary public, personally appeared **Nina Hernandez**, 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.

(Seal)

Signature

COURTNEY PATANIA

T.S. NO.: **OR-14-648098-NH**



TRUSTEE'S NOTICE OF SALE

T.S. No.: **OR-14-648098-NH**

Reference is made to that certain deed made by, **KAREN FOSTER, AN UNMARRIED WOMAN** as Grantor to **NORTHWEST TRUSTEE SERVICES**, as trustee, in favor of **UNION FEDERAL BANK OF INDIANAPOLIS**, as Beneficiary, dated **3/29/2005**, recorded **4/8/2005**, in official records of **KLAMATH County, Oregon** in book/reel/volume No. in Book M05 Page 24278 and/or as fee/file/instrument/microfilm/reception number **24278-95** covering the following described real property situated in said County, and State, to-wit:

APN: R416883 R-3809-033BA-02700-000

LOTS 9, 10, AND 11 IN BLOCK 22, INDUSTRIAL ADDITION 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.

Commonly known as: **241 AND 245 MARTIN ST, KLAMATH FALLS, OR 97601**

The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed 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 trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7).

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.

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

Delinquent Payments:

Payment Information

| <u>From</u> | <u>Through</u> | <u>Total Payments</u> |
|-------------|----------------|-----------------------|
| 3/1/2014 | 3/1/2015 | \$14,344.46 |

Late Charges

| <u>From</u> | <u>Through</u> | <u>Total Late Charges</u> |
|-------------|----------------|---------------------------|
| 3/1/2014 | 3/1/2015 | \$211.80 |

Beneficiary's Advances, Costs, And Expenses

| | |
|-----------------|------------|
| Escrow Advances | \$3,354.35 |
|-----------------|------------|

| | |
|-----------------|------------|
| Total Advances: | \$3,354.35 |
|-----------------|------------|

| | |
|-------------------------|-------------------|
| TOTAL FORECLOSURE COST: | <u>\$4,684.50</u> |
|-------------------------|-------------------|

| | |
|------------------------------|--------------------|
| TOTAL REQUIRED TO REINSTATE: | <u>\$19,240.76</u> |
|------------------------------|--------------------|

| | |
|---------------------------|---------------------|
| TOTAL REQUIRED TO PAYOFF: | <u>\$167,428.11</u> |
|---------------------------|---------------------|

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to- wit:

The installments of principal and interest which became due on 3/1/2014, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

Whereof, notice hereby is given that QUALITY LOAN SERVICE CORPORATION OF WASHINGTON, the undersigned trustee will on 7/6/2015 at the hour of 10:00 am, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **On the front steps of the Circuit Court, 316 Main Street. in the City of Klamath Falls, County of Klamath, 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 (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees 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 five days before the date last set for sale.

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:

Name and Last Known Address and Nature of Right, Lien or Interest

KAREN FOSTER
241 AND 245 MARTIN ST
KLAMATH FALLS, OR 97601
Original Borrower

For Sale Information Call: 714-730-2727 or Login to: www.servicelinkasap.com

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 trust deed, and 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 any irregularities are discovered within 10 days of the date of this sale, 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.

NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIRMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.

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-14-648098-NH

Dated: 2-20-15

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

Trustee's Physical Address:

Quality Loan Service Corp. of Washington
108 1st Ave South, Suite 202, Seattle, WA 98104
Toll Free: (866) 925-0241

OR14648098NH / FOSTER
ASAP # 4512931

QLOAN

AFFIDAVIT OF MAILING


STATE OF OREGON)
) ss.
County of Klamath)

I, Chelsea Chambers, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On March 9th, 2015, I mailed a copy of the Trustee's Notice of Sale and Notice to Residential Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

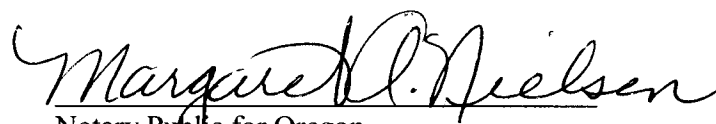
The envelopes were addressed as follows:

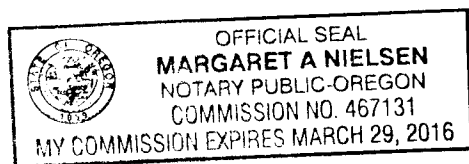
OCCUPANT
241 Martin St., Apt. B
Klamath Falls, OR 97601

I declare under penalty of perjury that the above statements are true and correct.


Chelsea Chambers (315409)

SUBSCRIBED AND SWORN to before me this 18th day of March, 2015, by Chelsea Chambers.


Notary Public for Oregon



NATIONWIDE PROCESS SERVICE, INC.
300 Century Tower
1201 SW 12th Avenue
Portland, Oregon 97205
(503) 241-0636

AFFIDAVIT OF MAILING

STATE OF OREGON)
) ss.
County of Multnomah)

I, Brandy Socha, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On March 12, 2015, I mailed a copy of the Trustee's Notice of Sale and Notice to Residential Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

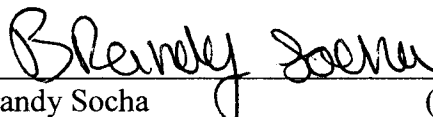
The envelopes were addressed as follows:

Karen Foster
241 Martin St., Apt. A
Klamath Falls, OR 97601

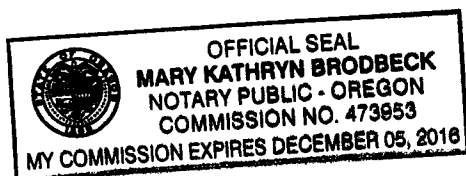
Karen Foster
245 Martin St., Apt. A
Klamath Falls, OR 97601


Karen Foster
245 Martin St., Apt. B
Klamath Falls, OR 97601

I declare under penalty of perjury that the above statements are true and correct.


Brandy Socha (315409)

SUBSCRIBED AND SWORN to before me this 12th day of March, 2015, by Brandy Socha




Notary Public for Oregon

AFFIDAVIT OF POSTINGS AND SERVICES

STATE OF OREGON }
County of Klamath } ss.

I, Chelsea Chambers, hereby certify and swear that at all times herein mentioned I was and am now a competent person 18 years of age or older and a resident of Oregon; 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 and Notice to Residential Tenants upon an **OCCUPANT** of the addresses named below, by delivering and/or posting a true copy of the aforementioned documents at each of the individual dwellings situated upon the subject property, as hereinafter described:

By delivering such copy, personally and in person to **KEN ALBERY**, at **241 Martin St., Apt A, Klamath Falls, OR 97601** on February 27, 2015 at 4:20 PM.

Upon **Karen Foster**, by delivering such true copy at the dwelling house or usual place of abode of Karen Foster, to-wit: **241 Martin St., Apt A, Klamath Falls, OR 97601**, to Ken Albery, who is a person 14 years of age or older residing in the dwelling house or usual place of abode of the person to be served on February 27, 2015 at 4:20 PM.

On February 27, 2015 at 4:21 PM., I attempted personal service at **241 Martin St., Apt B, Klamath Falls, OR 97601**. I received no answer at the front door. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

On March 03, 2015 at 3:56 PM, I returned to 241 Martin St., Apt B, Klamath Falls, OR 97601. I received no answer at the front door. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

On March 06, 2015 at 4:19 PM, I returned to 241 Martin St., Apt B, Klamath Falls, OR 97601. I received no answer at the front door. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(C).

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On February 27, 2015 at 4:23 PM., I attempted personal service at 245 Martin St., Apt A, Klamath Falls, OR 97601. I received no answer at the front door. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

On March 03, 2015 at 3:58 PM, I returned to 245 Martin St., Apt A, Klamath Falls, OR 97601. I received no answer at the front door. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

By delivering such copy, personally and in person to MATT KERZEL, at 245 Martin St., Apt A, Klamath Falls, OR 97601 on March 06, 2015 at 4:14 PM.

Upon **Karen Foster**, by delivering such true copy at the dwelling house or usual place of abode of Karen Foster, to-wit: 245 Martin St., Apt A, Klamath Falls, OR 97601, to Matt Kerzel, who is a person 14 years of age or older residing in the dwelling house or usual place of abode of the person to be served on March 06, 2015 at 4:14 PM.


By delivering such copy, personally and in person to RANDY CLARK, at 245 Martin St., Apt B, Klamath Falls, OR 97601 on February 27, 2015 at 4:22 PM.

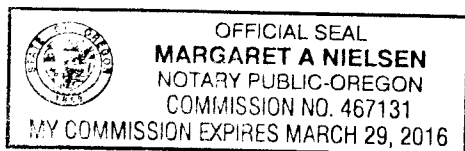
Upon **Karen Foster**, by delivering such true copy at the dwelling house or usual place of abode of Karen Foster, to-wit: 245 Martin St., Apt B, Klamath Falls, OR 97601, to Randy Clark, who is a person 14 years of age or older residing in the dwelling house or usual place of abode of the person to be served on February 27, 2015 at 4:22 PM.

I declare under penalty of perjury that the above statements are true and correct.


Chelsea Chambers (315409)

SUBSCRIBED AND SWORN TO before me this 18th day of March, 2015, by Chelsea Chambers.


Notary Public for Oregon



**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#16210 SALE FOSTER

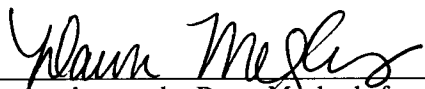
ASAP# 4512931

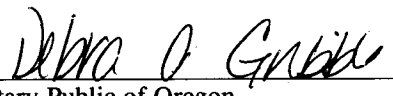
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

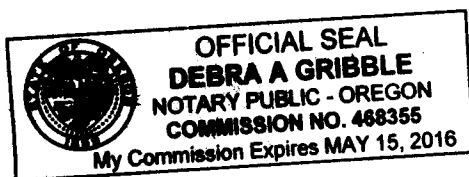
Insertion(s) in the following issues:

04/01/2015 04/08/2015 04/15/2015 04/22/2015

Total Cost: \$1988.54


Subscribed and sworn by Dawn Megles before me on:
22nd day of April in the year of 2015


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



**TRUSTEE'S NOTICE OF SALE
T.S. No.: OR-14-648098-NH**

Reference is made to that certain deed made by, KAREN FOSTER, AN UNMARRIED WOMAN as Grantor to NORTHWEST TRUSTEE SERVICES, as trustee, in favor of UNION FEDERAL BANK OF INDIANAPOLIS, as Beneficiary, dated 3/29/2005, recorded 4/8/2005, in official records of KLAMATH County, Oregon in book/reel/volume No. in Book M05 Page 24278 and/or as fee/file/instrument/microfilm/reception number 24278-95 covering the following described real property situated in said County, and State, to-wit: APN: R416883 R-3809-033BA-02700-000 LOTS 9, 10, AND 11 IN BLOCK 22, INDUSTRIAL ADDITION 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. Commonly known as: 241 AND 245 MARTIN ST, KLAMATH FALLS, OR 97601 The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed 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 trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7).

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. There is a default by grantor or other person owing an obligation, performance of which is secured by the hoist deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums: Delinquent Payments: Payment Information From 3/1/2014 Through 3/1/2015 Total Payments \$14,344.46 Late Charges From 3/1/2014 Through 3/1/2015 Total Late Charges \$211.80 Beneficiary's Advances, Costs, And Expenses: Escrow Advances \$3,354.35 Total Advances: \$3,354.35 TOTAL FORECLOSURE COST: \$4,684.50 TOTAL REQUIRED TO REINSTATE: \$19,240.76 TOTAL REQUIRED TO PAYOFF: \$167,428.11

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: The installments of principal and interest which became due on 3/1/2014, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiary's efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

Whereof, notice hereby is given that QUALITY LOAN SERVICE CORPORATION OF WASHINGTON, the undersigned trustee will on 7/6/2015 at the hour of 10:00 am, Standard of Time, as established by section 187.110, Oregon Revised Statutes, On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, 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 his 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 (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees 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 five days before the date last set for sale. 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: Name and Last Known Address and Nature of Right Lien or Interest KAREN FOSTER 241 AND 245 MARTIN ST KLAMATH FALLS, OR 97601 Original Borrower For Sale Information Call: 714-730-2727 or Login to: www.servicelinkasap.com

Olson

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 trust deed, and 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 any irregularities are discovered within 10 days of the date of this sale, 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 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. NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771. 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-14-648098-NH Dated: 2-20-15 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 Trustee's Physical Address: Quality Loan Service Corp. of Washington 108 1st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 A-4512931 04/01/2015, 04/08/2015, 04/15/2015, 04/22/2015 #16210 April 01, 08, 15, 22, 2015.

AFTER RECORDING, RETURN TO:
Quality Loan Service Corporation of Washington
C/O Quality Loan Service Corporation
411 Ivy Street
San Diego, CA 92101

AFFIDAVIT OF COMPLIANCE With O.R.S. § 86.748(1)

| | |
|-------------------------------------|---|
| Grantor: | Karen Foster |
| Beneficiary: | Wells Fargo Bank, N.A. |
| Property Address: | 241 AND 245 MARTIN ST, KLAMATH FALLS, OR 97601 |
| Instrument Recording Number: | Vol. M05, Page 24278 |

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

1. I am Vice President Loan Documentation of Wells Fargo Bank, N.A. DBA America's Servicing Company ("Wells Fargo") who is Beneficiary of the above-referenced instrument.

2. In the regular performance of my job functions, I am familiar with business records maintained by Wells Fargo for the purpose of servicing mortgage loans. These records (which include data compilations, electronically imaged documents, and others) are made at or near the time by, or from information provided by, persons with knowledge of the activity and transactions reflected in such records, and are kept in the course of business activity conducted regularly by Wells Fargo. It is the regular practice of Wells Fargo's mortgage servicing business to make these records. In connection with making this affidavit, I have acquired personal knowledge of the matters stated herein by examining these business records.


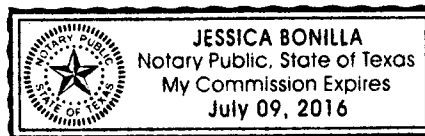
3. Grantor has not requested foreclosure avoidance. Therefore, Beneficiary is unable to make, and has not made, a foreclosure avoidance determination.



Name: Myrella Elisa Martinez
Title: Vice President Loan Documentation
Company: Wells Fargo Bank, N.A.
DBA America's Servicing Company
Date: June 8, 2015

STATE OF TEXAS
COUNTY OF BEXAR

This instrument was acknowledged before me on June 08, 2015 by
Myrella Elisa Martinez, Vice President Loan Documentation of Wells Fargo Bank, N.A., a
federally chartered bank, on behalf of said bank.


Notary Public

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

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

Street Address: 241 AND 245 MARTIN ST

KLAMATH

City: FALLS

State: OR

ZIP: 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 to pay as of **2/20/2015** (date) to bring your mortgage loan current was **\$19,240.76**. 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 can call **800-662-3806** 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 details by sending a request by certified mail to:

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

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

Date and Time: **7/6/2015 at 10:00 am**

Place: **On the front steps of the Circuit Court, 316 Main Street. 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 any time before the sale.
3. You can call **WELLS FARGO BANK N.A.** at **800-662-3806** to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, 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>.

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.

Dated: 2-20-15

Trustee name (print):

**QUALITY LOAN SERVICE
CORPORATION OF WASHINGTON**

Trustee signature


By: **Nina Hernandez**

Trustee telephone number: (866) 925-0241

TS No.: OR-14-648098-NH

EXHIBIT

AFFIDAVIT OF MAILING

Date: 2/26/2015
T.S. No.: OR-14-648098-NH
Mailing: Notice of Sale

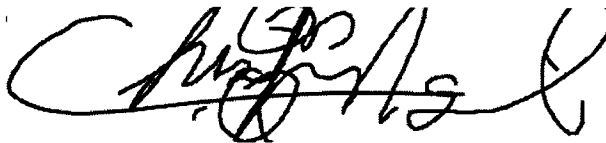
STATE OF California
COUNTY OF San Diego

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County that his/her business address is at 2763 Camino Del Rio S., 1st FL San Diego CA 92108, It is further declared that (s)he is readily familiar with business practices relative to the mailing of documents and that on 2/26/2015, a copy of the Notice of Sale, of which the attached is a true and correct copy, was mailed in the ordinary course of business. The copy of the Notice of Sale was placed in a sealed envelope and addressed to the person(s)/entity(ies) set forth below. Said mailing was sent by certified or registered mail and first class, with postage prepaid and then delivered to the United States Postal Service for delivery.

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

IDSolutions, Inc., as Authorized Agent for QUALITY LOAN SERVICE CORPORATION OF WASHINGTON

Date: 2/26/2015



Affiant Christian Aguilar, as Authorized Signor of IDSolutions, Inc.

Occupant
241 AND 245 MARTIN ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220047801

Occupant
241 AND 245 MARTIN ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220047832

KAREN FOSTER, TRUSTEE OF THE FOSTER FAMILY TRUST DATED NOVEMBER 19, 1986
241 AND 245 MARTIN STREET
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220047863

KAREN FOSTER, TRUSTEE OF THE FOSTER FAMILY TRUST DATED NOVEMBER 19, 1986
C/O KAREN FOSTER
1420 PACIFIC TERRACE
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220047894

KAREN FOSTER, TRUSTEE OF THE FOSTER FAMILY TRUST DATED NOVEMBER 19, 1986
241 MARTIN ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220047924

KAREN FOSTER, TRUSTEE OF THE FOSTER FAMILY TRUST DATED NOVEMBER 19, 1986
245 MARTIN ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220047948

KAREN FOSTER
241 AND 245 MARTIN STREET
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220047962

KAREN FOSTER
241 AND 245 MARTIN ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220048006

KAREN FOSTER
1420 PACIFIC TER
KLAMATH FALLS, OR 97601-1835
First Class and Cert. No. 71039628594220048037

KAREN FOSTER
241 AND 245 MARTIN STREET
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71039628594220048068

GREEN TREE SERVICING LLC
C/O MCCARTHY & HOLTHUS, LLP
920 SW 3RD AVE, 1ST FLOOR
PORTLAND, OR 97204
First Class and Cert. No. 71039628594220048112

WELLS FARGO BANK, N.A.
ZACHARY BRYANT, ROBINSON TAIT, P.S.
710 SECOND AVE., SUITE 710
SEATTLE, WA 98104
First Class and Cert. No. 71039628594220048150