

2015-008515

Klamath County, Oregon

07/30/2015 11:36:32 AM

Fee: \$212.00

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF**

OF COMPLIANCE, PER ORS 205.234

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

**AFTER RECORDING RETURN
CLEAR RECON CORP.**

**4375 Jutland Drive Suite 200, San Diego,
California 92117**

This Space For County Recording Use Only

TRANSACTION INCLUDES:

AFFIDAVIT OF MAILING NOTICE OF SALE

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

PROOF OF SERVICE

Original Grantor on Trust Deed

**KRISTEN L. DRAKE AND SHALEEN A. HOLBROOK NOT AS TENANTS IN COMMON, BUT WITH RIGHT OF
SURVIVORSHIP**

Beneficiary

**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I
INC. TRUST 2006-HE3**

TS Number: 024816-OR



AFFIDAVIT OF MAILING

T.S. NO.: 024816-OR

State: OR

STATE OF CALIFORNIA

} SS

COUNTY OF SAN DIEGO

I, Jennifer Manlimos, certify as follows:

I am and at all time herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego, California:

That on 06/19/2015, I deposited in the United States Mail copies of the attached Oregon Notice of Default and Sale, in separate, sealed envelopes, First Class, Electronic RR, postage prepaid, addressed respectively as follows:

SEE ATTACHED – Oregon Notice of Default and Sale

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed on 06/22/15 in San Diego, California.

[Signature]
Affiant (Jennifer Manlimos)

PURSUANT TO CAL. CIVIL CODE § 1189:

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.

SUBSCRIBED AND SWORN to (or affirmed) before me this 22nd day of June, 20 15, by JENNIFER MANLIMOS, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(Seal)



Signature: [Signature]
Residing at: SAN DIEGO

TRUSTEE'S NOTICE OF SALE

TS No.: 024816-OR
 Loan No.: *****9537

Reference is made to that certain trust deed (the "Deed of Trust") executed by KRISTEN L. DRAKE AND SHALEEN A. HOLBROOK NOT AS TENANTS IN COMMON, BUT WITH RIGHT OF SURVIVORSHIP, as Grantor, to AMERITITLE, as Trustee, in favor of GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 12/14/2005, recorded 12/22/2005, as Instrument No. M05-71632, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 643, BLOCK 119, MILLS 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.**

APN: R614286 / R-3809033DA-03300-000

Commonly known as:
**2336 DARROW AVENUE
 KLAMATH FALLS, OR 97601**

The current beneficiary is:
**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS
 CAPITAL I INC. TRUST 2006-HE3**

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

<i>Delinquent Payments:</i>			
<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
04/01/12 thru 07/01/12	4	\$667.62	\$2,670.48
08/01/12 thru 02/01/13	7	\$665.52	\$4,658.64
03/01/13 thru 02/01/14	12	\$689.81	\$8,277.72
03/01/14 thru 06/01/15	16	\$672.59	\$10,761.44
<i>Late Charges:</i>			\$73.83
<i>Beneficiary Advances:</i>			\$115.00
<i>Foreclosure Fees and Expenses:</i>			\$0.00
		Total Required to Reinstate:	\$26,557.11
		TOTAL REQUIRED TO PAYOFF:	\$96,024.60

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$74,086.66 together with interest thereon at the rate of 7.25 % per annum, from 3/1/2012 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 621 SW Morrison Street, Suite 425, Portland, OR 97205, will on **10/20/2015**, at the hour of **10:00 AM**, standard time, as established by ORS 187.110, **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY**

TS No.: 024816-OR
Loan No.: *****9537


CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale.

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

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

Dated: 6/4/2015

CLEAR RECON CORP
621 SW Morrison Street, Ste 425
Portland, OR 97205
858-750-7600



Bernis M Gonyea, Authorized Signatory of Trustee

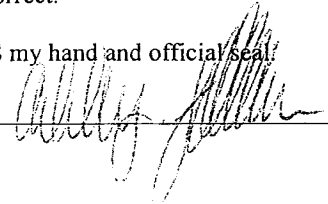
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

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

On JUN 04 2015 before me, ASHLEY JOHNSON, Notary Public, personally appeared Bernis M Gonyea who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal

Signature  (Seal)



TS No.: 024816-OR
 Loan No.: *****9537

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **10/20/2015 at 10:00 AM ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will proceed and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale is completed, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left. You must be provided with at least 90 days written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; And
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE:

RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT ORDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

TS No.: 024816-OR
 Loan No.: *****9537

ABOUT YOUR TENANCY
 AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Trustee: CLEAR RECON CORP.,
 621 SW Morrison Street, Ste 425
 Portland, OR 97205

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

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

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

Portland (503)473-8329
 Coos Bay (800)303-3638
 Ontario (888)250-9877
 Salem (503)485-0696
 Grants Pass (541)476-1058
 Woodburn (800)973-9003
 Hillsboro (877)726-4381

2015-006010

Klamath County, Oregon

06/10/2015 09:28:42 AM

Fee: \$52.00

When recorded mail document to:

Clear Recon Corp
621 SW Morrison Street, Ste 425
Portland, OR 97205

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 024816-OR
Loan No.: *****9537
Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by KRISTEN L. DRAKE AND SHALEEN A. HOLBROOK NOT AS TENANTS IN COMMON, BUT WITH RIGHT OF SURVIVORSHIP, as Grantor, to AMERITITLE, as Trustee, in favor of GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 12/14/2005, recorded 12/22/2005, as Instrument No. M05-71632, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 643, BLOCK 119, MILLS 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.**

APN: R614286 / R-3809033DA-03300-000

**Commonly known as:
2336 DARROW AVENUE
KLAMATH FALLS, OR 97601**

**The current beneficiary is:
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY
ABS CAPITAL I INC. TRUST 2006-HE3**

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

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

Delinquent Payments:

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
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CRC NOD 04172014

TS No.: 024816-OR
 Loan No.: *****9537

04/01/12 thru 07/01/12	4	\$667.62	\$2,670.48
08/01/12 thru 02/01/13	7	\$665.52	\$4,658.64
03/01/13 thru 02/01/14	12	\$689.81	\$8,277.72
03/01/14 thru 06/01/15	16	\$672.59	\$10,761.44
<i>Late Charges:</i>			\$73.83
<i>Beneficiary Advances:</i>			\$115.00
<i>Foreclosure Fees and Expenses:</i>			\$0.00
TOTAL REQUIRED TO REINSTATE:			\$26,557.11

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following: **\$96,024.60**

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

The Sale will be held at the hour of **10:00 AM.**, standard time, as established by ORS 187.110, on **10/20/2015**, at the following place:

**ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT,
 316 MAIN ST, KLAMATH FALLS, OR 97601**

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

<u>Name and Last Known Address</u>	<u>Nature of Right, Lien or Interest</u>
GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS 1403 N TUSTIN AVE, STE 280 SANTA ANA, CA 92705	Beneficiary of a Junior Lien
KRISTEN L. DRAKE 2336 DARROW AVENUE KLAMATH FALLS, OR 97601	Trustor under said Deed of Trust
KRISTEN L. DRAKE 4637 SHASTA WAY KLAMATH FALLS, OR 97603	Trustor under said Deed of Trust
MISSION HILLS MORTGAGE BANKERS 1364 N. MCDOWELL BLVD. PETALUMA, CA 94954	Current Vestee
SHALEEN A. HOLBROOK 2336 DARROW AVENUE KLAMATH FALLS, OR 97601	Trustor under said Deed of Trust
SHALEEN A. HOLBROOK 4637 SHASTA WAY KLAMATH FALLS, OR 97603	Trustor under said Deed of Trust

TS No.: 024816-OR
Loan No.: *****9537


Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for the sale, to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with trustee's and attorneys' fees not exceeding the amounts provided by ORS 86.778.

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

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

Dated: 6/4/2015

CLEAR RECON CORP
621 SW Morrison Street, Ste 425
Portland, OR 97205
858-750-7600



Bernis M. Gonyea, Authorized Signatory of Trustee

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.

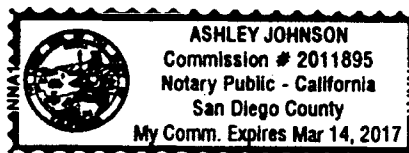
State of California)
) ss.
County of San Diego)

On JUN 04 2015 before me, ASHLEY JOHNSON, Notary Public, personally appeared Bernis M Gonyea who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature  (Seal)



Recipient List (addresses)

30996

GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS
1403 N TUSTIN AVE, STE 280
SANTA ANA, CA 92705
9214890144258201908616

30996

GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS
1403 N TUSTIN AVE, STE 280
SANTA ANA, CA 92705
9200190144258201908621

30996

MISSION HILLS MORTGAGE BANKERS
1364 N. MCDOWELL BLVD.
PETALUMA, CA 94954
9214890144258201908630

30996

MISSION HILLS MORTGAGE BANKERS
1364 N. MCDOWELL BLVD.
PETALUMA, CA 94954
9200190144258201908645

30996

PORTFOLIO RECOVERY ASSOCIATES, LLC
4330 LA JOLLA VILLAGE DR., STE 310
SAN DIEGO, CA 92122
9214890144258201908654

30996

PORTFOLIO RECOVERY ASSOCIATES, LLC
4330 LA JOLLA VILLAGE DR., STE 310
SAN DIEGO, CA 92122
9200190144258201908669

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TS No.: 024816-OR
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TS No.: 024816-OR
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CLEAR RECON CORP
621 SW Morrison Street, Ste 425
Portland, OR 97205
858-750-7600



Bernis M. Gonyea, Authorized Signatory of Trustee

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

WITNESS my hand and official seal.

Signature  (Seal)



TS No.: 024816-OR
 Loan No.: *****9537

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **10/20/2015 at 10:00 AM ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will proceed and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale is completed, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left. You must be provided with at least 90 days written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; And
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE:

RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT ORDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

TS No.: 024816-OR
 Loan No.: *****9537

ABOUT YOUR TENANCY
 AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Trustee: CLEAR RECON CORP.,
 621 SW Morrison Street, Ste 425
 Portland, OR 97205

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

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

Free Legal Assistance: <http://www.oregonlawcenter.org/>
 Portland (503)473-8329
 Coos Bay (800)303-3638
 Ontario (888)250-9877
 Salem (503)485-0696
 Grants Pass (541)476-1058
 Woodburn (800)973-9003
 Hillsboro (877)726-4381

024816-OR

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:****2336 DARROW AVENUE
KLAMATH FALLS, OR 97601**

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure." The amount you would have had to pay as of 6/4/2015 to bring your mortgage loan current was \$26,557.11. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call **(858) 750-7600** to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe.

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

**CLEAR RECON CORP
621 SW Morrison Street, Suite 425
Portland, OR 97205
858-750-7600****THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU
DO NOT TAKE ACTION:****Date and time: 10/20/2015 at 10:00 AM****Place: ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH
COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR
97601**

024816-OR

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call **Wells Fargo Bank, N.A.** at **888-508-8811** to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

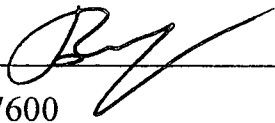
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 6/4/2015

Trustee name: Clear Recon Corp.

Trustee signature: Bernis M Gonyea



Trustee telephone number: 858-750-7600

Trustee Sale No.: 024816-OR

2015-006010
 Klamath County, Oregon
 06/10/2015 09:28:42 AM
 Fee: \$52.00

When recorded mail document to:

Clear Recon Corp
 621 SW Morrison Street, Ste 425
 Portland, OR 97205

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 024816-OR
 Loan No.: *****9537
 Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by KRISTEN L. DRAKE AND SHALEEN A. HOLBROOK NOT AS TENANTS IN COMMON, BUT WITH RIGHT OF SURVIVORSHIP, as Grantor, to AMERITITLE, as Trustee, in favor of GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 12/14/2005, recorded 12/22/2005, as Instrument No. M05-71632, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 643, BLOCK 119, MILLS 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.**

APN: R614286 / R-3809033DA-03300-000

**Commonly known as:
 2336 DARROW AVENUE
 KLAMATH FALLS, OR 97601**

**The current beneficiary is:
 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY
 ABS CAPITAL I INC. TRUST 2006-HE3**

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

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

Delinquent Payments:
Dates:

No. Amount Total:

CRC NOD 04172014

TS No.: 024816-OR
 Loan No.: *****9537

04/01/12 thru 07/01/12	4	\$667.62	\$2,670.48
08/01/12 thru 02/01/13	7	\$665.52	\$4,658.64
03/01/13 thru 02/01/14	12	\$689.81	\$8,277.72
03/01/14 thru 06/01/15	16	\$672.59	\$10,761.44
<i>Late Charges:</i>			\$73.83
<i>Beneficiary Advances:</i>			\$115.00
<i>Foreclosure Fees and Expenses:</i>			\$0.00
TOTAL REQUIRED TO REINSTATE:			\$26,557.11

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following: **\$96,024.60**

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

The Sale will be held at the hour of **10:00 AM.**, standard time, as established by ORS 187.110, on **10/20/2015**, at the following place:

**ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT,
 316 MAIN ST, KLAMATH FALLS, OR 97601**

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

<u>Name and Last Known Address</u>	<u>Nature of Right, Lien or Interest</u>
GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS 1403 N TUSTIN AVE, STE 280 SANTA ANA, CA 92705	Beneficiary of a Junior Lien
KRISTEN L. DRAKE 2336 DARROW AVENUE KLAMATH FALLS, OR 97601	Trustor under said Deed of Trust
KRISTEN L. DRAKE 4637 SHASTA WAY KLAMATH FALLS, OR 97603	Trustor under said Deed of Trust
MISSION HILLS MORTGAGE BANKERS 1364 N. MCDOWELL BLVD. PETALUMA, CA 94954	Current Vestee
SHALEEN A. HOLBROOK 2336 DARROW AVENUE KLAMATH FALLS, OR 97601	Trustor under said Deed of Trust
SHALEEN A. HOLBROOK 4637 SHASTA WAY KLAMATH FALLS, OR 97603	Trustor under said Deed of Trust

TS No.: 024816-OR
Loan No.: *****9537


Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for the sale, to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with trustee's and attorneys' fees not exceeding the amounts provided by ORS 86.778.

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

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

Dated: 6/4/2015

CLEAR RECON CORP
621 SW Morrison Street, Ste 425
Portland, OR 97205
858-750-7600



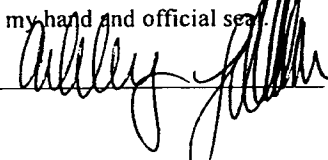
Bernis M. Gonyea, Authorized Signatory of Trustee

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)
) ss.
County of San Diego)

On JUN 04 2015 before me, ASHLEY JOHNSON, Notary Public, personally appeared Bernis M Gonyea who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal
Signature  (Seal)



Recipient List (addresses)

30995
KRISTEN L. DRAKE
4637 SHASTA WAY
KLAMATH FALLS, OR 97603
9214890144258201908678

30995
KRISTEN L. DRAKE
4637 SHASTA WAY
KLAMATH FALLS, OR 97603
9200190144258201908683

30995
SHALEEN A. HOLBROOK
4637 SHASTA WAY
KLAMATH FALLS, OR 97603
9214890144258201908692

30995
SHALEEN A. HOLBROOK
4637 SHASTA WAY
KLAMATH FALLS, OR 97603
9200190144258201908706

30995.
KRISTEN L. DRAKE
2336 DARROW AVENUE
KLAMATH FALLS, OR 97601
9214890144258201908715

30995
KRISTEN L. DRAKE
2336 DARROW AVENUE
KLAMATH FALLS, OR 97601
9200190144258201908720

30995
SHALEEN A. HOLBROOK
2336 DARROW AVENUE
KLAMATH FALLS, OR 97601
9214890144258201908739

30995
SHALEEN A. HOLBROOK
2336 DARROW AVENUE
KLAMATH FALLS, OR 97601
9200190144258201908744

30995
Occupants/Tenants
2336 DARROW AVENUE
KLAMATH FALLS, OR 97601
9214890144258201908753

30995
Occupants/Tenants
2336 DARROW AVENUE
KLAMATH FALLS, OR 97601
9200190144258201908768

30995
KRISTEN L. DRAKE
2336 DARROW AVE
KLAMATH FALLS, OR 97601-3528
9214890144258201908777

30995
KRISTEN L. DRAKE
2336 DARROW AVE
KLAMATH FALLS, OR 97601-3528

9200190144258201908782

30995
SHALEEN A. HOLBROOK
2336 DARROW AVE
KLAMATH FALLS, OR 97601-3528
9214890144258201908791

30995
SHALEEN A. HOLBROOK
2336 DARROW AVE
KLAMATH FALLS, OR 97601-3528
9200190144258201908805

OREGONIAN MEDIA GROUP

1515 SW 5th, Suite 1000, Portland, OR 97201-5615


Affidavit of Publication

I, **Mac Barrett**, being first duly sworn depose and say that I am the Principal Clerk of The Publisher of **The Oregonian**, a newspaper of general circulation, published at **Portland, in Multnomah County**, Oregon; that I know from my personal knowledge that the advertisement, a printed copy of which is hereto annexed, was published in the **entire** issue of the said newspaper in the following issues:

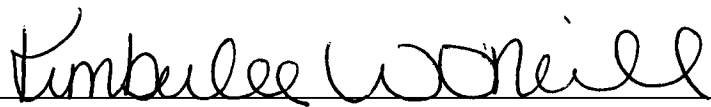
June 24, July 1, 8 & 15, 2015

STOX Posting & Publishing LLC

0003707911

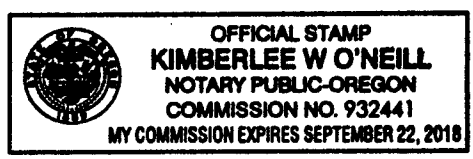

Principal Clerk of the Publisher

Subscribed and sworn to before me this date: **22nd Day of July, 2015**



Notary Public for Oregon

My Commission expires 9-22-18



611793 | 024 816 - 0R

TRUSTEE'S NOTICE OF SALE

TRUSTEE'S NOTICE OF SALE TS No.: 024816-OR Loan No.: *****9537 Reference is made to that certain trust deed (the "Deed of Trust") executed by KRISTEN L. DRAKE AND SHALEEN A. HOLBROOK, NOT AS TENANTS IN COMMON, BUT WITH RIGHT OF SURVIVORSHIP, as Grantor, to AMERITITLE, as Trustee, in favor of GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 12/14/2005, recorded 12/22/2005, as Instrument No. M05-71632, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon: LOT 643, BLOCK 119, MILLS 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, APN: R614286 / R-3809033DA-03300-000. Commonly known as: 2336 DARROW AVENUE KLAMATH FALLS, OR 97601. The current beneficiary is: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE3. Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's failure to pay when due, the following sums:

Delinquent Payments:	No.	Amount	Total:
Dates: 04/01/12 thru 07/01/12	4	\$667.62	\$2,670.48
08/01/12 thru 02/01/13	7	\$665.52	\$4,658.64
03/01/13 thru 02/01/14	12	\$689.81	\$8,277.72
03/01/14 thru 08/01/15	16	\$672.59	\$10,761.44
Late Charges:			\$73.83
Beneficiary Advances:			\$115.00
Foreclosure Fees and Expenses:			\$0.00
			\$26,557.11
			\$96,024.60

Total Required to Reinstate:

TOTAL REQUIRED TO PAYOFF: \$96,024.60

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$74,086.86 together with interest thereon at the rate of 7.25% per annum, from 3/1/2012 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP, whose address is 621 SW Morrison Street, Suite 425, Portland, OR 97205, will on 10/20/2015, at the hour of 10:00 AM, standard time, as established by ORS 187.110, ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorney's fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale. Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamine, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

CLEAR RECON CORP
621 SW Morrison Street, Ste 425
Portland, OR 97205
858-750-7600

Dated: 6/4/2015

June 24, July 1, 8, 15, 2015

07-3787811001

AFFIDAVIT OF POSTING

STATE OF OREGON
County of Klamath ss.

I, Chelsea Chambers, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

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

**2336 Darrow Ave
Klamath Falls, OR 97601**

As follows:

On 06/09/2015 at 4:01 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

On 06/12/2015 at 4:00 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

On 06/16/2015 at 5:10 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

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

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

SUBSCRIBED AND SWORN BEFORE ME
this 18th day of June, 2015
by Chelsea Chambers

Margaret A. Nielsen
Notary Public for Oregon



318021

AFFIDAVIT OF MAILING

STATE OF OREGON
County of Klamath ss.

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 June 18, 2015, I mailed a copy of the Trustee's Notice of Sale, Debt Validation Notice and Notice to Residential Tenants, Notice: You Are in Danger of Losing Your Property, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

**OCCUPANT
2336 Darrow Ave
Klamath Falls, OR 97601**

This mailing completes service upon an occupant at the above address with an effective date of **06/09/2015** as calculated pursuant to ORS 86.774 (1)(c).

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

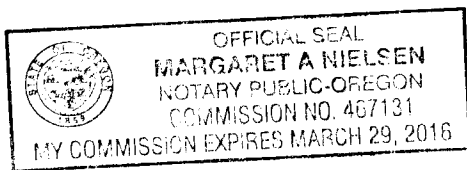
SUBSCRIBED AND SWORN BEFORE ME
this 18th day of June, 2015
by Chelsea Chambers

Margaret A. Nielsen
Notary Public for Oregon

x *Chelsea Chambers*
Chelsea Chambers
Nationwide Process Service, Inc.
300 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



318021



TRUSTEE'S NOTICE OF SALE

TS No.: 024816-OR
Loan No.: *****9537

Reference is made to that certain trust deed (the "Deed of Trust") executed by KRISTEN L. DRAKE AND SHALEEN A. HOLBROOK NOT AS TENANTS IN COMMON, BUT WITH RIGHT OF SURVIVORSHIP, as Grantor, to AMERITITLE, as Trustee, in favor of GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS, as Beneficiary, dated 12/14/2005, recorded 12/22/2005, as Instrument No. M05-71632, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 643, BLOCK 119, MILLS 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.**

APN: R614286 / R-3809033DA-03300-000

Commonly known as:
**2336 DARROW AVENUE
KLAMATH FALLS, OR 97601**

The current beneficiary is:
**DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS
CAPITAL I INC. TRUST 2006-HE3**

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

<i>Delinquent Payments:</i>			
<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
04/01/12 thru 07/01/12	4	\$667.62	\$2,670.48
08/01/12 thru 02/01/13	7	\$665.52	\$4,658.64
03/01/13 thru 02/01/14	12	\$689.81	\$8,277.72
03/01/14 thru 06/01/15	16	\$672.59	\$10,761.44
<i>Late Charges:</i>			\$73.83
<i>Beneficiary Advances:</i>			\$115.00
<i>Foreclosure Fees and Expenses:</i>			\$0.00
		Total Required to Reinstate:	\$26,557.11
		TOTAL REQUIRED TO PAYOFF:	\$96,024.60

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$74,086.66 together with interest thereon at the rate of 7.25 % per annum, from 3/1/2012 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 621 SW Morrison Street, Suite 425, Portland, OR 97205, will on **10/20/2015**, at the hour of **10:00 AM**, standard time, as established by ORS 187.110, **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY**

TS No.: 024816-OR
Loan No.: *****9537


CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale.

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

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

Dated: 6/4/2015

CLEAR RECON CORP
621 SW Morrison Street, Ste 425
Portland, OR 97205
858-750-7600



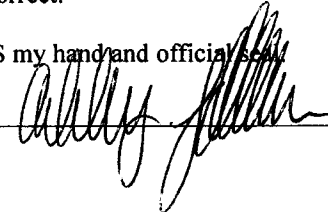
Bernis M Gonyea, Authorized Signatory of Trustee

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)
) ss.
County of San Diego)

On **JUN 04 2015** before me, ASHLEY JOHNSON, Notary Public, personally appeared Bernis M Gonyea who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal
Signature  (Seal)



NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **10/20/2015 at 10:00 AM ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will proceed and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale is completed, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left. You must be provided with at least 90 days written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; And
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE:

RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT ORDER TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

TS No.: 024816-OR
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ABOUT YOUR TENANCY
AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Trustee: CLEAR RECON CORP.,
621 SW Morrison Street, Ste 425
Portland, OR 97205

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

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

Free Legal Assistance: <http://www.oregonlawcenter.org/>
Portland (503)473-8329
Coos Bay (800)303-3638
Ontario (888)250-9877
Salem (503)485-0696
Grants Pass (541)476-1058
Woodburn (800)973-9003
Hillsboro (877)726-4381

NOTICE:

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

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

**2336 DARROW AVENUE
KLAMATH FALLS, OR 97601**

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure." The amount you would have had to pay as of 6/4/2015 to bring your mortgage loan current was \$26,557.11. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call **(858) 750-7600** to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe.

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

**CLEAR RECON CORP
621 SW Morrison Street, Suite 425
Portland, OR 97205
858-750-7600**

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

Date and time: 10/20/2015 at 10:00 AM

Place: ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH
COUNTY CIRCUIT COURT, 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 or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call **Wells Fargo Bank, N.A.** at **888-508-8811** to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

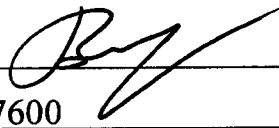
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at: <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 6/4/2015

Trustee name: Clear Recon Corp.

Trustee signature: Bernis M Gonyea



Trustee telephone number: 858-750-7600

Trustee Sale No.: 024816-OR

Clear Recon Corp.
621 SW Morrison Street, Suite 425
Portland, OR 97205
Phone: (858) 750-7600

Date: June 4, 2015

T.S. Number: 024816-OR
Loan Number: *****9537

DEBT VALIDATION NOTICE

1. Please be advised this company represents **DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE3** the creditor to whom the debt on the above-referenced home loan (hereinafter referred to as "the Debt") is owed. **Pursuant to the Federal Fair Debt Collection Practices Act, you are notified that:**
2. As of **6/4/2015** the amount owed on the debt is **\$96,024.60**. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Before forwarding payment, please contact us at the above address or phone number to obtain the current amount due. Please note that if you are not a borrower on the Debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally. For further information, please write or call our office.
3. Unless you, within thirty (30) days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us and by the creditor.
4. If within thirty (30) days after receipt of the notice: (i) You notify this office (hereinafter "we" or "us") in writing that you dispute this debt, or any portion of it, then we will obtain and mail to you verification of this debt or a copy of any judgment against you; (ii) You request in writing that we obtain the name and address of the original creditor, if different from the current creditor, then we will obtain and mail it to you; (iii) You notify us in writing that you dispute this debt, or any portion of the debt, then we will cease collection of the debt, until we obtain verification of the debt, or a copy of any judgment, and mail it to you; (iv) You request in writing the name and address of the original creditor, if different from the current creditor, then we will cease collection of the debt, until we obtain the name and address of the original creditor and mail it to you.

NOTICE: THIS MAY BE CONSIDERED AS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A CONSUMER DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY

IF YOU HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, WE DO NOT SEEK A MONEY JUDGMENT AGAINST YOU, BUT WE SEEK ONLY RECOVERY FROM THE COLLATERAL WHICH IS SECURITY FOR THE DEBT.