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2015-010507

Klamath County, Oregon

09/23/2015 12:56:34 PM

Fee: \$57.00

**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

RE: Trust Deed from:  
DAVID A RUDDOCK, PAMELA RUDDOCK,  
Grantor

To:  
First American Title Insurance Company

After recording return to:

First American Title Insurance Company  
c/o TRUSTEE CORPS  
17100 Gillette Ave  
Irvine, CA 92614

TS No. OR05000101-15-1

APN R512920 / R-3909-002AC-04100-000

TO No 8562380

Reference is made to that certain Trust Deed made by DAVID A RUDDOCK, PAMELA RUDDOCK as Grantor, to AMERITITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for AMERICAN BROKERS CONDUIT, Beneficiary of the security instrument, its successors and assigns, dated as of December 13, 2005 and recorded December 19, 2005 in the records of Klamath County, Oregon in Volume M05 Page 71354 and the beneficial interest was assigned to **GREEN TREE SERVICING LLC** and recorded May 28, 2013 as Instrument Number 2013-005950 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: **R512920 / R-3909-002AC-04100-000**

**THE WEST 1/2 OF TRACT 117, PLEASANT HOME TRACTS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

The undersigned hereby certifies that no 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 86.735(4).

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:

1. The total monthly late charges in the amount of **\$49.98** and total monthly payment(s) in the amount of **\$11,515.15** beginning **April 1, 2014**, as follows:

\$4,114.88 = 7 monthly payment(s) at \$587.84

\$4,497.15 = 7 monthly payment(s) at \$642.45

\$2,903.12 = 4 monthly payment(s) at \$725.78

By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable totaling **\$108,413.12**, said sums being the following:

1. Principal balance of **\$95,985.79** and accruing interest as of **September 22, 2015**, per annum, from **March 1, 2014** until paid.
2. **\$9,343.98** in interest
3. **\$49.98** in late charges
4. **\$933.17** in negative escrow balance
5. **\$1,150.00** in corporate advances
6. **-\$0.05** in unapplied funds.
7. **\$950.25** in foreclosure fees and costs
8. Together with title expenses, costs, Trustees fees and attorney fees incurred here in by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest there in.

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: **failed to pay payments which became due**

Notice hereby is given that the Beneficiary and Trustee, by reason of default, have elected and do hereby elect to foreclose the Trust Deed 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 of the execution by Grantor of the Trust Deed, together with any interest Grantor or Grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the Trust Deed 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**, in accord with the standard of time established by ORS 187.110, on **January 29, 2016** 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: **NONE**

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed 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), together with costs, Trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, at any time prior to 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.

TS No. OR05000101-15-1

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

Dated: 9/22/2015

First American Title Insurance Company

By: Laurie P. Estrada

Authorized Signatory

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.

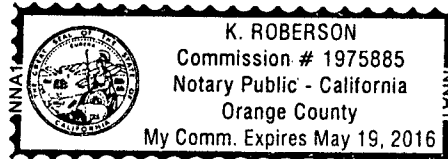
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On SEP 22 2015 before me, K ROBERSON, notary public,  
personally appeared Laurie P. Estrada, who proved to me on the basis  
of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me  
that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the  
person, or the entity upon behalf of which the person 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]  
Notary Public Signature



First American Title Insurance Company  
c/o TRUSTEE CORPS  
17100 Gillette Ave, Irvine, CA 92614  
949-252-8300

FOR SALE INFORMATION PLEASE CALL:  
In Source Logic at 702-659-7766  
Website for Trustee's Sale Information: [www.insourcelogic.com](http://www.insourcelogic.com)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

AFTER RECORDING RETURN TO:



CERTIFICATE OF COMPLIANCE  
STATE OF OREGON  
FORECLOSURE AVOIDANCE PROGRAM

Elaine Tong  
For Malcolm & Cisneros, For Green Tree Servicing LLC  
2112 Business Center Drive  
Irvine, CA 92612

3/10/2015

Grantor:	David A Ruddock and Pamela Ruddock
Beneficiary:	Green Tree Servicing LLC
Property Address:	5329 Miller Avenue Klamath Falls, OR 97603
Instrument / Recording No. Date / County	Instrument Number: M05-71354 Recording Number: M05-71354 Loan Number: 68757561 12/19/2005 Klamath
Case Number	BI-150113-5154

1. The Service Provider hereby certifies that:

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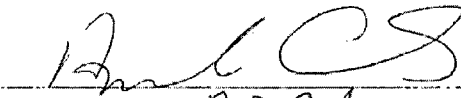
The beneficiary and/or its agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4;  
or

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The grantor did not pay the required fee by the deadline.

2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail

DATED this 10 day of March, 2015.


  
Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON           )  
  ) ss.  
County of Multnomah       )

The foregoing instrument was acknowledged before me on

March 10, 2015, by April Curtis  
[Print Name]

as Compliance Officer of Mediation Case Manager.

  
Notary Public - State of Oregon  
My Commission Expires: 5/11/18

