

Recording Requested By:

First American Mortgage Solutions

When Recorded Mail to:

FIRST AMERICAN TITLE INSURANCE COMPANY c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614 2016-000123

Klamath County, Oregon

01/06/2016 03:39:09 PM

Fee: \$227.00

TS No. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000

TO No. 8541175

AFFIDAVIT OF MAILING

GRANTEE:

Ditech Financial LLC formerly known as

Green Tree Servicing LLC

GRANTOR:

RANDY L. HILL AND RAMONA ROYAL,

NOT AS TENANTS IN COMMON BUT WITH

RIGHTS OF SURVIVORSHIP

CURRENT TRUSTEE:

FIRST AMERICAN TITLE INSURANCE

COMPANY

Recording Requested By:

First American Mortgage Solutions

When Recorded Mail to:

FIRST AMERICAN TITLE INSURANCE COMPANY c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

TS No. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000 Title Order No. 8541175

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA COUNTY OF ORANGE

I, ELIZABETH ONOFRE, being first duly sworn, depose, say and certify that

At all times hereinafter mentioned I was and now am a resident of the State of CALIFORNIA, a competent person over the age of eighteen years, and not the Beneficiary or his successor in interest named in the attached original or copy of Trustee's Notice of Sale given under the terms of that certain Trust Deed described in said notice.

Notice of the sale of the real property described in the attached Trustee's Notice of Sale was sent by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit: SEE ATTACHED

Said person(s) include the Grantor(s) in the Trust Deed, any successor in interest to the Grantor(s) 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 86.785, and all junior lien holders as provided in ORS 86.740.

TS No. OR05000066-15-1

APN R433276/R-3809-019AD-01500-

Title Order No. 8541175

000

"Notice as required by and in accordance with ORS Chapter 646 was provided to Grantor(s) and successor in interest, if any."

Dated:

By: Elizabeth Onofre

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

Jared Degener

JARED DEGENER Commission # 1976225 Notary Public - California Orange County My Comm. Expires Apr 26, 2016

before me, Notary Public, personally appeared ELIZABETH ONOFRE, 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

Declaration of Mailing

Trustee's Sale No. OR05000066-15-1

Date: 09/24/2015

Mailing: Sale

1, Elizabeth Onofre, declare: That I am an officer, agent, or employee of MTC Financial Inc. dba Trustee Corps whose business address is 17100 Gillette Ave, Irvine, CA 92614

Page: 1

I am over the age of eighteen years; On 09/24/2015 by Certified and First Class mail, enclosed in a sealed envelope with postage

a true and correct copy of which is hereunto attached and made part hereof, addressed to following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert Fee	R R Fee
71901017845014548708	RAMONA ROYAL 325 RICKENBACKER AVE KLAMATH FALLS, OR 97601		
71901017845014548913	RANDY I. HILL. 325 RICKENBACKER AVENUE KLAMATH FALLS, OR 97601		
71901017845014549316	RANDY L HILL 325 RICKENBACKER AVE KLAMATH FALLS, OR 97601	Y	
71901017845014549545	RAMONA ROYAL 325 RICKENBACKER AVENUE KLAMATH FALLS, OR 97601	•	5
71901017845014549750	OCCUPANT 325 RICKENBACKER AVENUE KLAMATH FALLS, OR 97601	4	
71901017845014549941	RAMONA LOUISE HILL 325 RICKENBACKER AVENUE KLAMATH FALLS, OR 97601	1	
71901017845014550145	RAMONA LOUISE HILL 325 RICKENBACKER AVE KLAMATH FALLS, OR 97601		
71901017845014550336	RANDY LOUIS HILL 325 RICKENBACKER AVENUE KLAMATH FALLS, OR 97601	J 1	
71901017845014550527	RANDY LOUIS HILL 325 RICKENBACKER AVE KLAMATH FALLS, OR 97601		
		. postir	ALIA
		100	300

				, ,	
Number of Pieces	Number of Pieces	Postmaster (Name)	Mail By (Name)	$\overline{}$	
by Sender	Received	Receiving Employee	Sending Employee		
9		. , ,		5/	
Legify (or Declare) under penalty.	of perimon under the laws of the State of	CA that the forecoing is true and parrow			

2015-010474

Klamath County, Oregon 09/22/2015 12:55:08 PM

Fee: \$67.00

18 2485253

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: RANDY L. HILL AND RAMONA ROYAL, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP, Grantor

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. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000

TO No 8541175

Reference is made to that certain Trust Deed made by RANDY L. HILL AND RAMONA ROYAL, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP as Grantor, to FIRST AMERICAN TITLE INSURANCE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, Beneficiary of the security instrument, its successors and assigns, dated as of January 28, 2008 and recorded January 28, 2008 in the records of Klamath County, Oregon as Instrument No. 2008-001125 and beneficial interest assigned to Green Tree Servicing LLC by assignment dated October 13, 2014 and recorded October 21, 2014 as Instrument Number 2014-011007 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R433276/R-3809-019AD-01600-000

LOTS 5 AND LOT 6, BLOCK 15 OF CHELSEA 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.

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 QRS 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:

 The total monthly late charges in the amount of \$319.40 and total monthly payment(s) in the amount of \$20,822,26 beginning August 1, 2014, as follows:

\$10,152.52 = 7 monthly payment(s) at \$1,450.36 \$6,000.52 = 4 monthly payment(s) at \$1,500.13 \$3,057.26 = 2 monthly payment(s) at \$1,528.63 \$1,811.96 = 1 monthly payment(s) at \$1,611.96 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 \$214,795.65, said sums being the following:

- Principal balance of \$195,464.64 and accruing interest as of September 21, 2015, per annum, from July 1, 2014 until paid.
- 2. \$14,026.98 in interest
- 3. \$319.40 in late charges
- 4. \$2,524.53 in negative escrow balance
- 5. \$1,436.00 in corporate advances
- 6. \$1,025.00 in foreclosure fees and costs
- 7. 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: falled 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 llen 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. OR05000066-15-1

WITNESS my band and official seal.

Notary Public Signature

APN R433276/R-3809-019AD-01500-000

TQ No 8541175

Commission # 1975885 Notary Public - California Orange County

My Comm. Expires May 19, 2016

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.

FIRST AMERICAN-TITLE INSURANCE COMPANY By: 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 ORANGE COUNTY OF SEP 2 1 2015 before me, Laurie P. , who proved to me on the basis personally appeared Estrada. 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. CALIFORNIA I certify under PENALTY OF PERJURY under the laws of the State of that the foregoing paragraph is true and correct. K. ROBERSON

> 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

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 dobt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its tien.



Granter:

CERTIFICATE OF COMPLIANCE STATE OF OREGON FORECLOSURE AVOIDANCE PROGRAM

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

7/28/2015

Beneficiary;	GREEN TREE SERVICING LLC -
Property Address:	325 RICKENBACKER AVENUE KLAMATH FALLS, OR 97601
Instrument / Recording No. Date / County	Instrument Number: 2008-001125 Recording Number: 2008-001125 Loan Number: 1/28/2008 1/28/2008 Klamath
Case Number	BI-1506(0-1919
The Service Provider hereby cert The beneficiary and/or its or	ifies that: s agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4:
· An	he required fee by the deadline. I certificate to the beneficiary and provided a copy to the grantor and the Attorney General
DATED this ZY day of J.W. STATE OF OREGON	Compliance Officer, Oregon Forcelosure Avoidance Program
County of Multnomah) 58.	
The foregoing instrument was acknown	Print Namel
as Compliance Officer of Mediation C	ase Manager.
OFFICIAL STAMP NICOLE MILLER NOTARY PUBLIC-OREGO COMMISSION NO. 94020 MY COMMISSION EXPIRES JUNE 2.	100 A 100 A

RANDY L. HILL & RAMONA ROYAL

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, RANDY L. HILL AND RAMONA ROYAL, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP as Grantor to FIRST AMERICAN TITLE INSURANCE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, Beneficiary of the security instrument, its successors and assigns, dated as of January 28, 2008 and recorded on January 28, 2008 as Instrument No. 2008-001125 and recorded October 21, 2014 as Instrument Number 2014-011007 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: R433276/R-3809-019AD-01500-000

LOTS 5 AND LOT 6, BLOCK 15 OF CHELSEA 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: 325 RICKENBACKER AVENUE, KLAMATH FALLS, OR 97601

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 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: failed to pay payments which became due

Monthly Payment \$1,450.36 from 08/01/2014 through 02/01/2015 Monthly Payment \$1,500.13 from 03/01/2015 through 06/01/2015 Monthly Payment \$1,528.63 from 07/01/2015 through 08/01/2015 Monthly Payment \$1,611.96 for 09/01/2015

Total Monthly Late Charges \$319.40

By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$195,464.64 together with interest thereon at the rate of 5.87500% per annum from July 1, 2014 until paid; plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on January 29, 2016 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statues, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601 County of Klamath, 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 86.753 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 or 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.

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 said Trust Deed, the words "Trustee" and "Beneficiary" includes their respective successors in interest, if any,

FIRST AMERICAN TITLE INSURANCE COMPANY

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 ORANGE**

COUNTY OF

On SEP 2 1 2015 before me, KROBERSON, notary public personally appeared Zaturie P. Estrada, who proved to me on the of satisfactory evidence to be the person whose reason where the person whose reason who reason who reason whose reason who reason who reason who reason whose reason who reason who reason whose reason who reason wh 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 foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public Signature

CALIFORNIA

that the

K. ROBERSON Commission # 1975885 Notary Public - California Orange County My Comm. Expires May 19, 2016

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

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 llen.

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: 325 RICKENBACKER AVENUE, KLAMATH FALLS, Oregon 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 September 21, 2015 to bring your mortgage loan current was \$22,166.66. 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 800-643-0202 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:

FIRST AMERICAN TITLE INSURANCE COMPANY c/o Trustee Corps 17100 Gillette Ave. Irvine, CA 92614 949-252-8300

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

Date and Time: January 29, 2016 at 10:00 AM

Place: on the Main Street entrance steps to the Klamath County

Circuit Court, 316 Main St, Klamath Falls, OR 97601,

County of Klamath

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 Ditech Financial LLC at phone no 800-643-0202 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. If you need help finding 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 can visit its website at http://www.osbar.org. Legal assistance may be available to you 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:

FIRST AMERICAN TITLE INSURANCE COMPANY

By: Laurice f. ESTRAZ Authorized Signatory

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for January 29, 2016. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

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

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

PROTECTION FROM EVICTION

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

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

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

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

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

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your 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.

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.

Oregon Law Center 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 http://www.oregonlawcenter.org/

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the 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://oregonlawhelp.org

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **January 29**, **2016**. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property.

After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

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

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

PROTECTION FROM EVICTION

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

- 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE: OR
- AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO- WEEK RENTAL AGREEMENT.

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 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 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 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.

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 30 or 60 days. 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 30 or 60 days. 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.

Oregon Law Center 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

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the website at: http://www.osbar.org

http://www.oregonlawcenter.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://oregonlawhelp.org

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

Recording Requested By:

First American Mortgage Solutions

When Recorded Mail to:

FIRST AMERICAN TITLE INSURANCE COMPANY c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

TS No. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000

TO No. 8541175

AFFIDAVIT OF COMPLIANCE

AFFIDAVIT OF COMPLIANCE
With ORS 86.748 (Oregon Laws 2013, Chapter 304, Section 9)

Grantor(s):	RANDY L. HILL AND RAMONA ROYAL, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP	
Beneficiary:	Ditech Financial LLC formerly known as Green Tree Servicing LLC	
Trustee:	FIRST AMERICAN TITLE INSURANCE COMPANY	
Property Address:	325 RICKENBACKER AVENUE, KLAMATH FALLS, OR 97601	
Instrument Recording Number:	2008-001125	
l, the undersigned, being duly sworn, her	ahy danosa and say that:	
, the discreteffied, being day sworn, her	oby depose and say that.	
Beneficiary of the above-referenced instr	itech Financial LLC formerly known as Green Tree Servicing LLC, who is thument.	
2. The Beneficiary has determined that t	he Grantor(s) of the above-referenced instrument:	
[] Is not eligible for a foreclosu	ure avoidance measure: or	
[] Has not complied with the to	erms of a foreclosure avoidance measure to which the Grantor(s) agreed: o	
[X] Has not requested a forec	losure avoidance measure	
3.		
[] The Beneficiary mailed we determination to the Granto the determination as require	ritten notice, in plain language, explaining the basis for the Beneficiary or(s) and to the Oregon Department of Justice within 10 days after making by ORS 86.748.	
[X] The Grantor(s) did not requ	uest a foreclosure avoidance measure	
4. By reason of the above, the Beneficial	y has complied with the requirements of ORS 86.748.	
4 4/ 7	Ditech Financial LLC FKA Green Tree Servicing LLC	
	Branch Schille 12-29-15	
	Brandon Schildts, Foreclosure Supervisor	
STATE OF ARIZONA)		
)ss	\ 1	
COUNTY OF MARICOPA)	20	
The foregoing instrument was acknow	vledged before me this day of DlUM DU 2015 by	
Brandon Schildts, Foreclosure Super-	visor of Ditech Financial LLC FKA Green Tree Servicing LLC a	
Delaware Limited Liability Company, o	on behalf of the Company.	
lotary for State of Arizona	`	
202005		
Commission expires:	ADRIANA IRENE ROMERO	
5010	Notary Public - Arizona Maricopa County	
J Z	My Commission Expires May 2, 2017	

TS No. OR05000066-15-1



CERTIFICATE OF COMPLIANCE STATE OF OREGON FORECLOSURE AVOIDANCE PROGRAM

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

7/28/2015

Grantor:	RANDY L. HILL & RAMONA ROYAL
Beneficiary:	GREEN TREE SERVICING LLC
Property Address:	325 RICKENBACKER AVENUE KLAMATH FALLS, OR 97601
Instrument / Recording No. Date / County	Instrument Number: 2008-001125 Recording Number: 2008-001125 Loan Number: 1/28/2008 Klamath
Case Number	BI-150610-1919
or The grantor did not pa	its agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4, the required fee by the deadline. The required fee by the deadline. The required fee by the deadline. Compliance Officer, Oregon Foreclosure Avoidance Program
The foregoing instrument was acknown as Compliance Officer of Mediation	[Print Name]
OFFICIAL STAMP NICOLE MILLE NOTARY PUBLIC-ORE COMMISSION NO. 94 MY COMMISSION EXPIRES JUN	My Commission Expires:

Recording Requested By:

First American Mortgage Solutions

When Recorded Mail to:

FIRST AMERICAN TITLE INSURANCE COMPANY c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

TS No. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000

TO No. 8541175

AFFIDAVIT OF PUBLICATION

AFFIDAVIT OF PUBLICATION STATE OF OREGON, COUNTY OF KLAMATH

I, Pat Bergstrom, Legal Specialist, 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#16633 SALE HILL/ROYAL OR15-000101-1

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: 10/06/2015 10/13/2015 10/20/2015 10/27/2015

Total Cost: \$1214.72

Subscribed and sworn by Pat Bergstrom before me on: 27th day of October in the year of 2015

Notary Public of Oregon

My commision expires on May 15, 2016



TS No. OR05000066-15-1 APN R433276/R-3809-019AD-01500-000 TO No 8541175 TRUSTEE'S NOTICE OF SALE!

Reference is made to that certain Trust Deed made by, RANDY L. HILL AND RAMONA ROYAL, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP as Grantor to FIRST AMERICAN TITLE INSURANCE as Trustee; In favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS. Beneficiary of the security instrument. Its GAGE BANKERS, Beneficiary of the security instrument, its successors and assigns, dated as of January 28, 2008 and recorded on January 28, 2008 as Instrument No. 2008-001125 and the beneficial interest was assigned to Ditech Financial LLC formerly known as Green Tree Servicing LLC and recorded October 21, 2014 as instrument Number 2014. and recorded October 21, 2014 as instrument Number 2014-011007 of official records in the Office of the Recorder of Klamath County, Oregon to-will APN: R433276/R-3809-019AD-01500-000 LOTS 5 AND LOT 6, BLOCK-15 OF CHELSEA 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: 325 RICKEN-BACKER AVENUE, KLAMATH FALLS, OR 97601

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 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: failed to pay payments which became due Monthly Payment 1,450.36 from 08/01/2014 through 02/01/2015 Monthly Payment \$1,500.13 from 03/01/2015 through 06/01/2015 Monthly Payment \$1,528.63 from 07/01/2015 through 08/01/2015 Monthly Payment \$1,611.96 for 09/01/2015 Total Monthly Late Charges \$319.40

By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$195,464.64 together with interest thereon at the rate of 5.87500% per annum from July 1, 2014 until paid; plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on January 29, 2016 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statues, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601 —unty of Klamath, 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 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 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and 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 sald principal as would not then be due had no default occurred), together with the costs, Trustee's or attorney's fees and cur-ing 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. 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 of the property should be aware of this potential danger. property should be aware of this potential danger belofe de-ciding 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 word "Grantor" includes any successor in interest to the Grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words "Trustee" and "Beneficiary" includes their respective successors in interest, if any. Dated: September 21, 2015 FIRST AMERICAN TITLE INSURANCE COMPANY By: Laurie P. Estrada Authorized Signatory FIRST AMERICAN TITLE INSURANCE COMPANY c/o TRUSTEE CORPS 17100 Gilliette 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, Order No. OR15-000101-1, pub dates: 10/06/2015, 10/13/2015, 10/20/2015, 10/27/2015 #16633 October 06, 13, 20, 27, 2015

Recording Requested By:

First American Mortgage Solutions

When Recorded Mail to:

FIRST AMERICAN TITLE INSURANCE COMPANY c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

TS No. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000

TO No. 8541175

AFFIDAVIT OF SERVICE

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, Notice of Default and Election to Sell, Notice You Are in Danger of Losing Your Property, and Notice to Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

325 Rickenbacker Ave. Klamath Falls, OR 97601

As follows:

On 09/25/2015 at 3:45 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 09/30/2015 at 4:44 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 10/07/2015 at 4:02 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.

SUBSCRIBED AND SWORN BEFORE ME this dray of Choler, 2015

by Chelsea Chambers.

Matary Public for Oragon

Chelsea Chambers

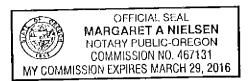
Nationwide Process Service, Inc.

300 Century Tower 1201 SW 12th Avenue Portland, OR 97205

(503) 241-0636



320574



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 October 08, 2015, I mailed a copy of the Trustee's Notice of Sale, Notice of Default and Election to Sell, Notice You Are in Danger of Losing Your Property, and Notice to Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT 325 Rickenbacker Ave. Klamath Falls, OR 97601

This mailing completes service upon an occupant at the above address with an effective date of 09/25/2015 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 16 thay of 15

by Chelsea Chambers.

Nationwide Process Service, Inc.

300 Century Tower 1201 SW 12th Avenue

Portland, OR 97205

(503) 241-0636

OFFICIAL SEAL MARGARET A NIELSEN NOTARY PUBLIC-OREGON COMMISSION NO. 467131 MY COMMISSION EXPIRES MARCH 29, 2016

2015-010474

Klamath County, Oregon 09/22/2015 12:65:08 PM

Fee: \$67.00

18 2485253

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: RANDY L. HILL AND RAMONA ROYAL, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP, 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. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000

TO No 8541175

Reference is made to that certain Trust Deed made by RANDY L. HILL AND RAMONA ROYAL, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP as Granter, to FIRST AMERICAN TITLE INSURANCE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, Beneficiary of the security instrument, its successors and assigns, dated as of January 28, 2008 and recorded January 28, 2008 in the records of Klamath County, Oregon as Instrument No. 2008-001125 and beneficial interest assigned to Green Tree Servicing LLC by assignment dated October 13, 2014 and recorded October 21, 2014 as Instrument Number 2014-011007 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R433276/R-3809-019AD-01500-000

LOTS 5 AND LOT 6, BLOCK 15 OF CHELSEA 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.

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:

 The total monthly late charges in the amount of \$319.40 and total monthly payment(s) in the amount of \$20,822.26 beginning August 1, 2014, as follows:

\$10,152.52 = 7 monthly payment(s) at \$1,450.36 \$6,000.52 = 4 monthly payment(s) at \$1,500.13

\$3,057.26 = 2 monthly payment(s) at \$1,528.63

\$1,611.96 = 1 monthly payment(s) at \$1,611.96

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 \$214,795.65, said sums being the following:

- Principal balance of \$195,464.64 and accruing interest as of September 21, 2015, per annum, from July 1, 2014 until paid.
- 2. \$14,026.98 in interest
- 3. \$319.40 in late charges
- 4. \$2,524.53 in negative escrow balance
- 5. \$1,435.00 in corporate advances
- 6. \$1,025.00 in foreclosure fees and costs
- 7. 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. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000

TO No 8541175

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 21 205

FIRST AMERICAN-TITLE INSURANCE COMPANY

By: (auR) 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

SEP 2 1 2015 hefo

I certify under PENALTY OF PERJURY under the laws of the State of

that the

foregoing paragraph is true and correct. WiTNESS my hand and official seal.

Notary Public Signature

K. ROBERSON
Commission: # 1975885
Notary Public - California
Orange County
My Comm. Expires May 19, 2016

CALIFORNIA

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

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.



Grantor:

Beneficiary: Property Address:

CERTIFICATE OF COMPLIANCE STATE OF OREGON FORECLOSURE AVOIDANCE PROGRAM

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

7/28/2015

	KLAMATH FALLS, OR 97601
Instrument / Recording No. Date / County	Instrument Number: 2008-001125 Recording Number: 2008-001125 Loan Number: 1/28/2008 Klamath
Case Number	BI-150610-1919
or The grantor did not pay	the required fee by the deadline. al certificate to the beneficiary and provided a copy to the grantor and the Attorney General Compliance Officer, Oregon Forcelosure Avoidance Program
The foregoing instrument was acknown as Compliance Officer of Mediation	[Print Name]
OFFICIAL STAMP NICOLE MILLER NOTARY PUBLIC-OREG COMMISSION NO. 9402 MY COMMISSION EXPIRES JUNE	10/0/10/19

RANDY L. HILL & RAMONA ROYAL

GREEN TREE SERVICING LLC .

325 RICKENBACKER AVENUE

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, RANDY L. HILL AND RAMONA ROYAL, NOT AS TENANTS IN COMMON BUT WITH RIGHTS OF SURVIVORSHIP as Grantor to FIRST AMERICAN TITLE INSURANCE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for GATEWAY BUSINESS BANK, DBA MISSION HILLS MORTGAGE BANKERS, Beneficiary of the security instrument, its successors and assigns, dated as of January 28, 2008 and recorded on January 28, 2008 as Instrument No. 2008-001125 and recorded October 21, 2014 as Instrument Number 2014-011007 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: R433276/R-3809-019AD-01500-000

LOTS 6 AND LOT 6, BLOCK 15 OF CHELSEA 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: 325 RICKENBACKER AVENUE, KLAMATH FALLS, OR 97601

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 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: failed to pay payments which became due

Monthly Payment \$1,450.36 from 08/01/2014 through 02/01/2015 Monthly Payment \$1,500.13 from 03/01/2015 through 06/01/2015 Monthly Payment \$1,528.63 from 07/01/2015 through 08/01/2015 Monthly Payment \$1,611.96 for 09/01/2015

Total Monthly Late Charges \$319.40

By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$195,464.64 together with interest thereon at the rate of 6.87500% per annum from July 1, 2014 until paid; plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on January 29, 2016 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statues, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601 County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real properly 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 86.753 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 or 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.

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. OR05000066-15-1

APN R433276/R-3809-019AD-01500-000

TO No 8541175

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

Dated: 9/21/2015

FIRST AMERICAN TITLE INSURANCE COMPANY

: Law RIE F. & SNCAD

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

SEP 2 1 2015 before me, KROBERSON

KROBERSON, notory Public

Ada______, who proved to me on the bas
subscribed to the within instrument and acknowledged to m

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 foregoing paragraph is true and correct.

oregoing paragraph is true and correct.

Notary Public Signature

WITNESS my hand and official seal.

On

CALIFORMA

that the

K. ROBERSON
Commission # 1975885
Notary Public - California
Orange County
My Comm. Expires May 19, 2016

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

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.

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: 325 RICKENBACKER AVENUE, KLAMATH FALLS, Oregon 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 September 21, 2015 to bring your mortgage loan current was \$22,166.66. 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 800-643-0202 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:

FIRST AMERICAN TITLE INSURANCE COMPANY c/o Trustee Corps 17100 Gillette Ave. Irvine, CA 92614 949-252-8300

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

Date and Time: January 29, 2016 at 10:00 AM

Place:

on the Main Street entrance steps to the Klamath County

Circuit Court, 316 Main St. Klamath Falls, OR 97601.

County of Klamath

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 Ditech Financial LLC at phone no 800-643-0202 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. If you need help finding 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 can visit its website at http://www.osbar.org. Legal assistance may be available to you 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: 9/21/20/5

FIRST AMERICAN TITLE INSURANCE COMPANY

By: Laurela P. ESTRADA

Authorized Signatory

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for January 29, 2016. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

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

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

PROTECTION FROM EVICTION

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

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

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

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

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

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your 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.

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;
- 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.

Oregon Law Center
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

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the website at: http://www.osbar.org

http://www.oregonlawcenter.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://oregonlawhelp.org

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **January 29**, **2016**. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property.

After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

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

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

PROTECTION FROM EVICTION

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

- 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO- WEEK RENTAL AGREEMENT.

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 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 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 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.

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 30 or 60 days. 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 tess than 30 or 60 days. 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.

Oregon Law Center Portland: 503-473-8329 Coos Bay: 800-303-3638 Ontario: 888-250-9877 Salem: 503-485-0698 Grants Pass; 541-476-1058 Woodburn: 800-973-9003 Hillsboro: 877-726-4381

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the website at: http://www.osbar.org

http://www.oregonlawcenter.org/

Legal assistance may be available if you have a low income and meet federal poverty guldelines. For more information and a directory of legal aid programs, go to http://oregonlawhelp.org

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)