#### AFTER RECORDING RETURN TO:



2016-000392 Klamath County, Oregon 01/14/2016 03:46:07 PM

Fee: \$77.00

Willard L. Ransom
Sorenson, Ransom, Ferguson & Clyde, LLP
133 NW D Street
Grants Pass, OR 97526

### **RECORDING COVER PAGE**

## Affidavits of Service of Trustee's Notice of Sale and Amended Trustee's Notice of Sale

#### Parties To Nonjudicial Foreclosure:

Grantor:

Fred Hald and Patricia Hald

Successor Trustee:

Willard L. Ransom

Beneficiary:

JAMES D. HITCHCOCK and NANCY C. HITCHCOCK, TRUSTEES of

the JAMES D. AND NANCY C. HITCHCOCK TRUST, u/a/d

November 10, 2005

DO NOT REMOVE THIS PAGE FROM ORIGINAL DOCUMENT THIS PAGE MUST BE INCLUDED IF DOCUMENT IS RE-RECORDED

After Recording Return to: Willard L. Ransom SORENSON, RANSOM & FERGUSON, LLP 133 NW D Street Grants Pass, OR 97526

#### AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Josephine ) ss.

I, WILLARD L. RANSOM, being first duly sworn, say that:

At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of the trust deed described in the notice.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME

**ADDRESS** 

Fred Hald and Patricia Hald Grantors

108 Sunrise Street Midland, OR 97634

Unknown Occupants

108 Sunrise Street Midland, OR 97634

Kent Pederson, Registered Agent Carter-Jones Collection Service, Inc. Subsequent Lienholder

1143 Pine Street Klamath Falls, OR 97601

The above-named persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.806.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Willard L. Ransom, attorney for the trustee named in the notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Grants Pass, Oregon, on September 4, 2015. With respect to each person or entity listed above, one such notice was mailed with by first class mail delivery and another such notice was mailed by certified mail, return receipt requested. Both mailings were made with the required postage prepaid. Each of the notices was mailed after recording of the notice of default and election to sell described in the notice of sale.

Included with the Trustee's Notice of Sale mailed to the Grantor, the Grantor's successor-in-interest (if applicable) and any Unknown Occupants, were the Notice required under ORS 86.756 and the Notice to Residential Tenants. In addition, the Foreclosure Avoidance Measure Notice required under ORS 86.748, was mailed to the Grantor, and the Grantor's successor-in-interest (if applicable) within 10 days after a determination was made that the Grantor is not eligible for foreclosure avoidance measures, and a copy of the notice was mailed to the Department of Justice the same day.

Willard L. Ranson

SUBSCRIBED and SWORN to before on September \_\_\_\_\_\_

OFFICIAL SEAL
LORRIE SMITH MC KEEN
NOTARY PUBLIC - OREGON
COMMISSION NO. 464854 MY COMMISSION EXPIRES FEBRUARY 09, 2016

Notary Public for Oregon My Commission Expires:

muth Mcke

SORENSON, RANSOM & FERGUSON, LLP ATTORNEYS AT LAW 133 NW "D" STREET GRANTS PASS, OREGON 97526 PHONE: (541) 476-3883 FAX: (541) 474-4495

# PROOF OF SERVICE JEFFERSON STATE PROCESS SERVICE

STATE OF: Oregon COUNTY OF: Klamath I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE FOR THE WITHIN NAMED: Occupants of 108 Sunrise St. Midland, OR 97634 PERSONALLY SERVED: Original or True Copy to within named, personally and in person to at the address below. SUBSITUTE SERVICE: By delivering an Original or True Copy to\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for: OTHER METHOD: By posting the above-mentioned documents to the Main Entrance of the address below. 1<sup>st</sup> Attempt: **September 09, 2015** 10:37 AM **POSTED** 2<sup>nd</sup> Attempt: **September 14, 2015** 8:00 AM POSTED 3<sup>rd</sup> Attempt: **September 17, 2015** 12:38 PM POSTED NON-OCCUPANCY: I certify that I received the within document(s) for service on \_\_ and after personal inspection, I found the above described real property to be unoccupied. SUBSTITUTE SERVICE MAILER: That on the day of September 18, 2015, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made. Signed Melsee Chambe 108 Sunrise St. Midland, OR 97634 ADDRESS OF SERVICE I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action. September 9, 2015 10:37 AM DATE OF SERVICE TIME OF SERVICE or non occupancy

Sheri He

Notary Public for Oregon

OFFICIAL SEAL
SHERI RENEE HARGRAVE
NCTAPY PUBLIC-OREGON
COMMISSION NO. 474059
MY COMMISSION EXPIRES FEBRUARY 19, 2017

Subscribed and sworn to before on this 18 day of September, 2015.

#### TRUSTEE'S NOTICE OF SALE

The obligations secured by the trust deed described in this notice are in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS 86.815. No action is currently pending to recover any part of the debt secured by the trust deed. The following information is given, pursuant to ORS 86.752 and ORS 86.771:

- 1. PARTIES: The parties to the trust deed described in this notice are: Grantor: FRED HALD and PATRICIA HALD; Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON; Beneficiary: JAMES D. HITCHCOCK and NANCY C. HITCHCOCK, TRUSTEES of the JAMES D. AND NANCY C. HITCHCOCK TRUST, u/a/d November 10, 2005.
- 2. PROPERTY: The address of the property covered by the trust deed is 108 Sunrise Street, Midland, OR 97634, more particularly described as follows: Lots 15, 16 and 17, Block 6, MIDLAND, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. TOGETHER WITH that portion of vacated alley which inured to property described herein. ALSO TOGETHER WITH that portion of vacated Main Street as disclosed by Order to vacate recorded February 11, 1981, in Book M81 and Page 2111, which inured to property described herein.
- 3. DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE: Dated March 21, 2012, recorded March 23, 2012, as Document Number 2012-003048.
- 4. DEFAULTS: The defaults for which foreclosure is made is grantor's failure to pay when due the following sums: Failure to pay monthly installments of \$482.13 (including collection escrow fee) due on the 22<sup>nd</sup> day of each month, unpaid for March 22, 2015 through August 22, 2015, inclusive (six installments to date) and late charges of \$24.11 for each installment not received within 15 days of the 22<sup>nd</sup> day of the month; Failure to pay real property taxes levied against the property subject of the trust deed before any portion of such taxes become past due or delinquent; Failure to reimburse Beneficiary for attorney fees and costs incurred in enforcement of the obligations of the note and trust deed.
- 5. BALANCE OWING: The sums owing on the obligations secured by the trust deed are: The entire unpaid principal balance of Twenty-eight Thousand Seven Hundred Fifty-five and 68/100ths Dollars (\$28,755.68), together with interest thereon at the rate of eleven percent (11 %) per annum from April 15, 2015 until paid; plus accrued late charges to date plus late charges continuing to accrue at \$24.11 for each installment not received within 15 days of the installment due date.
- 6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.752(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immediately due and payable.
- 7. SALE: The property will be sold in the manner prescribed by law on Thursday, January 16, 2016, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Klamath County, Oregon.
- 8. RIGHT TO CURE DEFAULT UNDER ORS 86.778: 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 this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than the portion of the principal that would not be due had no default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees (not exceeding the amounts provided by ORS 86.778) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the note and trust deed.

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

DATED: September 4, 2015

Willard L. Ransom,

STATE OF OREGON, County of Josephine ) ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above-named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Attorney for said Trustee

After Recording Return to: Willard L. Ransom Sorenson, Ransom, Ferguson & Kirchoff, LLP 133 NW D Street Grants Pass, OR 97526

#### AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Josephine ) ss.

I, WILLARD L. RANSOM, being first duly sworn, say that:

At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of the trust deed described in the notice.

I gave notice of the amended sale of the real property described in the attached amended notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

<u>NAME</u>	ADDRESS
Fred Hald and Patricia Hald	108 Sunrise Street
Grantors	Midland, OR 97634
Fred Hald and Patricia Hald	P.O. Box 413
Grantors	Keno, OR 97627-0413
Unknown Occupants	108 Sunrise Street Midland, OR 97634
Kent Pederson, Registered Agent	1143 Pine Street
Carter-Jones Collection Service, Inc.	Klamath Falls, OR 97601

The above-named persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the amended notices so mailed was certified to be a true copy of the original amended notice of sale by Willard L. Ransom, attorney for the trustee named in the amended notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Grants Pass, Oregon, on December 2, 2015. With respect to each person or entity listed above, one such amended notice was mailed with by first class mail delivery and another such amended notice was mailed by certified mail, return receipt requested. Both mailings were made with the required postage prepaid. Each of the amended notices was mailed at least 25 days before the date on which the trustee will conduct the sale, as provided under ORS 87.767.

Willard L. Ransom

SUBSCRIBED and SWORN to before on December 2, 2015.

OFFICIAL SEAL
LORRIE SMITH MC KEEN
NOTARY PUBLIC - OREGON
COMMISSION NO. 464854
MY COMMISSION EXPIRES FEBRUARY 09, 2016

Notary Public for Oregon
My Commission Expires: 21912019

SORENSON, RANSOM & FERGUSON, LLP ATTORNEYS AT LAW 133 NW "D" STREET GRANTS PASS, OREGON 97526 PHONE: (541) 476-3883 FAX: (541) 474-4495

Subsequent Lienholder

### AFFIDAVIT OF PUBLICATION STATE OF OREGON, COUNTY OF KLAMÁTH

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#16736 SALE HALD AMENDED TRUSTEE'S NOTICE 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: 12/08/2015 12/15/2015 12/22/2015 12/29/2015

Total Cost: \$1186.06

Subscribed and sworn by pat Bergstrom before me on: 29th day of December in the year of 2015

Notary Public of Oregon

My commision expires on May 15, 2016

OFFICIAL SEAL **DEBRA A GRIBBLE** NOTARY PUBLIC - OREGON **COMMISSION NO. 468355** My Commission Expires MAY 15, 2016

#### AMENDED TRUSTEE'S NOTICE OF SALE

The obligations secured by the trust deed described in this notice are in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS

close the trust deed pursuant to ORS 86.705 through ORS 86.815. No action is currently pending to recover any part of the debt secured by the trust deed. The following information is given, pursuant to ORS 86.752 and ORS 86.771:

1. PARTIES: The parties to the trust deed described in this notice are: Grantor: FRED HALD and PATRICIA HALD; Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON; Beneficiary: JAMES D. HITCHCOCK and NANCY C. HITCHCOCK, TRUSTES of the JAMES D. AND NANCY C. HITCHCOCK TRUST, U/a/d November 10, 2005.

2. PROPERTY: The address of the property covered by the trust deed is 108 Sunrise Street, Midland, OR 97634, more particularly described as follows: Lots 15, 16 and 17, Block 6, MIDLAND, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. TOGETHER WITH that portion of vacated alley which increase to property described herein. ALSO TOGETHER gon. TOGETHER WITH that portion of vacated alley which inured to property described herein. ALSO TOGETHER WITH that portion of vacated Main Street as disclosed by Order to vacate recorded February 11, 1981, in Book M81 and Page 2111, which inured to property described herein.

3. DESCRIPTION OF THE TRUST DEED SUBJECT OF THIS NOTICE: Dated March 21, 2012, recorded March 23, 2012, as Document Number 2012-003048.

4. DEFAULTS: The defaults for which foreclosure is made is grantor's failure to pay when due the following sums: Failure to pay monthly installments of \$482.13 (including collecthe to pay monthly installments of \$482.13 (including collection escrow fee) due on the 22nd day of each month, unpaid for March 22, 2015 through August 22, 2015, inclusive (six installments to date) and late charges of \$24.11 for each installment not received within 15 days of the 22nd day of the month; Failure to pay real property taxes levied against the property subject of the trust deed before any portion of such taxes become past due or delinquent; Failure to reimburse

taxes become past due or delinquent; Failure to reimburse Beneficiary for attorney fees and costs incurred in enforcement of the obligations of the note and trust deed.

5. BALANCE OWING: The sums owing on the obligations secured by the trust deed are: The entire unpaid principal balance of Twenty-eight Thousand Seven Hundred Fifty-five and 68/100ths Dollars (\$28,755.68), together with interest thereon at the rate of eleven percent (11 %) per annum from April 15, 2015, until paid; plus accrued late charges to date. April 15, 2015 until paid; plus accrued late charges to date plus late charges continuing to accrue at \$24.11 for each installment not received within 15 days of the installment due

6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to deed. A Notice of Default has been recorded pursuant to ORS 86.752(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immedi-

owing on the obligations secured by the trust deed immediately due and payable. An Amended Notice of Default has been recorded to correct an error in the sale date stated in the original Notice of Default.

7. SALE: The property will be sold in the manner prescribed by law on Thursday, January 21, 2016, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Klamath County, Oregon

Oregon.

8. RIGHT TO CURE DEFAULT UNDER ORS 86.778: Any time prior 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 this foreclosure proceeding dismissed and the trust deed rein-Toreclosure proceeding distrilised and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than the portion of the principal that would not be due had no default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees (not exceeding the amounts provided by ORS 86.778) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the note and by tendering the performance required under the note and trust deed

9. AMENDED NOTICE TO CORRECT DATE. This notice has been amended to correct an error in the sale date stated in the original Trustee's Notice of Sale dated September 4. 2015, and previously served on all parties entitled to notice. Service of this corrected notice, reflecting the rescheduled sale date, is being made on all parties entitled to notice at least 25 days before the sale date, as provided under ORS

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

DATED: December 2, 2015 Willard L. Ransom, Trustee #16736 December 08, 15, 22, 29, 2015.

#### AMENDED TRUSTEE'S NOTICE OF SALE

The obligations secured by the trust deed described in this notice are in default and the beneficiary has elected to foreclose the trust deed pursuant to ORS 86.705 through ORS 86.815. No action is currently pending to recover any part of the debt secured by the trust deed. The following information is given, pursuant to ORS 86.752 and ORS 86.771:

- 1. PARTIES: The parties to the trust deed described in this notice are: Grantor: FRED HALD and PATRICIA HALD; Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON; Beneficiary: JAMES D. HITCHCOCK and NANCY C. HITCHCOCK, TRUSTEES of the JAMES D. AND NANCY C. HITCHCOCK TRUST, u/a/d November 10, 2005.
- 2. PROPERTY: The address of the property covered by the trust deed is 108 Sunrise Street, Midland, OR 97634, more particularly described as follows: Lots 15, 16 and 17, Block 6, MIDLAND, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. TOGETHER WITH that portion of vacated alley which inured to property described herein. ALSO TOGETHER WITH that portion of vacated Main Street as disclosed by Order to vacate recorded February 11, 1981, in Book M81 and Page 2111, which inured to property described herein.
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- 5. BALANCE OWING: The sums owing on the obligations secured by the trust deed are: The entire unpaid principal balance of Twenty-eight Thousand Seven Hundred Fifty-five and 68/100ths Dollars (\$28,755.68), together with interest thereon at the rate of eleven percent (11 %) per annum from April 15, 2015 until paid; plus accrued late charges to date plus late charges continuing to accrue at \$24.11 for each installment not received within 15 days of the installment due date.
- 6. ELECTION TO SELL: The beneficiary and the trustee, by reason of the defaults set out above have elected to sell the property to satisfy the obligations secured by the trust deed. A Notice of Default has been recorded pursuant to ORS 86.752(3) and the beneficiary has declared all sums owing on the obligations secured by the trust deed immediately due and payable. An Amended Notice of Default has been recorded to correct an error in the sale date stated in the original Notice of Default.
- 7. SALE: The property will be sold in the manner prescribed by law on Thursday, January 21, 2016, at 11:00 A.M. in accord with the standard of time established by ORS 187.110, at the front entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Klamath County, Oregon.
- 8. RIGHT TO CURE DEFAULT UNDER ORS 86.778: 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 this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than the portion of the principal that would not be due had no default occurred) together with costs and expenses actually incurred in enforcing the obligations, including trustee's and attorney's fees (not exceeding the amounts provided by ORS 86.778) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the note and trust deed.
- 9. AMENDED NOTICE TO CORRECT DATE. This notice has been amended to correct an error in the sale date stated in the original Trustee's Notice of Sale dated September 4, 2015, and previously served on all parties entitled to notice. Service of this corrected notice, reflecting the rescheduled sale date, is being made on all parties entitled to notice at least 25 days before the sale date, as provided under ORS 87.767

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

DATED: December 2, 2015

Willard L. Ransom, Trustee

STATE OF OREGON, County of Josephine ) ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above-named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

SORENSON, RAÑSOM & FERGUSON, LLF ATTORNEYS AT LAW 133 NW "D" STREET GRANTS PASS, OREGON 97526 PHONE: (541) 476-3883 FAX: (541) 474-4495