

2016-003348

Klamath County, Oregon

03/31/2016 11:53:44 AM

Fee: \$102.00

After Recording Return to:
Katrina E. Glogowski
Glogowski Law Firm, PLLC
22000 64th Ave W #2F
Mountlake Terrace, WA 98043

FILE NO. 156921

Grantor: David Clem and Kim Clem, as tenants by the entirety, 4738 Snow Goose Dr., Bonanza,

OR 97623

Grantee: U.S. Bank National Association, as successor by merger of U.S. Bank National
Association ND, 4801 Frederica Street Owensboro, KY 42301-7441

Trustee: Glogowski Law Firm, PLLC, 22000 64th Ave W #2F, Mountlake Terrace, WA 98043

APN: R473936/R473927

Legal Description: LOTS 10 AND 11, BLOCK 53, KLAMATH FALLS FOREST ESTATES, HIGHWAY
66 UNIT, PLAT NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Recording Cover Sheet for Notice of Sale Proof of Compliance, per ORS 205.234.

This cover sheet has been prepared by the person presenting the attached instrument for recording. Any errors in
this cover sheet do not affect the transactions contained in the instrument itself.

Affidavit of Mailing Notice of Sale

Notice to Tenants

Affidavit of Service of Notice of Sale

Affidavit of Publication

Affidavit of Mailing

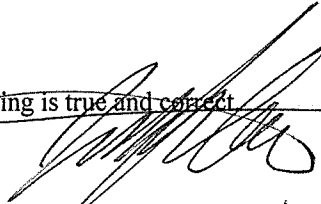
The undersigned makes the following declaration:

1. I am now, and at all times herein mentioned was, a citizen of the United States, a resident of the State of Washington, over the age of eighteen years and not the beneficiary or its successor in interest named in the attached Notice of Sale and ORS 86.740(20) Notice.
2. That on 10/26/15, I deposited in the mails of the United States of America a copy of the attached NOTICE OF SALE; ORS 86.740(20) NOTICE; NOTICE REQUIRED UNDER FEDERAL LAW; and NOTICE TO TENANTS and LOAN MODIFICATION REQUEST FORM, securely sealed in an envelope with the requisite postage thereon, to be transmitted by first class and certified mail, return receipt requested, to each of the following grantors or successors in interest at their respective addresses set forth below:

NAME AND ADDRESS

David Clem and Kim Clem, 4738 Snow Goose Dr., Bonanza, OR 97623
Occupants, 4738 Snow Goose Dr., Bonanza, OR 97623
David Clem and Kim Clem, PO Box 947, Midland, OR 97634
David Clem and Kim Clem, 700 N Mill St #L, Creswell, OR 97426
David Clem and Kim Clem, 9901 Southland Court, Bakersfield, CA 93307
Wells Fargo Bank, PO Box 31557, Billings, MT 59107

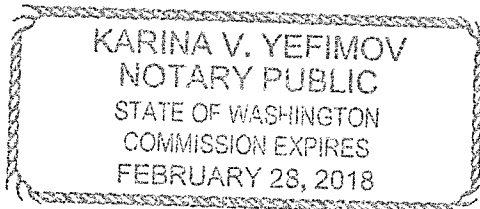
I declare under penalty of perjury that the foregoing is true and correct.

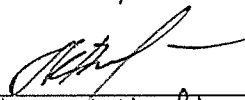

Justin Hawthorne

STATE OF WASHINGTON)
COUNTY OF KING) ss.

I certify that I know or have satisfactory evidence that Justin Hawthorne signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

SUBSCRIBED AND SWORN TO before me on 10/26/2015.




Karina Yefimov
Notary Public in and for the State of Washington
Residing at Mercer Island
My appointment expires 2/28/18

FILE NO. 156921

NOTICE OF SALE

Re: Deed of Trust, David Clem and Kim Clem, as tenants
by the entirety, Grantor(s)

To: Glogowski Law Firm, Successor Trustee

After Recording Return to:
Katrina E. Glogowski
Glogowski Law Firm
506 2nd Ave Ste 2600
Seattle, WA 98104

FILE NO. 156921

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by David Clem and Kim Clem, as tenants by the entirety, Grantor(s), to U.S. Bank Trust Company, National Association, trustee, in favor of U.S. Bank National Association ND, as beneficiary, recorded 09/16/2005, in the Records of Klamath County, Oregon as Instrument No. Vol M05 Pg 64478, and Glogowski Law Firm, PLLC being the successor trustee, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R473936/R473927; Lots 10 and 11, Block 53, KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon; Commonly known as 4738 Snow Goose Dr., Bonanza, OR 97623. 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 86.753(3) of Oregon Revised Statutes. The default for which foreclosure is made is grantor's failure to pay when due the following sums: monthly payments in the amount of \$55,827.61 through 10/12/2015; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default the beneficiary has declared all obligations secured by said deed

of trust immediately due and payable, said sums being the following, to wit: The sum of \$90,466.39 together with monthly payments in the amount of \$55,827.61 through 10/12/2015; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. Whereof, notice is hereby given that Glogowski Law Firm, PLLC, the undersigned trustee will on 03/03/16 at 10:00 am, at the following place: on the front steps of the Klamath Falls County Circuit Court, 316 Main St, Klamath Falls, OR as established by ORS 187.110, 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 ORS 86.753 has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. Notice is hereby given that reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must comply with that statute. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the sale status and the opening bid. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the 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" include their respective successors in interest, if any. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

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.

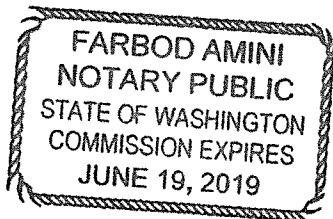
DATED: 10/26/15

By Katrina E. Glogowski
Katrina E. Glogowski, OSB#035386
506 2nd Ave Ste 2600
Seattle, WA 98104
(206) 903-9966

STATE OF WASHINGTON)
COUNTY OF KING) ss.

On this date, before me personally appeared Katrina E. Glogowski, 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 she executed the same in her authorized capacity, and that by her signature on the instrument the person, or the entity on behalf of which the person acted, executed the instrument. I certify under penalty of perjury of the State of Washington that the foregoing is true and correct.

SUBSCRIBED AND SWORN TO before me on 10/26/2015



Famini
Farbod Amini
Notary Public in and for the State of Washington
Residing at Lynden
My appointment expires June 19, 2019

THIS NOTICE SENT FOR THE PURPOSE OF COLLECTING A DEBT. THIS FIRM IS ATTEMPTING TO COLLECT A DEBT ON BEHALF OF THE HOLDER AND OWNER OF THE NOTE. ANY INFORMATION OBTAINED BY OR PROVIDED TO THIS FIRM OR THE CREDITOR WILL BE USED FOR THAT PURPOSE.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you have to fulfill the terms of your credit obligations. This debt will be presumed to be valid unless you notify this firm in writing within thirty (30) days after receipt of this notice that you dispute the validity of the debt or any portion thereof. If you dispute the validity of this debt or any portion thereof, any if you notify this form of your dispute in writing within the thirty-day period, we will provide you with verification of the debt and mail such to you at the address to which this notice was sent. Upon your written request within the thirty-day period, we will provide you the name and address of the original creditor according to our records if different than the present creditor.

**IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR
DEPENDENTS:**

PROTECTIONS UNDER THE SERVICEMEMBERS CIVIL RELIEF ACT

If you are a servicemember on "active duty" or "active service," or a dependent of such a servicemember, you may be entitled to certain legal rights and protections, including protection from eviction, pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-596), as amended, (the "SCRA") and, possibly, certain related state statutes.

Eligible service can include:

1. active duty (as defined in section 101(d)(1) of title 10, United States Code) with the Army, Navy, Air Force, Marine Corps, or Coast Guard;
1. active service with the National Guard;
2. active service as a commissioned officer of the National Oceanic and Atmospheric Administration;
3. active service as a commissioned officer of the Public Health Service; or
4. service with the forces of a nation with which the United States is allied in the prosecution of a war or military action.

Eligible service also includes any period during which a servicemember is absent from duty on account of sickness, wounds, leave, or other lawful cause.

If you are such a servicemember, or a dependent of such a servicemember, you should contact Kimberly Hood at (206) 903-9966 to discuss your status under the SCRA.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 03/03/16. 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 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 30 or 60 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 State Bar Association at 800-452-8260 or <http://www.osbar.org>.
Trustee: Glogowski Law Firm, PLLC (877) 996-0900**

ORS 86.740(20) NOTICE

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:
4738 Snow Goose Dr., Bonanza, OR 97623

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have to pay as of October 25, 2015 to bring your mortgage loan current was \$55,827.61. 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 206-903-9966 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: Glogowski Law Firm, PLLC, 506 2nd Ave, Ste 2600, Seattle, WA 98104

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

03/03/16 at 10:00 am, at on the front steps of the Klamath Falls County Circuit Court, 316 Main St, Klamath Falls, OR

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full any time before the sale.
3. You can call (206) 903-9966 to request that your lender 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 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 (800) 452-7636 or you may visit its website at: <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

WARNING: You may get offers from people who tell you that 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 above before signing.

Dated: October 25, 2015

Glogowski Law Firm, PLLC
(206) 903-9966

NOTICE REQUIRED UNDER FEDERAL LAW

Mortgage foreclosure is a complex process. Some people may approach you about saving your home. You should be careful about any such promises. There are government and non-profit agencies you may contact for helpful information about the foreclosure process. Contact your lender immediately at (800) 562-2510, call the Department of Housing and Urban Development Housing Counseling Hotline at (800) 569-4287 to find a housing counseling agency certified by the Department to assist you in avoiding foreclosure, or visit the Department's Tip for Avoiding Foreclosure website at <http://www.hud.gov/foreclosure> for additional assistance.

AVISO PREVIO ESTIPULADO EN LA LEY FEDERAL

Hipoteca es un proceso complejo. Algunas personas pueden enfocarse sobre el ahorro de su hogar. Usted debe tener cuidado con este tipo de promesas. Hay gobiernos y agencias sin fines de lucro, puede ponerse en contacto para información útil sobre proceso de ejecución hipotecaria. Póngase en contacto con su prestamista inmediatamente a (800) 562-2510, llame a la Department of Housing and Urban Development Housing Counseling Line at (800) 569-4287, para encontrar una agencia de asesoramiento de vivienda certificada por el Departamento para ayudarle a evitar la ejecución hipoteca, o visite <http://www.hud.gov/foreclosure> de asistencia adicional.

IN THE COURT OF THE STATE OF ORGEON
IN AND FOR THE COUNTY OF KLAMATH

Plaintiff:
ALLEGIANTE

vs.

Received by GARY'S PROCESS SERVICE, INC. on the 3rd day of March, 2016 at 9:46 am to be served on CLEM-SALE, FRONT STEPS KLAMATH FALL CO CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 10AM. I, ROBERT W. BOLENBAUGH, do hereby affirm that on the 3rd day of MARCH, 2016 at 10:03A m., executed service by delivering a true copy of the **Trustee's Sale** in accordance with state statutes in the manner marked below:

Interested parties/
witnesses:

By: [Signature] Date: Mar 3, 2016 Place _____

By: 1/22
KLANATH Co. COURT HOUSE ROBERT W. BOLENBAUGH

COMMENTS:

**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#16861 SALE CLEM CLEM 156921

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:

02/12/2016 02/19/2016 02/26/2016 03/04/2016

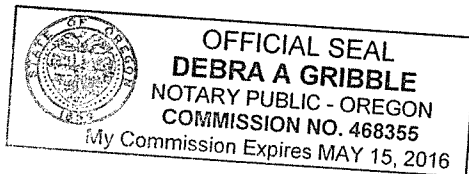
Total Cost: \$1187.00

Pat Bergstrom

Subscribed and sworn by Pat Bergstrom before me on:
4th day of March in the year of 2016

Debra A Gribble

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



LEGAL NOTICE

Reference is made to that certain trust deed made by David Clem and Kim Clem, as tenants by the entirety, Grantor(s), to U.S. Bank Trust Company, National Association, trustee, in favor of U.S. Bank National Association ND, as beneficiary, recorded 09/16/2005, in the Records of Klamath County, Oregon as Instrument No. Vol M05 Pg 64478, and Glogowski Law Firm, PLLC being the successor trustee, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R473936/R473927; Lots 10 and 11, Block 53, KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT, PLAT NO. 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon; Commonly known as 4738 Snow Goose Dr., Bonanza, OR 97623.

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 86.753(3) of Oregon Revised Statutes. The default for which foreclosure is made is grantor's failure to pay when due the following sums: monthly payments in the amount of \$55,827.61 through 10/12/2015; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to wit: The sum of \$90,466.39 together with monthly payments in the amount of \$55,827.61 through 10/12/2015; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

Whereof, notice is hereby given that Glogowski Law Firm, PLLC, the undersigned trustee will on 03/03/16 at 10:00 am, at the following place: on the front steps of the Klamath Falls County Circuit Court, 316 Main St, Klamath Falls, OR as established by ORS 187.110, 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 ORS 86.753 has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. Notice is hereby given that reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must comply with that statute. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the sale status and the opening bid.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the 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" include their respective successors in interest, if any. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. 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. DATED: 10/26/2016 By Katrina E. Glogowski, OSB#035386 22000 64th Ave W #2F Mountlake Terrace WA 98043 (206) 903-9966 #16861 February 12, 19, 26, March 04, 2016.