

After recording return to:

William M. Ganong
Attorney at Law
514 Walnut Avenue
Klamath Falls, OR 97601



00184718201600035170110114

04/06/2016 08:27:08 AM

Fee: \$92.00

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
AND NOTICE REQUIRED BY ORS 86.756**

STATE OF OREGON, County of Klamath) ss:

I, Wendy Young, secretary to William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601, being first duly sworn, depose, say, and certify that:

I am an employee of William M. Ganong, Successor Trustee for the Trust Deed more particularly described in the Trustee's Notice of Default and Election to Sell recorded in Book 2015-012878 on November 25, 2015 in the records of the Clerk of Klamath County, Oregon.

On December 4, 2015, I deposited with the United States Postal Service at Klamath Falls, Oregon, sealed envelopes containing the Notice required by ORS 86.756, a copy of which is attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, from Klamath Falls, Oregon addressed to:

Sheila M. Hunt
Post Office Box 986
Keno OR 97627

Sheila M. Hunt
18011 Hamaker Lane
Klamath Falls OR 97601

Occupant
18011 Hamaker Lane
Klamath Falls OR 97601

Sheila M. Hunt is the grantor in the trust deed, and the addresses shown above are the last known addresses of the grantor.

On December 4, 2015, I deposited with the United States Postal Service at Klamath Falls, Oregon, sealed envelopes containing a Trustee's Notice of Sale executed by William M. Ganong with an attached Fair Debt Collection Practices Act Notice, copies of which are attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, from Klamath Falls, Oregon addressed to:

Sheila M. Hunt
Post Office Box 986
Keno OR 97627

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE AND DANGER NOTICE - 1

Sheila M. Hunt
18011 Hamaker Lane
Klamath Falls OR 97601

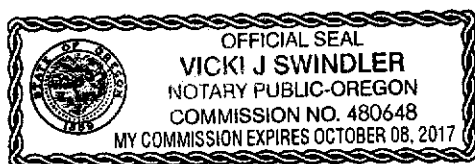
Occupant
18011 Hamaker Lane
Klamath Falls OR 97601

The addresses shown above are the last known addresses of the grantor.

Dated this 4 day of April 2016.

Wendy Young
Wendy Young, Secretary to
William M. Ganong, Successor Trustee

This instrument was acknowledged before me on the 4 day of April 2016 by Wendy Young.



Vicki Swindler
Notary Public for Oregon
My commission expires: 10-8-17

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:

Street address: 18011 Hamaker Lane

City: Klamath Falls State: Oregon ZIP: 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 Nov. 14, 2015 (date) to bring your mortgage loan current was \$ 3,522.64. 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 can call 541-882-7228 (phone number) 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:

William M. Ganong, Attorney at Law

514 Walnut Avenue

Klamath Falls, OR 97601

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

Date and time: May 2, 2016 at 10 a. m. Pacific Standard Time.

Place: front entrance to the office of William M. Ganong, Attorney at Law,
514 Walnut Avenue, Klamath Falls, Oregon

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 William M. Ganong (name) at 5418827228 (phone number) 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.

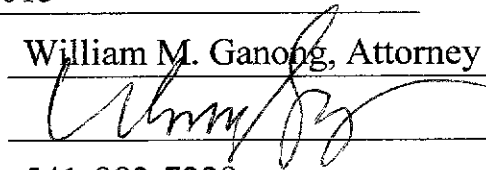
There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, call the statewide phone contact number at **800-SAFENET (800-723-3638)**. You may also want to talk to a lawyer. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or visit its website at **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 saying they can help you keep your property. Be careful about those offers. Make sure you understand any papers you are asked to sign. If you have questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: November 23, 2015

Trustee name (print): William M. Ganong, Attorney at Law

Trustee signature:



Trustee phone number: 541-882-7228

TRUSTEE'S NOTICE OF SALE

The Beneficiary has elected to foreclose the Trust Deed described below pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

1. The Trust Deed is described as follows:

A. Name of Grantor: Sheila M. Hunt

B. Name of Trustee: Aspen Title & Escrow, Inc.

C. Name of Successor Trustee: William M. Ganong
Attorney at Law

D. Mailing Address of Successor Trustee: 514 Walnut Avenue
Klamath Falls OR 97601

E. Name of Beneficiary: Aubrey G. Spears and Oletta C. Spears

2. The legal description of the property covered by the subject Trust Deed is more particularly described as follows:

Lot 22, Block 24, 4th ADDITION TO KLAMATH RIVER ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County Oregon.

Together with an undivided 1/3 interest in well and pump house located on the property legally described above.

Klamath County Assessor's Map No. R-3907-026DO-09300; Account Nos. R488877 and M808371

More commonly referred to as 18011 Hamaker Lane, Klamath Falls, Oregon 97601

3. The volume, page number, and date of the mortgage records that record the Trust Deed are: Document No. 2011-002673 Klamath County Mortgage Records, Oregon on February 26, 2010.

4. The defaults for which the foreclosure is made are: (a) Grantors' failure to pay the monthly installment payments of \$472.84 each since the last payment on July 22, 2015, which was attributed to the March 26, 2015 payment; plus interest thereon at the note rate of six percent per annum from July 22, 2015, until paid; (b) Grantors' failure to pay the late charge fees of five percent of each payment that is 15 days past its due date; and (c) Grantors' failure to pay the real property taxes, special assessments, and interest for the tax years 2013-2014, 2014-2015, and 2015-2016.

5. As of the date of this Notice, the sums owing on the obligation secured by the Trust Deed are:

The principal balance and unpaid interest due on the Promissory Note as of November 13, 2015 of \$58,325.31, plus interest of \$9.395 per day from November 14, 2015 until paid; late charges of \$23.64 for each month the payment is delinquent, which to this date totals \$212.76; \$327 for the foreclosure guarantee; and attorney's fees and trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure, and any advances made by the Beneficiary as allowed by the Note and

Trust Deed.

6. The real property described above will be sold to satisfy the obligations.
7. The Successor Trustee will conduct the sale at 10 a.m. on Monday, May 2, 2016, at the front entrance to the office of William M. Ganong, Attorney at Law, at 514 Walnut Avenue, Klamath Falls, Oregon.
8. The right exists under ORS 86.753 to have the proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due, together with costs, trustee's fees, and attorney fees, and by curing any other default complained of in the Notice of Default, at any time that is not later than five days before the date last set for the sale.

NOTICE REGARDING POTENTIAL HAZARDS

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.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for May 2, 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

TRUSTEE'S NOTICE OF SALE - Page 2

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.

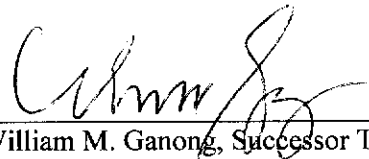
IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE

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.

Contact information for the Oregon State Bar: you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its Web site at: www.osbar.org.

Contact information for an organization that provides legal help to individuals at no charge to the individual: Legal Aid Service of Oregon (LASO) 403 Pine Street, Suite 250, Klamath Falls, Oregon 97601, telephone: 541.273-0533 or 1.800.480.9160, website: www.oregonlawhelp.org.

Dated this 23 day of November 2015.



William M. Ganong, Successor Trustee
Attorney at Law
514 Walnut Avenue
Klamath Falls OR 97601
541-882-7228 or
toll free: 877-641-1963

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION
PRACTICES ACT, 15 U. S. C. § 1692

This is an attempt to collect a debt and any information obtained will be used for that purpose.

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within 30 days after the receipt of this notice, disputes the validity of the debt or some portion of it.
4. If the debtor notifies the trustee in writing within 30 days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within 30 days from receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to: William M. Ganong, Attorney at Law, 514 Walnut Avenue, Klamath Falls, Oregon 97601.

ARRITOLA INVESTIGATIONS

STATE OF OREGON)

Court Case No. _____

County of Klamath)

) ss.

Case No. _____

I hereby certify that I received on _____ the within:

_____ Summons & Complaint	_____ Summons & Petition	_____ Summons	_____ Notice
_____ Order of Appearance	_____ Waiver of Fees	_____ Petition	_____ Order
_____ Show Cause Order	_____ Affidavit	_____ Complaint	_____ Motion
_____ Writ of Garnishment	_____ Restraining Order	_____ Citation	_____ Subpoena
_____ Small Claim	_____ Certificate of Residency		

X Trustees Notice of Salefor service on the within named: Occupant 18011 Hamaker Lane_____ SERVED _____ personally and in person._____ SUBSTITUTE SERVICE – by leaving a true copy with _____, a person over the age of fourteen years, who resides at the place of abode of the within named, at said abode: __________ OFFICE SERVICE – by leaving a true copy with _____, the person in charge of the office maintained for the conduct of business by __________ By leaving a true copy with _____ of said corporation.X OTHER METHOD: Posted on front door of 18011 Hamaker Lane_____ NOT FOUND. After due and diligent search and inquiry, I hereby return that I have been unable to find the within named: _____ within Klamath County, Oregon.

All search and service was made within Klamath County, State of Oregon.

DATE AND TIME OF SERVICE OR NOT FOUND: Posted on 12-9-15 12:25 PMPosted on 12-11-15 12:34 PMNot Found 12-14-15 10:32 AMSERVICE FEES FOR THIS SERVICE ARE: \$ 70.⁰⁰ plus _____ miles@\$. _____ per mile for a total amount due of \$ 70.⁰⁰

ARRITOLA INVESTIGATIONS

By: 

Cale Arritola
 427 South Eldorado Ave.
 541-646-5491
 Klamath Falls, OR 97601

**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#16901 SALE

HUNT/SPEARS

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:

03/06/2016 03/13/2016 03/20/2016 03/27/2016

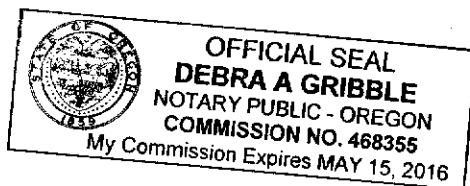
Total Cost: \$1047.00

Pat Bergstrom

Subscribed and sworn by Pat Bergstrom before me on:
28th day of March in the year of 2016

Debra A Gribble

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



TRUSTEE'S NOTICE OF SALE

The Beneficiary has elected to foreclose the Trust Deed described below pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

1. The Trust Deed is described as follows:

- A. Name of Grantor: Shella M. Hunt
- B. Name of Trustee: Aspen Title & Escrow, Inc.
- C. Name of Successor Trustee: William M. Ganong, Attorney at Law
- D. Name of Beneficiary: Aubrey G. Spears and Oletta C. Spears

2. The legal description of the property covered by the subject Trust Deed is more particularly described as follows:

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Klamath County Assessor's Map No. R-3907-028DO-09300; Account Nos. R488877 and M808371. More commonly referred to as 18011 Hamaker Lane, Klamath Falls, Oregon 97601.

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6. The real property described above will be sold to satisfy the obligations.

7. The Successor Trustee will conduct the sale at 10 a.m. on Monday, May 2, 2016, at the front entrance to the office of William M. Ganong, Attorney at Law, at 514 Walnut Avenue, Klamath Falls, Oregon.

8. The right exists under ORS 86.753 to have the proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due, together with costs, trustee's fees, and attorney fees, and by curing any other default complained of in the Notice of Default, at any time that is not later than five days before the date last set for the sale.

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Dated this 23rd day of November 2015.

/s/William M. Ganong, Successor Trustee
Attorney at Law

514 Walnut Avenue, Klamath Falls OR 97601

541-882-7228 or toll free: 877-841-1963

#16901 March 06, 13, 20, 27, 2016.