

**2016-003677**

**Klamath County, Oregon**

**04/11/2016 04:11:10 PM**

**Fee: \$187.00**

**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  
TRANSACTION(S) CONTAINED IN THE INSTRUMENT  
ITSELF.

**AFTER RECORDING RETURN  
CLEAR RECON CORP.**

**111 SW Columbia Street #950, Portland, OR  
97201**

*This Space For County Recording Use Only*

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**TRANSACTION INCLUDES:**

**AFFIDAVIT OF MAILING NOTICE OF SALE**

**AFFIDAVIT OF PUBLICATION NOTICE OF SALE**

**PROOF OF SERVICE**

***Original Grantor on Trust Deed***

**RUSSELL A. BLEVINS AND KANDY L. BLEVINS, HUSBAND AND WIFE**

***Beneficiary***

**FREMONT BANK**

**TS Number: 032522-OR**



**AFFIDAVIT OF MAILING**

T.S. NO.: 032522-OR

State: OR

STATE OF CALIFORNIA

} SS

COUNTY OF SAN DIEGO

I, Shawn Schulz, certify as follows:

I am and at all time herein mentioned a citizen of the United States, over the age of eighteen years employed by Aldridge Pite, LLP, and a resident of San Diego, California:

That on 03/09/2016, I deposited in the United States Mail copies of the attached Oregon Notice of Default and Sale Homeowner, in separate, sealed envelopes, First Class, Electronic RR, postage prepaid, addressed respectively as follows:

**SEE ATTACHED – Oregon Notice of Default and Sale Homeowner**

I certify under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

Executed on 3/10/2016 in San Diego, California.

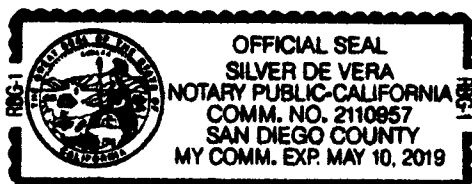
Shawn Schulz  
Affiant: Shawn Schulz, Mail Service Administrative Support

PURSUANT TO CAL. CIVIL CODE § 1189:

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.

SUBSCRIBED AND SWORN to (or affirmed) before me this 10<sup>th</sup> day of MARCH, 2016, by SHAWN SCHULZ, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(Seal)



Signature: [Signature]

Residing at: SAN DIEGO

BUSINESS ADDRESS OF AFFIANT: 4375 JUTLAND DRIVE, SAN DIEGO, CA 92117

CRCAFFOM 12222015

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## TRUSTEE'S NOTICE OF SALE

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TS No.: 032522-OR  
 Loan No.: \*\*\*\*7404

Reference is made to that certain trust deed (the "Deed of Trust") executed by RUSSELL A. BLEVINS AND KANDY L. BLEVINS, HUSBAND AND WIFE, as Grantor, to FIRST AMERICAN TITLE, as Trustee, in favor of FREMONT BANK, as Beneficiary, dated 12/13/2006, recorded 12/19/2006, as Instrument No. 2006-025018, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 2 IN BLOCK 3 OF THE HIGHLANDS, ACCORDING TO THE OFFICIAL PLAT  
 THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY,  
 OREGON.**

**APN: R596135**

Commonly known as:  
**4536 JANA DRIVE  
 KLAMATH FALLS, OR 97603**

The current beneficiary is:  
**FREMONT BANK**

Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's failure to pay when due, the following sums:

*Delinquent Payments:*

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
03/20/15 thru 03/20/15	1	\$481.47	\$481.47
04/20/15 thru 04/20/15	1	\$1,388.41	\$1,388.41
05/20/15 thru 05/20/15	1	\$1,360.11	\$1,360.11
06/20/15 thru 06/20/15	1	\$807.88	\$807.88
07/20/15 thru 07/20/15	1	\$850.34	\$850.34
08/20/15 thru 09/20/15	2	\$836.19	\$1,672.38
10/20/15 thru 11/20/15	2	\$822.04	\$1,644.08
12/20/15 thru 01/20/16	2	\$836.19	\$1,672.38
02/20/16 thru 02/22/16	1	\$844.20	\$844.20

*Late Charges:*

\$1,316.80

*Beneficiary Advances:*

\$117.00

*Foreclosure Fees and Expenses:*

\$1,155.50

<i>Total Required to Reinstate:</i>	\$13,310.55
<b>TOTAL REQUIRED TO PAYOFF:</b>	<b>\$229,646.33</b>

TS No.: 032522-OR  
Loan No.: \*\*\*\*7404

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$210,835.62 together with interest thereon at the rate of 2.45 % per annum, from 2/20/2015 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 621 SW Morrison Street, Suite 425, Portland, OR 97205, will on 7/7/2016, at the hour of 10:00 AM, standard time, as established by ORS 187.110, **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than 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.: 032522-OR  
Loan No.: \*\*\*\*7404

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 the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

**CLEAR RECON CORP**  
**621 SW Morrison Street, Suite 425**  
**Portland, OR 97205**  
**858-750-7600**

Dated: 2/22/2016

By:   
**Bernis M. Gonyea, Authorized Signatory of Trustee**

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 )  
 ) ss.  
County of San Diego )

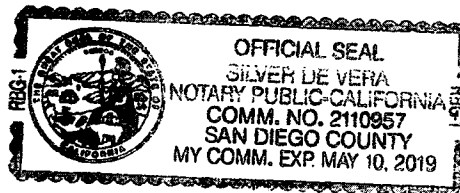
On FEB 22 2016 before me, Silver De Vera, Notary Public, personally appeared BERNIS M. GONYEA who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)

**Silver De Vera**



TS No.: 032522-OR  
Loan No.: \*\*\*\*7404

## NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 7/7/2016 at 10:00 AM ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601. 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 proceed 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 is completed, 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 ORDER 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.

TS No.: 032522-OR  
Loan No.: \*\*\*\*7404

### 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.

Trustee: CLEAR RECON CORP.,  
621 SW Morrison Street, Ste 425  
Portland, OR 97205

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636  
<http://www.osbar.org>; <http://www.osbar.org/public/ris/ris.html#referral>

Oregon Law Help: <http://oregonlawhelp.org/OR/index.cfm>

Free Legal Assistance: <http://www.oregonlawcenter.org/>  
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

032522-OR

**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:**

**4536 JANA DRIVE  
KLAMATH FALLS, OR 97603**

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 2/22/2016 to bring your mortgage loan current was \$13,310.55. 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 (858) 750-7600 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:

**CLEAR RECON CORP  
621 SW Morrison Street, Suite 425  
Portland, OR 97205  
858-750-7600**

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

Date and time: 7/7/2016 at 10:00 AM

Place: ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH  
COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR  
97601



032522-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 anytime before the sale.
3. You can call **FREMONT BANK** at 510-259-4794 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, 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 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 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: 2/22/2016

Trustee name: Clear Recon Corp.

Trustee signature: Bernis M. Gonyea



Trustee telephone number: 858-750-7600

Trustee Sale No.: 032522-OR

**2016-002146****Klamath County, Oregon****02/25/2016 02:32:24 PM****Fee: \$52.00****When recorded mail document to:**

Clear Recon Corp  
 621 SW Morrison Street, Ste 425  
 Portland, OR 97205

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**NOTICE OF DEFAULT AND ELECTION TO SELL**

TS No.: 032522-OR

Loan No.: \*\*\*\*7404

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by RUSSELL A. BLEVINS AND KANDY L. BLEVINS, HUSBAND AND WIFE, as Grantor, to FIRST AMERICAN TITLE, as Trustee, in favor of FREMONT BANK, as Beneficiary, dated 12/13/2006, recorded 12/19/2006, as Instrument No. 2006-025018, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 2 IN BLOCK 3 OF THE HIGHLANDS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.**

APN: R596135

Commonly known as:

4536 JANA DRIVE

KLAMATH FALLS, OR 97603

The current beneficiary is:

FREMONT BANK

The undersigned hereby certifies that no assignments of the Deed of Trust 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 Deed of Trust, or, if such action has been instituted, the action has been dismissed, except as permitted by ORS 86.752(7), 86.010.

There is a default by grantor or other person owing an obligation, or by their successor-in-interest, the performance of which is secured by the Deed of Trust with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due, the following sums:

*Delinquent Payments:*

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
03/20/15 thru 03/20/15	1	\$481.47	\$481.47
04/20/15 thru 04/20/15	1	\$1,388.41	\$1,388.41

TS No.: 032522-OR  
Loan No.: \*\*\*\*7404

05/20/15 thru 05/20/15	1	\$1,360.11	\$1,360.11
06/20/15 thru 06/20/15	1	\$807.88	\$807.88
07/20/15 thru 07/20/15	1	\$850.34	\$850.34
08/20/15 thru 09/20/15	2	\$836.19	\$1,672.38
10/20/15 thru 11/20/15	2	\$822.04	\$1,644.08
12/20/15 thru 01/20/16	2	\$836.19	\$1,672.38
02/20/16 thru 02/22/16	1	\$844.20	\$844.20
<i>Late Charges:</i>			\$1,316.80
<i>Beneficiary Advances:</i>			\$117.00
<i>Foreclosure Fees and Expenses:</i>			\$1,155.50
<b>TOTAL REQUIRED TO REINSTATE:</b>			<b>\$13,310.55</b>

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following: **\$229,646.33**

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust 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 grantor executed the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust 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.**, standard time, as established by ORS 187.110, on **07/07/2016**, at the following place:

**ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT,  
316 MAIN ST, KLAMATH FALLS, OR 97601**

Notice is further given that 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 the foreclosure proceeding dismissed and the Deed of Trust 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), and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with trustee's and attorneys' fees not exceeding the amounts provided by ORS 86.778.

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.: 032522-OR  
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In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this grantor as well as any other person owing an obligation, the performance of which is secured by the Deed of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 2/22/2016

CLEAR RECON CORP  
 621 SW Morrison Street, Ste 425  
 Portland, OR 97205  
 858-750-7600



Bernis M. Gonyea, Authorized Signatory of Trustee

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.

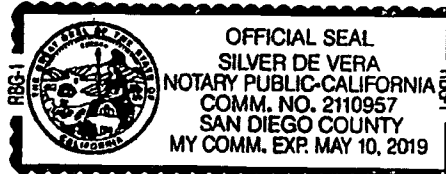
State of California )  
 ) ss.  
 County of San Diego )

On FEB 22 2016 before me, Silver De Vera, Notary Public, personally appeared BERNIS M. GONYEA who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Silver De Vera (Seal)



## Recipient List (addresses)

Client: FREMONT BANK

105452  
RUSSELL A BLEVINS  
11859 HOBDAWAY ROAD  
WILTON, CA 95693  
9214890144258210220846 (Electronic Return Receipt)

105452  
RUSSELL A BLEVINS  
11859 HOBDAWAY ROAD  
WILTON, CA 95693  
9200190144258210220868 (First Class)

105452  
KANDY L BLEVINS  
11859 HOBDAWAY ROAD  
WILTON, CA 95693  
9214890144258210220884 (Electronic Return Receipt)

105452  
KANDY L BLEVINS  
11859 HOBDAWAY ROAD  
WILTON, CA 95693  
9200190144258210220905 (First Class)

105452  
RUSSELL A. BLEVINS  
4536 JANA DRIVE  
KLAMATH FALLS, OR 97603  
9214890144258210220921 (Electronic Return Receipt)

105452  
RUSSELL A. BLEVINS

4536 JANA DRIVE  
KLAMATH FALLS, OR 97603  
9200190144258210220943 (First Class)

105452  
Occupants/Tenants  
4536 JANA DRIVE  
KLAMATH FALLS, OR 97603  
9214890144258210220983 (Electronic Return Receipt)

105452  
Occupants/Tenants  
4536 JANA DRIVE  
KLAMATH FALLS, OR 97603  
9200190144258210221001 (First Class)

105452  
KANDY L. BLEVINS  
4536 JANA DRIVE  
KLAMATH FALLS, OR 97603  
9214890144258210221027 (Electronic Return Receipt)

105452  
KANDY L. BLEVINS  
4536 JANA DRIVE  
KLAMATH FALLS, OR 97603  
9200190144258210221049 (First Class)

105452  
RUSSELL A. BLEVINS  
11974 QUIGGLE ROAD  
HERALD, CA 95638  
9214890144258210221065 (Electronic Return Receipt)

105452  
RUSSELL A. BLEVINS  
11974 QUIGGLE ROAD  
HERALD, CA 95638  
9200190144258210221087 (First Class)

105452  
KANDY L. BLEVINS  
11974 QUIGGLE RD  
HERALD, CA 95638  
9214890144258210221102 (Electronic Return Receipt)

105452  
KANDY L. BLEVINS  
11974 QUIGGLE RD  
HERALD, CA 95638  
9200190144258210221124 (First Class)

105452  
JOSHUA A. BLEVINS  
11974 QUIGGLE ROAD  
HERALD, CA 95638  
9214890144258210221140 (Electronic Return Receipt)

105452  
JOSHUA A. BLEVINS  
11974 QUIGGLE ROAD  
HERALD, CA 95638  
9200190144258210221186 (First Class)

105452  
JOSHUA A. BLEVINS  
4536 JANA DRIVE  
KLAMATH FALLS, OR 97603  
9214890144258210221201 (Electronic Return Receipt)

105452  
JOSHUA A. BLEVINS  
4536 JANA DRIVE  
KLAMATH FALLS, OR 97603  
9200190144258210221223 (First Class)

105452  
JOSHUA A BLEVINS  
11859 HOBDAWAY ROAD  
WILTON, CA 95693  
9214890144258210221249 (Electronic Return Receipt)

105452  
JOSHUA A BLEVINS  
11859 HOBDAWAY ROAD  
WILTON, CA 95693  
9200190144258210221261 (First Class)



# OREGONIAN MEDIA GROUP

1515 SW 5th Ave, Suite 1000 Portland, OR 97201-5615

## Affidavit of Publication

I, Christine D. Cassel, being first duly sworn depose and say that I am the Principal Clerk Of The Publisher of The Oregonian, a newspaper of general circulation, published at Portland, in Multnomah County, Oregon; that I know from my personal knowledge that the advertisement, a printed copy of which is hereto annexed, was published in the entire issue of said newspaper in the following issues:

3/9/2016, 3/16/2016, 3/23/2016, 3/30/2016

Christine D. Cassel

Principal Clerk of the Publisher

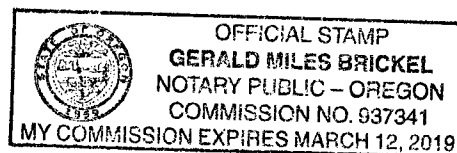
Subscribed and sworn to before me this date: 31st day of March, 20 16.

Gerald Miles Brickel

Notary Public for Oregon

My commission expires 12th day of March, 20 19.

Ad Order Number: 0003757207



**TRUSTEE'S NOTICE OF SALE**

TS No.: 032522-OR Loan No.: \*\*\*\*7404 Reference is made to that certain trust deed (the "Deed of Trust") executed by RUSSELL A. BLEVINS AND KANDY L. BLEVINS, HUSBAND AND WIFE, as Grantor, to FIRST AMERICAN TITLE, as Trustee, in favor of FREMONT BANK, as Beneficiary, dated 12/13/2006, recorded 12/19/2006, as Instrument No. 2006-025018, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon: LOT 2 IN BLOCK 3 OF THE HIGHLANDS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON, APN: R696135 Commonly known as: 4536 JANA DRIVE KLAMATH FALLS, OR 97603 The current beneficiary is: FREMONT BANK Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's failure to pay when due, the following sums:

**Delinquent Payments:**

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
03/20/15 thru 03/20/15	1	\$481.47	\$481.47
04/20/15 thru 04/20/15	1	\$1,388.41	\$1,388.41
05/20/15 thru 05/20/15	1	\$1,360.11	\$1,360.11
06/20/15 thru 06/20/15	1	\$807.88	\$807.88
07/20/15 thru 07/20/15	2	\$850.34	\$850.34
08/20/15 thru 09/20/15	2	\$836.19	\$1,672.38
10/20/15 thru 11/20/15	2	\$822.04	\$1,644.08
12/20/15 thru 01/20/16	1	\$836.19	\$1,672.38
02/20/16 thru 02/22/16	1	\$844.20	\$844.20

**Late Charges:****Beneficiary Advances:****Foreclosure Fees and Expenses:****Total Required to Reinstate:****TOTAL REQUIRED TO PAYOFF:**

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$210,835.62 together with interest thereon at the rate of 2.45 % per annum, from 2/20/2015 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 621 SW Morrison Street, Suite 425, Portland, OR 97205, will on 7/7/2016, at the hour of 10:00 AM, standard time, as established by ORS 187.110, **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than 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 the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

**CLEAR RECON CORP**  
**621 SW Morrison Street, Suite 425**  
**Portland, OR 97205**  
**858-750-7600**

Dated: 2/22/2016

March 9, 16, 23 &amp; 30, 2016

C7-3757207V01

## **AFFIDAVIT OF SERVICE**

Trustee's Notice of Sale Upon Occupant; Notice of Default and Election to Sale; Notice to Tenants and Debt Validation Notice

Case Number: 032522-OR

Beneficiary:  
**FREMONT BANK**

vs.

Grantor:  
**RUSSELL A. BLEVINS and KANDY L. BLEVINS**

For:  
Attn: POSTINGS  
STOX Posting & Publishing, LLC  
PO Box 1664  
Orem, UT 84059

Received by MALSTROM'S PROCESS SERVING CO. on the 2nd day of March, 2016 at 3:36 pm to be served on **RUSSELL A. BLEVINS, KANDY L. BLEVINS, and/or ALL OCCUPANTS, 4536 JANA DRIVE, KLAMATH FALLS, OR 97603.**

I, David Hartman, being duly sworn, depose and say that on the **4th day of March, 2016 at 5:10 pm, I:**

made service of the attached **Trustee's Notice of Sale Upon Occupant; Notice of Default and Election to Sale; Notice to Tenants and Debt Validation Notice** upon the individuals and/or entities named below by delivering a copy of the aforementioned documents upon an OCCUPANT at the following **"Property Address":**

**4536 JANA DRIVE, KLAMATH FALLS, OR 97603**

As follows:

I attempted personal service at the Property Address on 3/4/2016 at 5:10 pm and on this attempt I was unable to gain access, due to a locked gate at this address, therefore I POSTED such true copy conspicuously to the locked gate, located at the main entrance pursuant to ORS 86.774 (1)(b)(A).

On 3/7/2016 at 12:14 pm, I returned to the Property Address and, again was unable to gain access to this address. At that time, I POSTED another true copy conspicuously to the locked gate, located at the main entrance of the premises pursuant to ORS 86.774 (1)(b)(B).

On 3/12/2016 at 10:05 am I returned to the Property Address for the third time and Again, was unable to access this address. At that time I POSTED another true copy conspicuously to the locked gate, located at the main entrance of the premises. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

The effective date of service upon an occupant at the Property Address is **3/4/2016** as calculated pursuant to ORS 86.774(1)(c).

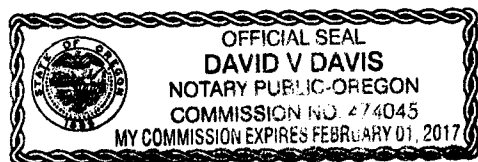
**CERTIFICATION OF MAILING:** I certify that on **3/15/2016** a true copy of Trustee's Notice of Sale Upon Occupant; Notice of Default and Election to Sale; Notice to Tenants and Debt Validation Notice and this Return of Service was mailed addressed to "OCCUPANTS" at 4536 JANA DRIVE, KLAMATH FALLS, OR 97603 by First Class Mail postage paid.

**AFFIDAVIT OF SERVICE For 032522-OR**

I declare under penalty of perjury that I am a resident of the State of Oregon. I am a competent person 18 years of age or older and not a party to or attorney in this proceeding and am authorized to serve the process described herein. I certify that the person, firm, or corporation served is the identical one named in this action. I am not a party to nor an officer, director, or employee of, nor attorney for any party, corporate or otherwise.

Subscribed and Sworn to before me on this day  
16<sup>th</sup> of March 2016, by the affiant  
who is personally known to me in County of Marion .

David Davis  
NOTARY PUBLIC- OREGON



A large, stylized handwritten signature of David Hartman in black ink.

**David Hartman**  
Process Server

**MALSTROM'S PROCESS SERVING CO.**  
P.O. Box 2031  
Salem, OR 97308-2031  
(503) 585-0234

Our Job Serial Number: ONE-2016001102  
Ref: 612137

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## TRUSTEE'S NOTICE OF SALE

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TS No.: 032522-OR  
Loan No.: \*\*\*\*7404

Reference is made to that certain trust deed (the "Deed of Trust") executed by RUSSELL A. BLEVINS AND KANDY L. BLEVINS, HUSBAND AND WIFE, as Grantor, to FIRST AMERICAN TITLE, as Trustee, in favor of FREMONT BANK, as Beneficiary, dated 12/13/2006, recorded 12/19/2006, as Instrument No. 2006-025018, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 2 IN BLOCK 3 OF THE HIGHLANDS, ACCORDING TO THE OFFICIAL PLAT  
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY,  
OREGON.**

**APN: R596135**

Commonly known as:  
**4536 JANA DRIVE  
KLAMATH FALLS, OR 97603**

The current beneficiary is:  
**FREMONT BANK**

Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's failure to pay when due, the following sums:

*Delinquent Payments:*

<u>Dates:</u>	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
03/20/15 thru 03/20/15	1	\$481.47	\$481.47
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12/20/15 thru 01/20/16	2	\$836.19	\$1,672.38
02/20/16 thru 02/22/16	1	\$844.20	\$844.20

*Late Charges:*

\$1,316.80

*Beneficiary Advances:*

\$117.00

*Foreclosure Fees and Expenses:*

\$1,155.50

<b>Total Required to Reinstate:</b>	<b>\$13,310.55</b>
<b>TOTAL REQUIRED TO PAYOFF:</b>	<b>\$229,646.33</b>

TS No.: 032522-OR  
Loan No.: \*\*\*\*7404

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$210,835.62 together with interest thereon at the rate of 2.45 % per annum, from 2/20/2015 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP., whose address is 621 SW Morrison Street, Suite 425, Portland, OR 97205, will on **7/7/2016**, at the hour of **10:00 AM**, standard time, as established by ORS 187.110, **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**, sell at public auction to the highest bidder for cash the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than 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.: 032522-OR  
Loan No.: \*\*\*\*7404

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 the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

**CLEAR RECON CORP**  
**621 SW Morrison Street, Suite 425**  
**Portland, OR 97205**  
**858-750-7600**

Dated: 2/22/2016

By:   
**Bernis M. Gonyea, Authorized Signatory of Trustee**

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 )  
 ) ss.  
County of San Diego )

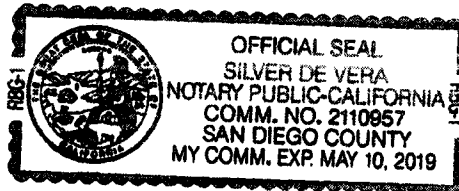
On FEB 22 2016 before me, **Silver De Vera**, Notary Public, personally appeared **BERNIS M. GONYEA** who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (Seal)

**Silver De Vera**



## NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **7/7/2016 at 10:00 AM ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**. 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 proceed 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 is completed, 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 ORDER 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.

Trustee: CLEAR RECON CORP.,  
621 SW Morrison Street, Ste 425  
Portland, OR 97205

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636  
<http://www.osbar.org>; <http://www.osbar.org/public/ris/ris.html#referral>

Oregon Law Help: <http://oregonlawhelp.org/OR/index.cfm>

Free Legal Assistance: <http://www.oregonlawcenter.org/>  
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

**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:**

**4536 JANA DRIVE  
KLAMATH FALLS, OR 97603**

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 2/22/2016 to bring your mortgage loan current was \$13,310.55. 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 **(858) 750-7600** 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:

**CLEAR RECON CORP  
621 SW Morrison Street, Suite 425  
Portland, OR 97205  
858-750-7600**

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

Date and time: 7/7/2016 at 10:00 AM

Place: ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH  
COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR  
97601

**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 **FREMONT BANK** at 510-259-4794 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, 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 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 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: 2/22/2016

Trustee name: Clear Recon Corp.

Trustee signature: Bernis M. Gonyea



Trustee telephone number: 858-750-7600

Trustee Sale No.: 032522-OR

**Clear Recon Corp.**  
**621 SW Morrison Street, Suite 425**  
**Portland, OR 97205**  
**Phone: (858) 750-7600**

Date: February 22, 2016

T.S. Number: 032522-OR  
Loan Number: \*\*\*\*7404

### **DEBT VALIDATION NOTICE**

1. Please be advised this company represents **FREMONT BANK** the creditor to whom the debt on the above-referenced home loan (hereinafter referred to as "the Debt") is owed. **Pursuant to the Federal Fair Debt Collection Practices Act, you are notified that:**
2. As of **2/22/2016** the amount owed on the debt is **\$229,646.33**. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Before forwarding payment, please contact us at the above address or phone number to obtain the current amount due. Please note that if you are not a borrower on the Debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally. For further information, please write or call our office.
3. Unless you, within thirty (30) days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us and by the creditor.
4. If within thirty (30) days after receipt of the notice: (i) You notify this office (hereinafter "we" or "us") in writing that you dispute this debt, or any portion of it, then we will obtain and mail to you verification of this debt or a copy of any judgment against you; (ii) You request in writing that we obtain the name and address of the original creditor, if different from the current creditor, then we will obtain and mail it to you; (iii) You notify us in writing that you dispute this debt, or any portion of the debt, then we will cease collection of the debt, until we obtain verification of the debt, or a copy of any judgment, and mail it to you; (iv) You request in writing the name and address of the original creditor, if different from the current creditor, then we will cease collection of the debt, until we obtain the name and address of the original creditor and mail it to you.

**NOTICE: THIS MAY BE CONSIDERED AS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A CONSUMER DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY**

**IF YOU HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, WE DO NOT SEEK A MONEY JUDGMENT AGAINST YOU, BUT WE SEEK ONLY RECOVERY FROM THE COLLATERAL WHICH IS SECURITY FOR THE DEBT.**