2016-007187

Klamath County, Oregon

07/06/2016 03:46:43 PM

Fee: \$202.00

RECORDING COVER SHEET FOR NOTICE OF SALE PROOF

Day to

. Br. . .

: Ny

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) CONTAINEDIN THE INSTRUMENT ITSELF.

AFTER RECORDING RETURN
CLEAR RECON CORP.
111 SW Columbia Street #950, Portland, OR
97201

This Space For County Recording Use Only

TRANSACTION INCLUDES:

AFFIDAVIT OF MAILING NOTICE OF SALE

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

PROOF OF SERVICE

Original Grantor on Trust Deed

CRAIG D JOHNSTON AND BARBARA WATSON

Beneficiary

Wells Fargo Bank, N.A.

Trustee

CLEAR RECON CORP. 111 SW Columbia Street #950 Portland, OR 97201

TS Number: **041641-OR**



AFFIDAVIT OF MAILING

T.S. NO.: 041641-OR	State: OR
STATE OF CALIFORNIA } SS COUNTY OF SAN DIEGO	
I, Jason Wilson	, certify as follows:
I am and at all time herein mentioned a citizen years employed by Aldridge Pite, LLP, and a res	n of the United States, over the age of eighteen sident of San Diego, California:
•	n the United States Mail copies of the attached, in separate, sealed envelopes, First Class, ctively as follows:
SEE ATTACHED - Oregon Notice of Default and	I Sale Homeowner
I certify under penalty of perjury under the law true and correct.	rs of the State of California that the foregoing is
Executed on <u>0512512016</u> in	n San Diego, California.
	J-2-1
Affiant: Jason	n Wilson, 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 20 \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	re me this 25 th day of 1 me on the basis of 1 , proved to me on the basis of
satisfactory evidence to be the person(s) who appeared	ed before me.
OFFICIAL SEAL SILVER DE VERA NOTARY PUBLIC-CALIFORNIA COMM. NO. 2110957 SAN DIEGO COUNTY MY COMM. EXP. MAY 10, 2019	Signature: SAN DIEGO

TRUSTEE'S NOTICE OF SALE

TS No.: 041641-OR Loan No.: *****1083

Reference is made to that certain trust deed (the "Deed of Trust") executed by CRAIG D JOHNSTON AND BARBARA WATSON, as Grantor, to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR EAGLE HOME MORTGAGE, LLC., A DELAWARE LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 5/12/2008, recorded 5/15/2008, as Instrument No. 2008-007180, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

Lot 27 and the Northwesterly 25 feet of Lot 26 in Block 17, of ELDORADO HEIGHTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

APN: R172985

Commonly known as: 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601-6409

The current beneficiary is: Wells Fargo Bank, N.A.

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: Dates: 09/01/15 thru 02/01/16	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
	6	\$1,224.56	\$7,347.36
03/01/16 thru 05/01/16 Late Charges: Beneficiary Advances: Foreclosure Fees and Expenses:	3 Total Requ TOTAL REQUIRE	\$1,226.28 ired to Reinstate: ED TO PAYOFF:	\$3,678.84 \$195.92 \$1,668.75 \$0.00 \$12,890.87 \$169,490.98

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 \$159,105.74 together with interest thereon at the rate of 4.5 % per annum, from 8/1/2015 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 111 SW Columbia Street #950, Portland, OR 97201, will on 9/21/2016, at the hour of 10:00 AM, standard time, as established by ORS 187.110, ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, 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

Dated: 5/4/2016

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

111 SW Columbia Street #950

Portland, OR 97201 Phone: 858-750-7600

866-931-0036

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)				
OnMAY 0 4 2016 befo	re me,	Renata Byra	, Notary Pu	ablic, personally appeared	. • . /
Bernis M. Gonyea who p subscribed to the within	roved to me on instrument and and that by his	the basis of satisfact I acknowledged to a s/her/their signature	ctory evidence to be ne that he/she/the (s) on the instrume	be the person(s) whose name(s) y executed the same in his/he ent the person(s), or the entity	er/then
I certify under PENALT true and correct.	Y OF PERJUR	Y under the laws of	the State of Calif	ornia that the foregoing parag	raph is
WITNESS my hand and Signature Quant		(Seal)	DININATOR OF THE BEAUTIFICATION OF THE BEAUT	RENATA BYRA Commission # 2056569 Notary Public - California San Diego County My Comm. Expires Feb 28, 2018	

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 9/21/2016 at ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601 at 10:00 AM. 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., 111 SW Columbia Street #950 Portland, OR 97201

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636 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:

1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601-6409

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 <u>5/4/2016</u> to bring your mortgage loan current was <u>\$12,890.87</u>. 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 111 SW Columbia Street #950 Portland, OR 97201 858-750-7600

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

Date and time: <u>9/21/2016</u> at <u>10:00 AM</u>

Place: ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT

COURT, 316 MAIN STREET, 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 <u>Wells Fargo Bank</u>, N.A. at <u>888-508-8811</u> 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: <u>5/4/2016</u>

Trustee name: Clear Recon Corp.

Trustee signature: BERNIS M. GONYEA

Trustee telephone number: <u>858-750-7600</u>

Trustee Sale No.: <u>041641-OR</u>

2016-004557

Klamath County, Oregon 05/05/2016 12:40:32 PM

Fee: \$52.00

When recorded mail document to:

Clear Recon Corp 111 SW Columbia Street #950 Portland, OR 97201 Phone: 866-931-0036

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 041641-OR Loan No.: *****1083

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by CRAIG D JOHNSTON AND BARBARA WATSON, as Grantor, to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR EAGLE HOME MORTGAGE, LLC., A DELAWARE LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 5/12/2008, recorded 5/15/2008, as Instrument No. 2008-007180, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

Lot 27 and the Northwesterly 25 feet of Lot 26 in Block 17, of ELDORADO HEIGHTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

APN: R172985

Commonly known as: 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601-6409

The current beneficiary is: Wells Fargo Bank, N.A.

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:			m . 1
Dates:	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
09/01/15 thru 02/01/16	6	\$1,224.56	\$7,347.36
03/01/16 thru 05/01/16	3	\$1,226.28	\$3,678.84
Late Charges:		•	\$195.92
Beneficiary Advances:			\$1,668.75
Foreclosure Fees and Expenses:			\$0.00
Foreclosure Fees and Expenses.	TOTAL REQUIRED	TO REINSTATE:	\$12,890.87

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: \$169,490.98

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 9/21/2016, at the following place:

ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, 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.

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: 5/4/2016

CLEAR RECON CORP

111 SW Columbia Street #950

Portland, OR 97201

Phone: 858-750-7600 or 866-931-0036

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 MAY 0 4 2016 before me, _ Renata Byra _____, 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 (Klanato Byro (Scal)

RENATA BYRA Commission # 2056569 Notary Public - California San Diego County My Comm. Expires Feb 28, 2018

Recipient List (addresses)

Client: Wells Fargo Bank, N.A.

131700 CRAIG D JOHNSTON 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601 9214890144258213098206 (Electronic Return Receipt)

131700 CRAIG D JOHNSTON 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601

131700 BARBARA WATSON 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601 9214890144258213098305 (Electronic Return Receipt)

131700 BARBARA WATSON 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601

131700 Occupants/Tenants 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601 9214890144258213098343 (Electronic Return Receipt)

131700 Occupants/Tenants 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601 131700
BARBARA WATSON
1849 ELDORADO BLVD
KLAMATH FALLS, OR 97601
9214890144258213098381 (Electronic Return Receipt)

131700 BARBARA WATSON 1849 ELDORADO BLVD KLAMATH FALLS, OR 97601

131700 CRAIG D JOHNSTON 1849 ELDORADO BLVD KLAMATH FALLS, OR 97601 9214890144258213098428 (Electronic Return Receipt)

131700 CRAIG D JOHNSTON 1849 ELDORADO BLVD KLAMATH FALLS, OR 97601

131700 CRAIG D JOHNSTON 1849 N EL DORADO KLAMATH FALLS, OR 97601 9214890144258213098466 (Electronic Return Receipt)

131700 CRAIG D JOHNSTON 1849 N EL DORADO KLAMATH FALLS, OR 97601 131700 BARBARA WATSON 1849 N EL DORADO KLAMATH FALLS, OR 97601 9214890144258213098503 (Electronic Return Receipt)

131700 BARBARA WATSON 1849 N EL DORADO KLAMATH FALLS, OR 97601



AFFIDAVIT OF MAILING

T.S. NO.: 041641-OR	State: OR
STATE OF CALIFORNIA } SS COUNTY OF SAN DIEGO	
I, Jason Wilson	, certify as follows:
	oned a citizen of the United States, over the age of eighteen LP, and a resident of San Diego, California:
	I deposited in the United States Mail copies of the attached, in separate, sealed envelopes, First Class, Electronic RR, vely as follows:
SEE ATTACHED - Oregon Notice of	of Default and Sale
I certify under penalty of perjury true and correct.	under the laws of the State of California that the foregoing is
Executed on 05/25/201	in San Diego, California.
	A = A = A
	Affiant: Jason Wilson, Mail Service Administrative Support
PURSUANT TO CAL. CIVIL CODE	§ 1189:
A notary public or other officer completing the verifies only the identity of the individual who document to which this certificate is attached truthfulness, accuracy, or validity of that documents	o signed the , and not the
SUBSCRIBED AND SWORN to (or a 201 φ , by JASC	
satisfactory evidence to be the person(
COMM. NO	DE VERA C-CALIFORNIA費 D. 2110957 O COUNTY

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TS No.: 041641-OR Loan No.: *****1083

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APN: R172985

Commonly known as: 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601-6409

The current beneficiary is: Wells Fargo Bank, N.A.

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	6	\$1,224.56	\$7,347.36
03/01/16 thru 05/01/16 Late Charges: Beneficiary Advances:	3	\$1,226.28	\$3,678.84 \$195.92 \$1,668.75 \$0.00
Foreclosure Fees and Expenses:	Total Requ	ired to Reinstate:	\$12,890.87
	TOTAL REQUIRE	ED TO PAYOFF:	\$169,490.98

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Dated: 5/4/2016

State of California

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.

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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 111 SW Columbia Street #950

Portland, OR 97201 Phone: 858-750-7600

866-931-0036

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.

)

) ss.	
County of San Diego)	
subscribed to the within instrument and acknowledged	tisfactory evidence to be the person(s) whose name(s) is/are to me that he/she/they executed the same in his/her/their sture(s) on the instrument the person(s), or the entity upon
I certify under PENALTY OF PERJURY under the law true and correct.	vs of the State of California that the foregoing paragraph is
WITNESS my hand and official seal. Signature Reports Bires (Seal)	RENATA BYRA Commission # 2056569 Notary Public - California San Diego County My Comm. Expires Feb 28, 2018

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 9/21/2016 at ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601 at 10:00 AM. 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., 111 SW Columbia Street #950 Portland, OR 97201

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

2016-004557

Klamath County, Oregon 05/05/2016 12:40:32 PM

Fee: \$52.00

When recorded mail document to:

Clear Recon Corp 111 SW Columbia Street #950 Portland, OR 97201 Phone: 866-931-0036

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 041641-OR Loan No.: *****1083

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by CRAIG D JOHNSTON AND BARBARA WATSON, as Grantor, to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR EAGLE HOME MORTGAGE, LLC., A DELAWARE LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 5/12/2008, recorded 5/15/2008, as Instrument No. 2008-007180, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

Lot 27 and the Northwesterly 25 feet of Lot 26 in Block 17, of ELDORADO HEIGHTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

APN: R172985

Commonly known as: 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601-6409

The current beneficiary is: Wells Fargo Bank, N.A.

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:			`
Dates:	<u>No.</u>	<u>Amount</u>	<u>Total:</u>
09/01/15 thru 02/01/16	6	\$1,224.56	\$7,347.36
03/01/16 thru 05/01/16	3	\$1,226.28	\$3,678.84
Late Charges:	_	. ,	\$195.92
Beneficiary Advances:			\$1,668.75
Foreclosure Fees and Expenses:			\$0.00
rorectosure rees una Expenses.	TOTAL REQUIRED	TO REINSTATE:	\$12,890.87

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: \$169,490.98

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 9/21/2016, at the following place:

ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, 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.

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: 5/4/2016

CLEAR RECON CORP

111 SW Columbia Street #950

Portland, OR 97201

Phone: 858-750-7600 or 866-931-0036

Bernas 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.

behalf of which the person(s) acted, executed the instrument.

State of California)		
) ss.		
County of San Diego)		
On MAY 0 4 2016 before m	e, Renata Byra	, Notary Public, personally appeared
Bernis M. Gonyea who proved to	o me on the basis of satisfactory eviden	nce to be the person(s) whose name(s) is/are
subscribed to the within instrum	ent and acknowledged to me that ne	she/they executed the same in his/her/their
authorized capacity(ies), and that	it by his/her/their signature(s) on the i	nstrument the person(s), or the entity upon

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 Renato Byo (Seal)

RENATA BYRA
Commission # 2056569
Notary Public - California
San Diego County
My Comm. Expires Feb 28, 2018

Recipient List (addresses)

Client: Wells Fargo Bank, N.A.

131701 MERRICK BANK CORPORATION C/O JOHNSON MARK LLC

901 N BRUTSCHER STREET, D PMB 401 NEWBERG, OR 97132 9214890144258213098183 (Electronic Return Receipt)

131701 MERRICK BANK CORPORATION C/O JOHNSON MARK LLC

901 N BRUTSCHER STREET, D PMB 401 NEWBERG, OR 97132

131701 CARTER JONES COLLECTION SERVICES 1143 PINE STREET KLAMATH FALLS, OR 97601 9214890144258213098268 (Electronic Return Receipt)

131701 CARTER JONES COLLECTION SERVICES 1143 PINE STREET KLAMATH FALLS, OR 97601

OREGONIAN MEDIA GROUP

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

Affidavit of Publication

I, Chris Tjaden ,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:
5/25/2016, 6/1/2016, 6/8/2016, 6/15/2016
Anitale
Principal Clerk of the Publisher
Subscribed and sworn to before me this date: <u>16th</u> day of <u>June</u> , 20 <u>16</u> .
Christinia D. Cassel
Notary Public for Oregon
My commission expires 14th day of April ,20 20.
Ad Order Number: 0003767124

OFFICIAL STAMP
CHRISTINE DAWN CASSEL
NOTARY PUBLIC - OREGON
COMMISSION NO. 949548

MY COMMISSION EXPIRES APRIL 14, 2020

TS No.: 041641-OR Loan No.:******1083 Reference is made to that certain trust deed (the *Deed of Trust*) executed by CRAIG D JOHNSTON AND BARBARA WATSON, as Grantor, to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC. REGISTRATION SYSTEMS INC., SOLELY AS NOMINGE FOR EAGLE HOME MORTGAGE, LLC., A DELAWARE LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 5/12/2008, recorded 5/15/2008, as instrument No. 2008-007180, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon, Lot 27 and the Northwesterly 25 feet of Lot 26 in Block 17, of ELDORADO HEIGHTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. APN: R17285 Commonly known as: 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601-6409 The current beneficiary is: Wells Fargo Bank, N.A. 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:

of Trust immediately due and	actived by the Deed o	s declared all obligations so	By reason of the default, the heneficiary has declared all obligations secured by the Deed of Trust immediately due and
\$169,490.98	TO PAYOFF:	TOTAL REQUIRED TO PAYOFF:	
\$12,890.87	to Reinstate:	Total Required to Reinstate:	
\$0.00			Foreclosure Fees and Expenses:
\$1,668.75			Beneficiary Advances:
\$195.92			Late Charges:
\$3,678.84	\$1,226.28	ယ	03/01/16 thru 05/01/16
\$7,347.36	\$1,224.56	6	09/01/15 thru 02/01/16
Total:	Amount	No.	<u>Dates:</u>
			Delinquent Payments:

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 \$159,105.74 together with interest thereon at the rate of 4.5% per annum, from 8/12015 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 111 SW Columbia Street #950, Portland, OR 97201, will on 9/21/2016, at the hour of 10:00 AM, standard time, as established by ORS 187.110, ON THE FRONT STEPS OF THE KLAMATH COLUNTY CIRCUIT COURT, 316 MAIN STREET, 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, 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 line not later than the store of the date last tenders of the performance required under the Deed of Trust at any line not later than the trustee's declaration of the Decad of Trust at any line not later than the trustee's declaration of the Decad of Trust at any line not later than the trustee's the fact of the date last tenders and the property. 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 the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of 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. this potential danger before deciding to place a bid for this property at the trustee's sale. In construing this notice, the masculine

CLEAR RECON CORP 111 SW Columbia Street #950 Portland, OR 97201

Phone: 858-750-7600 866-931-0036

Dated: 5/4/2016

May 25; June 1, 8, 15, 2016

C7-3767124V01

618232/641641-OR

AFFIDAVIT OF SERVICE

TRUSTEE'S NOTICE OF SALE UPON OCCUPANT AND NOTICE TO TENANTS

Case Number: 041641-OR

Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR EAGLE HOME MORTGAGE

VS

Grantor:

CRAIG D JOHNSON AND BARBARA WATSON

Received by MALSTROM'S PROCESS SERVING CO on the 9th day of May, 2016 at 3:19 pm to be served on CRAIG D JOHNSTON, BARBARA WATSON AND/OR ALL OTHER OCCUPANTS, 1849 N ELDORADO AVE, KLAMATH FALLS, OR 97601.

I, RON MILLER, being duly sworn, depose and say that on the 10th day of May, 2016 at 7:15 pm, I:

AFFIXED a true copy of the TRUSTEE'S NOTICE OF SALE UPON OCCUPANT AND NOTICE TO TENANTS to the door at the address of: 1849 N ELDORADO AVE, KLAMATH FALLS, OR 97601, within the State of Oregon. On 5/10/2016 at 7:15 pm.

AFFIXED a true copy of the TRUSTEE'S NOTICE OF SALE UPON OCCUPANT AND NOTICE TO TENANTS to the door at the address of: 1849 N ELDORADO AVE, KLAMATH FALLS, OR 97601, within the State of Oregon. On 5/13/2016 at 1:00 pm.

AFFIXED a true copy of the TRUSTEE'S NOTICE OF SALE UPON OCCUPANT AND NOTICE TO TENANTS to the door at the address of: 1849 N ELDORADO AVE, KLAMATH FALLS, OR 97601, within the State of Oregon. On 5/17/2016 at 1:25 pm.

Deponent completed service by mailing a true copy of the TRUSTEE'S NOTICE OF SALE UPON OCCUPANT AND NOTICE TO TENANTS in a postpaid envelope to the address of: 1849 N ELDORADO AVE, KLAMATH FALLS, OR 97601 bearing the words "Personal & Confidential" by First Class Mail on 5/19/2016 by RON MILLER from KLAMATH and placed in an official depository of the U.S.P.S. in the State of Oregon.

AFFIDAVIT OF SERVICE For 041641-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.

I hereby declare that the above statement istrue to the best of my knowledge and belief, and that it is made for use as evidence in court and is subject to penalty for perjury.

Subscribed and Sworn to before me on and day

TARY PUBLIC

OFFICIAL SEAL JAMIE D LAKE NOTARY PUBLIC - OREGON COMMISSION NO. 475829

MY COMMISSION EXPIRES FEBRUARY 20, 2017

RON MILLER Process Server

MALSTROM'S PROCESS SERVING CO PO BOX 2031 **SALEM, OR 97308** (503) 585-0234

Our Job Serial Number: RRA-2016001205

Ref: 2016002270

TRUSTEE'S NOTICE OF SALE

TS No.: 041641-OR Loan No.: ******1083

Reference is made to that certain trust deed (the "Deed of Trust") executed by CRAIG D JOHNSTON AND BARBARA WATSON, as Grantor, to AMERITITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., SOLELY AS NOMINEE FOR EAGLE HOME MORTGAGE, LLC., A DELAWARE LIMITED LIABILITY COMPANY ITS SUCCESSORS AND ASSIGNS, as Beneficiary, dated 5/12/2008, recorded 5/15/2008, as Instrument No. 2008-007180, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

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APN: R172985

Commonly known as: 1849 N ELDORADO AVENUE KLAMATH FALLS, OR 97601-6409

The current beneficiary is: Wells Fargo Bank, N.A.

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> : 09/01/15 thru 02/01/16	<u>No.</u> 6	Amount \$1,224.56	<u>Total:</u> \$7,347.36
03/01/16 thru 05/01/16 Late Charges: Beneficiary Advances: Foreclosure Fees and Expenses:	3	\$1,226.28	\$3,678.84 \$195.92 \$1,668.75 \$0.00
,	Total Requ TOTAL REQUIRI	ired to Reinstate: ED TO PAYOFF:	\$12,890.87 \$169,490.98

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 \$159,105.74 together with interest thereon at the rate of 4.5 % per annum, from 8/1/2015 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 111 SW Columbia Street #950, Portland, OR 97201, will on 9/21/2016, at the hour of 10:00 AM, standard time, as established by ORS 187.110, ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, 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

Dated: 5/4/2016

State of California

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.

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CLEAR RECON CORP 111 SW Columbia Street #950 Portland, OR 97201

Phone: 858-750-7600

866-931-0036

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.

, , , , , , , , , , , , , , , , , , ,	
) ss.	
County of San Diego)	
OrMAY 0 4 2016 before me, Renata Byra	, Notary Public, personally appeared
Bernis M. Gonyea who proved to me on the basis of satisfactory subscribed to the within instrument and acknowledged to me authorized capacity(ies), and that by his/her/their signature(s) behalf of which the person(s) acted, executed the instrument.	hat he/she/they executed the same in his/her/their
I certify under PENALTY OF PERJURY under the laws of the true and correct.	State of California that the foregoing paragraph is
WITNESS my hand and official seal. Signature Renata Bina (Seal)	RENATA BYRA Commission # 2056569 Notary Public - California San Diego County
	My Comm. Expires Feb 28, 2018

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 9/21/2016 at ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601 at 10:00 AM. 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.

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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;
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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., 111 SW Columbia Street #950 Portland, OR 97201

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