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Fee: \$47.00

AFFIDAVIT OF PUBLICATION STATE OF OREGON, COUNTY OF KLAMATH

I, Pat Bergstrom, Legal Specialist, being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News, a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97603 in the aforesaid county and state; that I know from my personal knowledge that the Legal#16891 SALE WILSON/SIGLIN NOTICE OF DEFAULT AND EL a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues:

02/28/2016 03/06/2016 03/13/2016 03/20/2016

Total Cost: \$1971.00

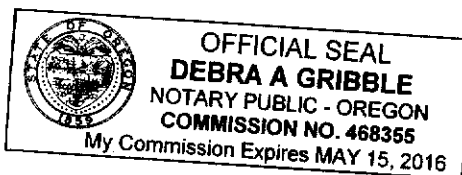
Pat Bergstrom

Subscribed and sworn by Pat Bergstrom before me on:
21st day of March in the year of 2016

Debra A Gribble

Notary Public of Oregon

My commission expires on May 15, 2016



NOTICE OF DEFAULT AND ELECTION TO SELL

KNOW ALL MEN BY THESE PRESENTS, that Debra S. Wilson is the Grantor, Aspen Title & Escrow, Inc. is the Trustee, and Lura K. Siglin is the Beneficiary under that certain trust deed dated March 2, 2010, and recorded on March 12, 2010, in book/reel/volume No. 2010-003266, deed records of Klamath County, Oregon. Covering the following:

In Klamath County, Oregon:

Parcel 1: Lot 1, Block 2, First Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

Parcel 2: Lot 3, Block 95, Buena Vista Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

TOGETHER WITH that portion of vacated Uerlings Street as vacated and described in Ordinance #5993, recorded October 25, 1974 in M74, page 13971, Microfilm Records of Klamath County, Oregon.

The current Trustee is Richard Fairclo, whose address is 409 Pine Street, Suite 209, Klamath Falls, Oregon 97601.

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the mortgage records of the county or counties in which the above described real property is situate; further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed, or, if such action has been instituted, such action has been dismissed.

There is a default by the grantor or other person owing an obligation, the performance of which is secured by said trust deed, or by their successor in interest, with respect to provisions thereon 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:

-Taxes assessed under Code No 001 Account No. R366525 Map No. R-3809-029CC-00400-000.

The 2015-2016 taxes: \$185.31 plus interest.

-Taxes assessed under Code No 001 Account No. M881609 Map No. M-097-13.

The 2015-16 Taxes: \$318.08 plus interest and costs.

-Taxes assessed under Code No 001 Account No. R367418 Map No. R-3809-029CD-08100-000.

The 2015-2016 Taxes: \$27.84 plus interest and costs.

-Payments in the amount of \$706.24 due and payable on October 1, 2015, and each every month thereafter, plus interest accruing at 5.9% per annum and late charges accruing at the rate of \$75.00 for each payment, for a total late charges presently owing of \$375.00, plus accruing charges and costs until paid.

-Judgment in the State Circuit Court, County of Klamath, Creditor: Carter-Jones Collection Service, Inc., Debtor: Debra Sue Wilson, in the amount of \$1,917.85, plus accruing interest, costs and charges; Case No. 1300295 CV.

-Judgment in the State Circuit Court, County of Klamath, Creditor: Credit Bureau of Klamath, Debtor: Debra Sue Wilson, in the amount of \$2,424.71 plus accruing interest, costs and charges; Case No. 1300496 CV.

-Hazard Insurance on the premises unpaid by Grantor and paid by Beneficiary in the amount of \$1,151.00, Trustee's Title Guaranty cost of \$260.00, plus other costs paid or to be paid by Beneficiary for protection of the property and obligations pursuant to said Trust Deed and Oregon Revised Statutes, which may accrue.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: principal of \$124,428.23, plus accrued interest through January 31, 2016 of \$3,559.47, plus accruing interest of \$20.11 per day from February 1, 2016 until paid, plus charges as above set forth, plus accruing attorney, trustees fees and costs, including, but not limited to, any recording, service and other fees provided for and allowed by the terms of the Trust Deed and Oregon Revised Statutes.

Notice is hereby given that the beneficiary and trustee, by reason of said defaults, and each of them, have elected and do hereby elect to foreclose said trust deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the grantor had, or had the power to convey, at time of the execution by them of the trust deed, together with any interest the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the obligations secured by said trust deed and the expenses of the sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorney.

Said sale will be held at the hour of 11:00 A.M. Pacific Daylight Time as established by Section 187.110 of Oregon Revised Statutes on July 11, 2016, at the following place: 409 Pine Street, Suite 209, Klamath Falls, Oregon 97601, which is the hour, date and place fixed by the trustee of said sale.

Other than as shown of record, neither the said beneficiary or the said trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to the grantor or of any lessee or other person in possession of or occupying the property, except:

Notice is further given that any person named in Section 86.778 of Oregon Revised Statutes has the right, at any time prior to five days before the trustee conducts the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than 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 and trust deed, together with trustee's and attorney's fees not exceeding the amount provided by said Section 86.778 of Oregon Revised Statutes.

Without limiting the trustee's disclaimer of representation 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 the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Copy of the affidavit under which the Beneficiary claims and has claimed exemption pursuant to ORS 86.726 has been recorded in Klamath County Records and filed with the Oregon Department of Justice.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU HAVE RECEIVED A DISCHARGE OF THE DEBT REFERENCED HEREIN IN A BANKRUPTCY PROCEEDING, THIS LETTER IS NOT AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR PAYMENT OF THAT DEBT. IN THE EVENT YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, ANY ACTION TO ENFORCE THE DEBT WILL BE TAKEN AGAINST THE PROPERTY ONLY.

Dated February 19, 2016. /s/ Richard Fairclo, Trustee.
#16891 February 28, March 06, 13, 20, 2016.