2016-008835

Klamath County, Oregon

08/19/2016 02:18:00 PM

Fee: \$232.00

## 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) 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

150293769

### TRANSACTION INCLUDES:

AFFIDAVIT OF MAILING NOTICE OF SALE

**AFFIDAVIT OF PUBLICATION NOTICE OF SALE** 

**PROOF OF SERVICE** 

### Original Grantor on Trust Deed

FREDERICK J SALOMON AND JULIA M SALOMON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY

### Beneficiary

**U.S. BANK NATIONAL ASSOCIATION** 

### Trustee

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

TS Number: 036030-OR



### **AFFIDAVIT OF MAILING**

T.S. NO.: 036030-OR	State: OR
STATE OF CALIFORNIA } SS COUNTY OF SAN DIEGO	
COUNTY OF SAN DILGO	
I, Jason Wilson	, certify as follows:
	l a citizen of the United States, over the age of eighteen and a resident of San Diego, California:
	eposited in the United States Mail copies of the attached meowner, in separate, sealed envelopes, First Class sed respectively as follows:
SEE ATTACHED – Oregon Notice of D	efault and Sale Homeowner
I certify under penalty of perjury under true and correct.	or the laws of the State of California that the foregoing is
Executed on 07/19/2014	in San Diego, California.
	1 1 D
$\overline{A}$	ffiant: Jason Wilson, Mail Service Administrative Support
PURSUANT TO CAL. CIVIL CODE § 11	89:
A notary public or other officer completing this ce verifies only the identity of the individual who sign document to which this certificate is attached, and truthfulness, accuracy, or validity of that document	ned the not the
SUBSCRIBED AND SWORN to (or affirm 20	med) before me this 4 day of 704, son , proved to me on the basis of
satisfactory evidence to be the person(s) w	
(Seal)	Signature: Conn Couter
OMAR ALEJANDRO CORTES Notary Public - California San Diego County Commission # 2148733 My Comm. Expires Apr 10, 20	

### TRUSTEE'S NOTICE OF SALE

TS No.: 036030-OR Loan No.: \*\*\*\*\*7310

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by FREDERICK J SALOMON AND JULIA M SALOMON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, as Grantor, to FIDELITY NATIONAL TITLE INSURANCE, as Trustee, in favor of U.S. BANK N.A., as Beneficiary, dated 6/13/2013, recorded 6/18/2013, as Instrument No. 2013-006911, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

LOT 6, BLOCK 4, FIRST ADDITION TO ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

APN: R-3909-003CD-04400-000 / R527852

Commonly known as: 3216 DELAWARE AVE KLAMATH FALLS, OR 97603

The current beneficiary is:

U.S. BANK NATIONAL ASSOCIATION

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:	<u>No.</u>	Amount	<u>Total:</u>
07/01/15 thru 02/01/16	8	\$1,006.41	\$8,051.28
03/01/16 thru 06/01/16 Late Charges: Beneficiary Advances: Foreclosure Fees and Expenses;	4	\$919.57	\$3,678.28 \$0.00 \$4,527.68 \$0.00
1 of colosin of cos and tapolists,	Total Requ TOTAL REQUIRI	nired to Reinstate: ED TO PAYOFF:	\$16,257.24 \$139,337.58

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 \$126,631.41 together with interest thereon at the rate of 4.375 % per annum, from 6/1/2015 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 11/16/2016, 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 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

Dated: 6/30/2016

**CLARIBEN HUNTINGTON** 

, 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	CALIFORI	AIR	)						
Count	ty of SAND	DIEGO	) ss. )						
CLAI name his/he	RIBEN HUN (\$XSs)are sub er/their autho	TINGTO scribed rized ca	to the within pacity(ies), and	l to me o instrumen id that by	n the basis of tand acknow	f satisfactory ledged to me s signature(s) or	evidence to that he(she/)	) be the per they execute	ally appeared rson(s) whose ed the same in rson(s) or the
	ify under PE nd correct.	NALTY	OF PERJUR	Y under t	he laws of the	State of Cali	fornia that	the foregoin	g paragraph is
	NESS my bal	$\langle \ \rangle$	ficial seal	(Seal)		NOTARY PUBL COMM. N	AL SEAL DE VERA IC-CALIFORN O. 2110957 O COUNTY P. MAY 10, 201	事 示	
	/ /								

### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 11/16/2016 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 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 <a href="http://www.osbar.org">http://www.osbar.org</a>/public/ris/ris.html#referral

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

Free Legal Assistance: <a href="http://www.oregonlawcenter.org/">http://www.oregonlawcenter.org/</a>
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:

3216 DELAWARE AVE 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 <u>6/30/2016</u> to bring your mortgage loan current was <u>\$16,257.24</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>11/16/2016</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>U.S. BANK NATIONAL ASSOCIATION</u> at 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: <a href="http://www.osbar.org">http://www.osbar.org</a>. 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 <a href="http://www.oregonlawhelp.org">http://www.oregonlawhelp.org</a>.

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>6/30/2016</u>

Trustee name: Clear Recon Corp.

Trustee signature:

CLARIBEN HUNTINGTON

Trustee telephone number: 858-750-7600

Trustee Sale No.: 036030-OR

2016-007012

Klamath County, Oregon

07/01/2016 12:53:34 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

### 1502957(19 NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 036030-OR Loan No.: \*\*\*\*\*7310

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by FREDERICK J SALOMON AND JULIA M SALOMON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, as Grantor, to FIDELITY NATIONAL TITLE INSURANCE, as Trustee, in favor of U.S. BANK N.A., as Beneficiary, dated 6/13/2013, recorded 6/18/2013, as Instrument No. 2013-006911, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

LOT 6, BLOCK 4, FIRST ADDITION TO ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

APN: R-3909-003CD-04400-000 / R527852

Commonly known as: 3216 DELAWARE AVE KLAMATH FALLS, OR 97603

The current beneficiary is:
U.S. BANK NATIONAL ASSOCIATION

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>
07/01/15 thru 02/01/16	8	\$1,006.41	\$8,051.28
03/01/16 thru 06/01/16	4	\$919. <b>57</b>	\$3,678.28
Late Charges:			\$0.00
Beneficiary Advances:			\$4,527.68
Foreclosure Fees and Expenses:			\$0.00
_	TOTAL REQUIRED T	TO REINSTATE:	\$16,257.24

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: \$139,337.58

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 11/16/2016, 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: 6/30/2016

CLEAR RECON CORP

111 SW Columbia Street #950

Portland, OR 97201

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

CLARIBEN HUNTINGTON

, 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 Can Diago	``

County of San Diego )

On JUN 3 0 2016 before me, Silver De Vera, Notary Public, personally appeared CLARIBEN HUNTINGTON 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

e Veræ

(Seal)



### Recipient List (addresses)

Client: U.S. BANK NATIONAL ASSOCIATION

151284
FREDERICK J SALOMON
3216 DELAWARE AVE
KLAMATH FALLS, OR 97603
9214890144258215326567 (Electronic Return Receipt)

151284 FREDERICK J SALOMON 3216 DELAWARE AVE KLAMATH FALLS, OR 97603

151284
JULIA M SALOMON
3216 DELAWARE AVE
KLAMATH FALLS, OR 97603
9214890144258215326628 (Electronic Return Receipt)

151284 JULIA M SALOMON 3216 DELAWARE AVE KLAMATH FALLS, OR 97603

151284 FREDERICK J SALOMON 3216 DELAWARE AVENUE KLAMATH FALLS, OR 97603 9214890144258215326666 (Electronic Return Receipt)

151284 FREDERICK J SALOMON 3216 DELAWARE AVENUE KLAMATH FALLS, OR 97603 151284
JULIA M SALOMON
3216 DELAWARE AVENUE
KLAMATH FALLS, OR 97603
9214890144258215326703 (Electronic Return Receipt)

151284 JULIA M SALOMON 3216 DELAWARE AVENUE KLAMATH FALLS, OR 97603

151284
FREDERICK SALOMON
3216 DELAWARE AVE
KLAMATH FALLS, OR 97603
9214890144258215326741 (Electronic Return Receipt)

151284 FREDERICK SALOMON 3216 DELAWARE AVE KLAMATH FALLS, OR 97603

151284 JULIA SALOMON 3216 DELAWARE AVE KLAMATH FALLS, OR 97603 9214890144258215326789 (Electronic Return Receipt)

151284 JULIA SALOMON 3216 DELAWARE AVE KLAMATH FALLS, OR 97603 151284
FREDERICK SALOMON
2585 E ANTELOPE RD
EAGLE POINT, OR 97524
9214890144258215326826 (Electronic Return Receipt)

151284 FREDERICK SALOMON 2585 E ANTELOPE RD EAGLE POINT, OR 97524

151284
JULIA SALOMON
2585 E ANTELOPE RD
EAGLE POINT, OR 97524
9214890144258215326864 (Electronic Return Receipt)

151284 JULIA SALOMON 2585 E ANTELOPE RD EAGLE POINT, OR 97524

151284
FREDERICK J SALOMON
2585 E ANTELOPE RD
EAGLE POINT, OR 97524
9214890144258215326901 (Electronic Return Receipt)

151284 FREDERICK J SALOMON 2585 E ANTELOPE RD EAGLE POINT, OR 97524 151284
JULIA M SALOMON
2585 E ANTELOPE RD
EAGLE POINT, OR 97524
9214890144258215326949 (Electronic Return Receipt)

151284 JULIA M SALOMON 2585 E ANTELOPE RD EAGLE POINT, OR 97524

151284
FREDERICK J SALOMON
3216 DELAWARE AVE
KLAMATH FALLS, OR 97603-5742
9214890144258215327007 (Electronic Return Receipt)

151284 FREDERICK J SALOMON 3216 DELAWARE AVE KLAMATH FALLS, OR 97603-5742

151284
JULIA M SALOMON
3216 DELAWARE AVE
KLAMATH FALLS, OR 97603-5742
9214890144258215327045 (Electronic Return Receipt)

151284 JULIA M SALOMON 3216 DELAWARE AVE KLAMATH FALLS, OR 97603-5742 151284
FREDERICK J SALOMON
3214 DELAWARE AVE
KLAMATH FALLS, OR 97603
9214890144258215327106 (Electronic Return Receipt)

151284 FREDERICK J SALOMON 3214 DELAWARE AVE KLAMATH FALLS, OR 97603

151284
JULIA M SALOMON
3214 DELAWARE AVE
KLAMATH FALLS, OR 97603
9214890144258215327144 (Electronic Return Receipt)

151284 JULIA M SALOMON 3214 DELAWARE AVE KLAMATH FALLS, OR 97603



### **AFFIDAVIT OF MAILING**

T.S. NO.: 036030-OR	State: OR
STATE OF CALIFORNIA COUNTY OF SAN DIEGO	} SS
I, Jason Wilson	, certify as follows:
	nentioned a citizen of the United States, over the age of eighteen ite, LLP, and a resident of San Diego, California:
	, I deposited in the United States Mail copies of the attached <u>Sale</u> , in separate, sealed envelopes, First Class, Electronic RR, spectively as follows:
SEE ATTACHED - Oregon No	otice of Default and Sale
I certify under penalty of pertrue and correct.	jury under the laws of the State of California that the foregoing is
Executed on	in San Diego, California.
	Affiant: Jason Wilson, Mail Service Administrative Support
PURSUANT TO CAL. CIVIL C	ODE § 1189:
A notary public or other officer compleverifies only the identity of the individed ocument to which this certificate is a truthfulness, accuracy, or validity of the	tached, and not the
	o (or affirmed) before me this $\sqrt{9^{\frac{1}{h}}}$ day of $\sqrt{\frac{1}{h}}$
20 L , by J satisfactory evidence to be the pe	ASON WILSON , proved to me on the basis of erson(x) who appeared before me.
(Seal)	Signature: Chu Coutet
OMAR ALEJANDI Notary Public - San Diego Commission #	California County

### TRUSTEE'S NOTICE OF SALE

TS No.: 036030-OR Loan No.: \*\*\*\*\*7310

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by FREDERICK J SALOMON AND JULIA M SALOMON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, as Grantor, to FIDELITY NATIONAL TITLE INSURANCE, as Trustee, in favor of U.S. BANK N.A., as Beneficiary, dated 6/13/2013, recorded 6/18/2013, as Instrument No. 2013-006911, 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: R-3909-003CD-04400-000 / R527852

Commonly known as:
3216 DELAWARE AVE
KLAMATH FALLS, OR 97603

The current beneficiary is:

U.S. BANK NATIONAL ASSOCIATION

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:	<u>No.</u>	Amount	<u>Total:</u>
07/01/15 thru 02/01/16	8	\$1,006.41	\$8,051.28
03/01/16 thru 06/01/16 Late Charges: Beneficiary Advances: Foreclosure Fees and Expenses:	4	\$919.57	\$3,678.28 \$0.00 \$4,527.68 \$0.00
1 St. Colours D 1 Colours and Emptonson	Total Requ TOTAL REQUIRI	ired to Reinstate: ED TO PAYOFF:	\$16,257.24 \$139,337.58

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 \$126,631.41 together with interest thereon at the rate of 4.375 % per annum, from 6/1/2015 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 11/16/2016, 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 beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no

Dated: 6/30/2016

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

**CLARIBEN HUNTINGTON** 

, 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.

	CALIFORNI						
Count	y of SAN DI	EGO ) ss.					
CLAF	RIBEN HUNT SXS are subsortheir authori	INGTON ho propriet to the wi	roved to me of thin instruments), and that by	n the basis of and acknowled his/her/their s	satisfactory e edged to me the ignature(s) on	vidence to be at he(she/they	personally appeared the person(s) whose executed the same in t the person(s) or the
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#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 11/16/2016 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 <a href="http://www.osbar.org">http://www.osbar.org</a>/public/ris/ris.html#referral

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

Free Legal Assistance: <a href="http://www.oregonlawcenter.org/">http://www.oregonlawcenter.org/</a>
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:

3216 DELAWARE AVE 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 6/30/2016 to bring your mortgage loan current was \$16,257.24. 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>11/16/2016</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>U.S. BANK NATIONAL ASSOCIATION</u> at 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: <a href="http://www.osbar.org">http://www.osbar.org</a>. 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 <a href="http://www.oregonlawhelp.org">http://www.oregonlawhelp.org</a>.

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: 6/30/2016

Trustee signature:

Trustee name: Clear Recon Corp.

Trustee telephone number: 858-750-7600

Trustee Sale No.: 036030-OR

CLARIBEN HUNTINGTON

2016-007012

Klamath County, Oregon 07/01/2016 12:53:34 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

### 1502937/19 NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 036030-OR Loan No.: \*\*\*\*\*7310

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by FREDERICK J SALOMON AND JULIA M SALOMON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, as Grantor, to FIDELITY NATIONAL TITLE INSURANCE, as Trustee, in favor of U.S. BANK N.A., as Beneficiary, dated 6/13/2013, recorded 6/18/2013, as Instrument No. 2013-006911, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

LOT 6, BLOCK 4, FIRST ADDITION TO ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

APN: R-3909-003CD-04400-000 / R527852

Commonly known as: 3216 DELAWARE AVE KLAMATH FALLS, OR 97603

The current beneficiary is: U.S. BANK NATIONAL ASSOCIATION

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>
07/01/15 thru 02/01/16	8	\$1,006.41	\$8,051.28
03/01/16 thru 06/01/16	4	\$919.57	\$3,678.28
Late Charges:			\$0.00
Beneficiary Advances:			\$4,527.68
Foreclosure Fees and Expenses:			\$0.00
_	TOTAL REQUIRED T	O REINSTATE:	\$16,257.24

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: \$139,337.58

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 11/16/2016, 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: 6/30/2016

CLEAR RECON CORP

111 SW Columbia Street #950

Portland, OR 97201

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

CLARIBEN HUNTINGTON

, 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 JUN 3 0 2016

<u>Silver De Vera</u> before me, \_, Notary Public, personally appeared CLARIBEN HUNTINGTON who proved to me on the basis of satisfactory evidence to be the person(a) 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.

(Seal)

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

OFFICIAL SEAL SILVER DE VERA ARY PUBLIC-CALIF

## Recipient List (addresses)

Client: U.S. BANK NATIONAL ASSOCIATION

151285 Occupants/Tenants 3216 DELAWARE AVE KLAMATH FALLS, OR 97603 9214890144258215326543 (Electronic Return Receipt)

151285 Occupants/Tenants 3216 DELAWARE AVE KLAMATH FALLS, OR 97603

### **AFFIDAVIT OF SERVICE**

Trustee's Notice of Sale Upon Occupant; Notice to Tenants; Notice- Danger of Losing Property

Case Number: 036030-OR

Beneficiary:

**U.S. BANK NATIONAL ASSOCIATION** 

VS.

Grantor:

FREDERICK J. SALOMON and JULIA M. SALOMON

For:

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

Received by MALSTROM'S PROCESS SERVING CO. on the 5th day of July, 2016 at 3:18 pm to be served on FREDERICK J. SALOMON, JULIA M. SALOMON and/or ALL OTHER OCCUPANTS, 3216 DELAWARE AVENUE, KLAMATH FALLS, OR 97603.

I, Ron Miller, being duly sworn, depose and say that on the 7th day of July, 2016 at 7:20 pm, I:

made service of the attached **Trustee's Notice of Sale Upon Occupant; Notice to Tenants; Notice-Danger of Losing Property** upon the individuals and/or entities named below by delivering a copy of the aforementioned documents at the following address: **3216 DELAWARE AVENUE, KLAMATH FALLS, OR 97603 ("Property Address")** as follows:

I attempted personal service at the Property Address on 7/7/2016 at 7:20 pm and on this attempt I received no answer from any occupant(s) at this address. I then POSTED such true copy conspicuously on the front door pursuant to State Statutes.

#### On the second attempt I:

PERSONALLY SERVED a true copy of the Trustee's Notice of Sale Upon Occupant; Notice to Tenants; Notice- Danger of Losing Property on 7/12/2016 at 3:30 pm to FREDERICK J. SALOMON, JULIA M. SALOMON and/or ALL OTHER OCCUPANTS at the address stated above. At the same time and place, I SUBSTITUTE SERVED a true copy of the same documents on ALL OTHER OCCUPANTS by leaving a true copy with FREDERICK J. SALOMON, JULIA M. SALOMON and/or ALL OTHER OCCUPANTS who is a person over the age of 14 occupying the dwelling house or usual place of abode with the person to be served.

CERTIFICATION OF MAILING: I certify that on 7/12/2016 a true copy of Trustee's Notice of Sale Upon Occupant; Notice to Tenants; Notice- Danger of Losing Property and this Return of Service was mailed addressed to "OCCUPANTS" at 3216 DELAWARE AVENUE, KLAMATH FALLS, OR 97603 by First Class Mail postage paid.

### AFFIDAVIT OF SERVICE For 036030-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

1312 of 2016, by the affiant who is personally known to me in County of

Klamath

NOTARY PUBLIC- OREGON

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. 155 Culver Lane S Salem, OR 97302 (503) 585-0234

Our Job Serial Number: ONE-2016003300

Ref: 612364

### TRUSTEE'S NOTICE OF SALE

TS No.: 036030-OR Loan No.: \*\*\*\*\*7310

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by FREDERICK J SALOMON AND JULIA M SALOMON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, as Grantor, to FIDELITY NATIONAL TITLE INSURANCE, as Trustee, in favor of U.S. BANK N.A., as Beneficiary, dated 6/13/2013, recorded 6/18/2013, as Instrument No. 2013-006911, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

LOT 6, BLOCK 4, FIRST ADDITION TO ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

APN: R-3909-003CD-04400-000 / R527852

Commonly known as: 3216 DELAWARE AVE KLAMATH FALLS, OR 97603

The current beneficiary is:

U.S. BANK NATIONAL ASSOCIATION

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:	No.	Amount	Total:
07/01/15 thru 02/01/16	8	\$1,006.41	\$8,051.28
03/01/16 thru 06/01/16  Late Charges:	4	\$919.57	\$3,678.28 \$0.00
Beneficiary Advances:			\$4,527.68
Foreclosure Fees and Expenses:			\$0.00
•	Total Requ	iired to Reinstate:	\$16,257.24
	TOTAL REQUIRE	ED TO PAYOFF:	\$139,337.58

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 \$126,631.41 together with interest thereon at the rate of 4.375 % per annum, from 6/1/2015 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 11/16/2016, 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 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.

Dated: 6/30/2016

CLEAR RECON CORP 111 SW Columbia Street #950 Portland, OR 97201 Phone: 858-750-7600

866-931-0036

CLARIBEN HUNTINGTON

, 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 CALIFORNIA )
County of SAN DIEGO )

On JUN 30 2016 before me, Silver De Vera, Notary Public, personally appeared CLARIBEN HUNTINGTOWN proved to me on the basis of satisfactory evidence to be the person whose name (\$\sist\) 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 (\$\sigma\) on the instrument the person (\$\sigma\) or the entity upon behalf of which the person(\$\sigma\) 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.

OFFICIAL SEAL

SILVER DE VERA

WITNESS my band and official seal,

Signature

(Seal)

CRC NOS OR 02172014

#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 11/16/2016 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: <a href="http://www.oregonlawcenter.org/">http://www.oregonlawcenter.org/</a>
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:

3216 DELAWARE AVE 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 6/30/2016 to bring your mortgage loan current was \$16,257.24. 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>11/16/2016</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.S. BANK NATIONAL ASSOCIATION at 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: 6/30/2016

Trustee name: Clear Recon Corp.

Trustee signature:

CLARIBEN HUNTINGTON

Trustee telephone number: 858-750-7600

Trustee Sale No.: 036030-OR

# OREGONIAN MEDIA GROUP

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

Affidavit of Publication

I, <u>Gerald Brickel</u> , being Publisher of The Oregonian, a newspaper of general know from my personal knowledge that the adventire issue of said newspaper in the following issue of the said newspaper in th	ral circulation, published at P rtisement, a printed copy of v	ortland, in Multnomah Cou	ınty, Oregon; that I
7/13/2016, 7/20/2016, 7/27/2016, 8/3/2016			
Gerald Brickel			
Principal Clerk of the Publisher			
Subscribed and sworn to before me this date:	dth day of	August	,20 <b>_16</b> .
Motary Public for Oregon			
My commission expires14th day of _ Ad Order Number: 0003774769	April	,20 <b>_20</b>	



TRUSTEE'S NOTICE OF SALE

TS No.: 036030-OR Loan No.: \*\*\*\*\*\*7310 Reference is made to that certain trust deed (the 'Deed of Trust') executed by FREDERICK J SALOMON AND JULIA M SALOMON, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY, as Grantor, to FIDELITY NATIONAL TITLE INSURANCE, as Trustee, in favor of LJS. BANK NA., as Beneficiary dated 6/19/2013, recorded 6/18/2013, as Instrument No. 2013-006801, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon. LOT 6, BLOCK 4, FIRST ADDITION TO ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON, APN: R-3909-0030CD-04400-000 PRE2785Z Commonly known as: 3216 DELAWARE AVE KLAMATH FALLS, OR 97603 The current beneficiary is: U.S. BANK NATIONAL ASSOCIATION 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 foredosure is made is the grantor's failure to pay when due, the following sums:

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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 \$126,631,41 together with interest thereon at the rate of 4,375 % per annum, from 6/1/2015 until paid, plus all accrued late charges, and all trusters 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 truster, etc. LEAR RECON CORP, whose address is 111 SW Columbia Street #850, Portland, OR 97201, will on 11/16/2016, at the hour of 10:00 AM, standard time, as established by ORS 187.110, ON THE RONT STEPS OF THE KLAMATH ACOUNTY CIRCUIT COURT, 316 MAN STREET, KLAMATH FALLS, OR 97601, sell at public auction to the highest bidder for cash the interest in the above-described real properly 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 bede 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 reinstand 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 sale may the coloring 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 initing the performance required the Deed of Trust at any time not later than five days before the date last set for sale. Without finding the performance transfer of the processes of residential property should be aware of this potential danger before deciding

Portland, OR 97201 Phone: 858-750-7600 866-931-0036 CLEAR RECON CORP 111 SW Columbia Street #950

Dated: 6/30/2016

July 13, 20, 27 & Aug. 3, 2016 cr-s774769Vet

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