

**AFTER RECORDING RETURN TO:**  
Quality Loan Service Corporation of Washington  
C/O Quality Loan Service Corporation  
411 Ivy Street  
San Diego, CA 92101

Space Above This Line For Recording Use Only

**AFFIDAVIT OF COMPLIANCE**  
**With Oregon Laws 2013, chapter 304, section 9**

**Grantor(s):** Jade E. James, Jerry L. James  
**Beneficiary:** CitiFinancial Servicing LLC  
**Trustee:** Quality Loan Service Corporation of Washington  
**Property Address:** 2444 Orchard Way, Klamath Falls, OR 97601  
**Residential Trust Deed Filed under Instrument Recording No.:** Instrument No. 2006-023595  
**Resolution Conference/Mediation No.:** BI-140805-1268

I, Padmaja Kannan, being duly sworn, hereby depose and say that:

(1) I am employed by CitiMortgage, Inc., as Vice President - Document Control and I have been appointed as a Vice President of CitiFinancial Servicing LLC. Pursuant to an agreement, CitiMortgage, Inc., provides certain loan servicing activities for CitiFinancial Servicing LLC, which is the Beneficiary of the above referenced Residential Trust Deed. I am authorized to make the representations contained in this affidavit on behalf of **CITIFINANCIAL SERVICING LLC**. I have obtained personal knowledge of the below events through my review of business records that are kept by CitiMortgage, Inc. and CitiFinancial Servicing LLC, in the normal course of business, including the records related to the loan in favor of Grantor(s) secured by the Residential Trust Deed.

Property Address: 2444 Orchard Way, Klamath Falls, OR 97601

(2) The Beneficiary has determined that the Grantor(s) of the Residential Trust Deed:

[X] were not reviewed for a foreclosure avoidance measure after August 4, 2013.

(3) By reason of the above, the Beneficiary has complied with the requirements of Oregon Laws 2013, chapter 304, section 9(1).

AFFIANT

Padmaja Kannan 7/29/16  
(Signature)

Padmaja Kannan  
(Printed Name)

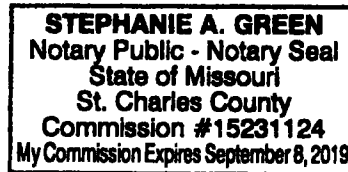
State of: Missouri

County of: St. Charles

Signed and sworn to (or affirmed) before me this 29 day of July,  
2016, by Padmaja Kannan who is the Vice President of CitiFinancial  
Servicing LLC.

Stephanie A. Green  
Notary Signature  
My commission expires: 9-8-19

2

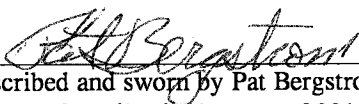


AFFIDAVIT OF PUBLICATION  
STATE OF OREGON,  
COUNTY OF KLAMATH

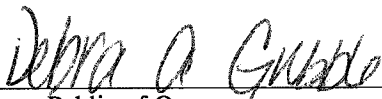
I, Pat Bergstrom, Legal Specialist, being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News, a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97603 in the aforesaid county and state; that I know from my personal knowledge that the Legal#16817 SALE JAMES #99831 #OR-15-684262-AJ a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues:  
03/11/2016 03/18/2016 03/25/2016 04/01/2016

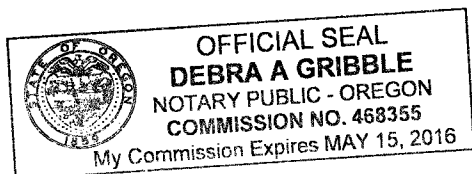
Total Cost: \$2047.88



Subscribed and sworn by Pat Bergstrom before me on:  
1st day of April in the year of 2016



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



TRUSTEE'S NOTICE OF SALE  
T.S. No.: OR-15-684262-AJ

Reference is made to that certain deed made by, **JERRY L. JAMES AND JADE E. JAMES, AS TENANTS BY THE ENTIRETY** as Grantor to **AMERITITLE**, as trustee, in favor of **CITIFINANCIAL, INC.**, as Beneficiary, dated **11/22/2006**, recorded **11/27/2006**. In official records of KLAMATH County, Oregon in book/reel/volume No. and/or as fee/file/instrument/microfilm / reception number **2006-023595** covering the following described real property situated in said County, and State, to-wit: **APN: R482043 R-3809-033AD-04800-00 LOT 36 IN BLOCK 125 OF MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.** Commonly known as: 2444 Orchard Way, Klamath Falls, OR 97601. The undersigned hereby certifies that based upon business records there are no known written 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 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 trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7).

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752 (3) of Oregon Revised Statutes. There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums: Delinquent Payments: Payment Information From Through Total Payments 3/7/2012 1/28/2016 \$39,095.54 Late Charges From Through Total Late Charges 3/7/2012 1/28/2016 \$0.00 Beneficiary's Advances, Costs, And Expenses Total Advances: \$0.00 **TOTAL FORECLOSURE COST: \$1,562.00 TOTAL REQUIRED TO REINSTATE: \$41,036.82 TOTAL REQUIRED TO PAYOFF: \$165,766.82**

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: **The installments of principal and interest which became due on 3/7/2012, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.**

Whereof, notice hereby is given that Quality Loan Service Corporation of Washington, the undersigned trustee will on **5/19/2016** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, inside the main lobby of the **County Courthouse 316 Main Street Klamath Falls, Oregon 97601** County of **KLAMATH**, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, 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 Section 86.7/8 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale. Other than as shown of record, neither the beneficiary nor the 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 grantor or of any lessee or other person in possession of or occupying the property, except: Name and Last Known Address and Nature of Right, Lien or Interest Jade James 2444 Orchard Way Klamath Falls, OR 97601 Original Borrower Jerry James 2444 Orchard Way Klamath Falls, OR 97601 Original Borrower **For Sale Information Call: 888-988-6736 or Login to: [Salestrack.tdsf.com](http://Salestrack.tdsf.com)**

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 trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **Quality Loan Service Corporation of Washington**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. **Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.** **NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771 . QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** TS No: OR-15-684262-AJ Dated: 12/31/2015 **Quality Loan Service Corporation of Washington, as Trustee** Signature By:            **Alma Clark, Assistant Secretary** Trustee's Mailing Address: Quality Loan Service Corp. of Washington C/O Quality Loan Service Corporation 411 Ivy Street San Diego, CA 92101 Trustee's Physical Address: Quality Loan Service Corp. of Washington 108 1 st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 IDSPub #0099831 3/11/2016 3/18/2016 3/25/2016 4/1/2016 #16817 March 11, 18, 25, April 01, 2016.

**PROOF OF SERVICE  
JEFFERSON STATE PROCESS SERVICE**

STATE OF: Oregon  
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: Occupants of **2444 Orchard Way, Klamath Falls, OR 97601**

**PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to \_\_ at the address below.

**SUBSTITUTE SERVICE:** By delivering an Original or True Copy to \_\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

**OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1<sup>st</sup> Attempt:    **January 18, 2016**                      **12:28 PM**        **POSTED**

2<sup>nd</sup> Attempt:    **January 26, 2016**                      **10:14 AM**        **POSTED**

3<sup>rd</sup> Attempt:    **January 30, 2016**                      **12:48 PM**        **POSTED**

**NON-OCCUPANCY:** I certify that I received the within document(s) for service on \_\_ and after personal inspection, I found the above described real property to be unoccupied.

**SUBSTITUTE SERVICE MAILER:** That on the day of February 1, 2016, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Chelsea Chambers

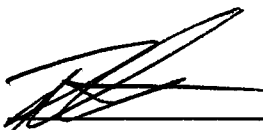
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**2444 Orchard Way, Klamath Falls, OR 97601**  
**ADDRESS OF SERVICE**

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

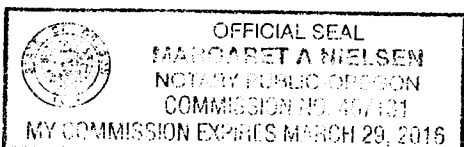
January 18, 2016                      12:28 PM  
**DATE OF SERVICE**                      **TIME OF SERVICE**

or non occupancy

By:   
ROBERT W. BOENBAUGH

Subscribed and sworn to before on this 1 day of February, 2016.

Margaret A. Nielsen  
Notary Public for Oregon



WHEN RECORDED MAIL TO:  
Quality Loan Servicer Corporation of Washington  
c/o Quality Loan Service Corp.  
411 Ivy Street  
San Diego, CA 92101

**AFFIDAVIT OF MAILING NOTICE OF SALE AND NOTICE TO THE GRANTOR UNDER ORS 86.756**

I, **Becky Baker**, of **Quality Loan Service Corporation of Washington**, do hereby certify that: At all times hereinafter mentioned I was and now am a resident of the State of California, I am a competent person over the age of eighteen years and am not the beneficiary or his or her successor in interest named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice. I have continuing access to the Business Records for the Subject Loan, and I have personally reviewed subject the business records, specifically the mailings, relied upon to compile this Affidavit. Based on my review of the business records, the notice of sale of the real property was provided as required under ORS § 86.756, by the mailing of a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

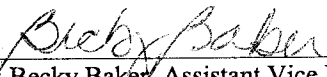
**NAME AND ADDRESS**  
**SEE ATTACHED**

**CERTIFIED NO.**

Said person(s) include the grantor of the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS § 86.806, and all junior lien holders as provided in ORS § 86.764. Each of the notices so mailed was certified to be a true copy of the original notice of sale by **Quality Loan Service Corporation of Washington**, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail, in **San Diego, California**, on 1/13/2016. Each of said notices were mailed after the notice of default and election to sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

I declare under the penalty of perjury under the Laws of the State of California that the foregoing is true and correct.

Dated: April 25, 2016

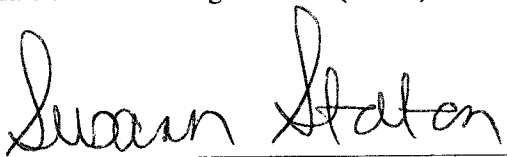
  
By: **Becky Baker**, Assistant Vice President  
Quality loan Service Corp. of Washington

State of Washington     )  
  )  
County of King            )

I certify that I know or have satisfactory evidence that **Becky Baker** is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument

Dated: April 25<sup>th</sup>, 2016

SUSANN STATON  
Notary Public  
State of Washington  
My Commission Expires  
August 07, 2019

  
Signature  
Notary Public for the State of Washington  
My appointment expires: 8-7-2019

# AFFIDAVIT OF MAILING

Date: 1/13/2016  
T.S. No.: OR-15-684262-AJ  
Mailing: Notice of Sale

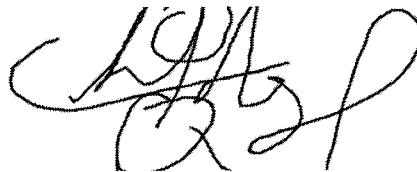
STATE OF California  
COUNTY OF San Diego

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County that his/her business address is at 2763 Camino Del Rio S., 1st FL San Diego CA 92108, It is further declared that (s)he is readily familiar with business practices relative to the mailing of documents and that on 1/13/2016, a copy of the Notice of Sale, of which the attached is a true and correct copy, was mailed in the ordinary course of business. The copy of the Notice of Sale was placed in a sealed envelope and addressed to the person(s)/entity(ies) set forth below. Said mailing was sent by certified or registered mail and first class, with postage prepaid and then delivered to the United States Postal Service for delivery.

I declare under penalty of perjury that the foregoing is true and correct.

IDSolutions, Inc., as Authorized Agent for QUALITY LOAN SERVICE CORPORATION OF WASHINGTON

Date: 1/13/2016



Affiant Christian Aguilar, as Authorized Signor of IDSolutions, Inc.

DISCOVER BANK, ISSUER OF THE DISCOVER CARD C/O BISHOP, WHITE, MARSHALL & WEIBEL, P.S. ATTN: ACCOUNTING DEPT.  
720 OLIVE WAY, SUITE 1201  
SEATTLE, WA 98101  
First Class and Cert. No. 71039628594226999319

DISCOVER BANK, ISSUER OF THE DISCOVER CARD C/O DISCOVER BANK, ISSUER OF THE DISCOVER CARD C/O JEFFREY S. MACKIE, BISHOP, WHITE, MARSHALL & WEIBEL, P.S.  
720 OLIVE WAY, SUITE 1201  
SEATTLE, WA 98101  
First Class and Cert. No. 71039628594226999388

DISCOVER BANK, ISSUER OF THE DISCOVER CARD

C/O BISHOP, WHITE, MARSHALL & WEIBEL, P.S.  
720 OLIVE WAY, SUITE 1201  
SEATTLE, WA 98101  
First Class and Cert. No. 71039628594226999456

DISCOVER BANK, ISSUER OF THE DISCOVER CARD  
6500 NEW ALBANY ROAD  
NEW ALBANY, OH 43054-3025  
First Class and Cert. No. 71039628594226999494

DISCOVER BANK, ISSUER OF THE DISCOVER CARD  
720 OLIVE WAY, SUITE 1201  
SEATTLE, WA 98101  
First Class and Cert. No. 71039628594226999517

DISCOVER BANK, ISSUER OF THE DISCOVER CARD  
6500 NEW ALBANY ROAD, PO BOX 3025  
NEW ALBANY, OH 43054-3025  
First Class and Cert. No. 71039628594226999531

Jade E. James  
2444 Orchard Way  
Klamath Falls, OR 97601  
First Class and Cert. No. 71039628594226999555

Jerry L. James  
2444 Orchard Way  
Klamath Falls, OR 97601  
First Class and Cert. No. 71039628594226999579

OCCUPANT  
2444 Orchard Way  
Klamath Falls, OR 97601  
First Class and Cert. No. 71039628594226999685



**TRUSTEE'S NOTICE OF SALE**

T.S. No.: **OR-15-684262-AJ**

Reference is made to that certain deed made by, **JERRY L. JAMES AND JADE E. JAMES, AS TENANTS BY THE ENTIRETY** as Grantor to **AMERITITLE**, as trustee, in favor of **CITIFINANCIAL, INC.**, as Beneficiary, dated **11/22/2006**, recorded **11/27/2006**, in official records of **KLAMATH** County, Oregon in book/reel/volume No. and/or as fee/file/instrument/microfilm/reception number **2006-023595** covering the following described real property situated in said County, and State, to-wit:

**APN: R482043 R-3809-033AD-04800-00**

LOT 36 IN BLOCK 125 OF MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 2444 Orchard Way, Klamath Falls, OR 97601

The undersigned hereby certifies that based upon business records there are no known written 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 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 trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7).

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes.

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

**Delinquent Payments:**

Payment Information

<u>From</u>	<u>Through</u>	<u>Total Payments</u>
3/7/2012	1/28/2016	\$39,095.54

Late Charges

<u>From</u>	<u>Through</u>	<u>Total Late Charges</u>
3/7/2012	1/28/2016	\$0.00

Beneficiary's Advances, Costs, And Expenses

Total Advances:	\$0.00
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TOTAL FORECLOSURE COST:	<u>\$1,562.00</u>
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TOTAL REQUIRED TO REINSTATE:	<u>\$41,036.82</u>
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TOTAL REQUIRED TO PAYOFF:	<u>\$165,766.82</u>
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By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to- wit:

this page intentionally left blank

The installments of principal and interest which became due on 3/7/2012, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

Whereof, notice hereby is given that Quality Loan Service Corporation of Washington, the undersigned trustee will on 5/19/2016 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, Inside the main lobby of the County Courthouse 316 Main Street Klamath Falls, Oregon 97601 County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, 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 Section 86.778 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

Other than as shown of record, neither the beneficiary nor the 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 grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address and Nature of Right, Lien or Interest

Jade James  
2444 Orchard Way  
Klamath Falls, OR 97601  
Original Borrower

Jerry James  
2444 Orchard Way  
Klamath Falls, OR 97601  
Original Borrower

**For Sale Information Call: 888-988-6736 or Login to: Salestrack.tdsf.com**

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 trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **Quality Loan Service Corporation of Washington**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive

remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

**NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIRMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.**

**QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

TS No: OR-15-684262-AJ

Dated:

12/31/15

Quality Loan Service Corporation of Washington, as Trustee

Signature By:

  
Alma Clark, Assistant Secretary

Trustee's Mailing Address:

Quality Loan Service Corp. of Washington  
C/O Quality Loan Service Corporation  
411 Ivy Street  
San Diego, CA 92101

Trustee's Physical Address:

Quality Loan Service Corp. of Washington  
108 1<sup>st</sup> Ave South, Suite 202, Seattle, WA 98104  
Toll Free: (866) 925-0241

## **NOTICE TO RESIDENTIAL TENANTS**

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 5/19/2016. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

### **PROTECTION FROM EVICTION**

**IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:**

- **60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR**
- **AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.**

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 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

**ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.**

## SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

## ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. 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 30 or 60 days. 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.

Oregon State Bar: (503) 684-3763; (800) 452-7636

Legal assistance: <http://oregonlawhelp.org/>

**NOTICE:**  
**YOU ARE IN DANGER OF LOSING YOUR PROPERTY**  
**IF YOU DO NOT TAKE ACTION IMMEDIATELY**

**This notice is about your mortgage loan on your property at:**

Street Address: 2444 Orchard Way  
City: Klamath Falls State: OR ZIP: 97601

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have to pay as of **12/31/2015** (date) to bring your mortgage loan current was **\$41,036.82**. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You can call **866-272-4749** 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 details by sending a request by certified mail to:

Quality Loan Service Corporation of Washington  
c/o Quality Loan Service Corp.  
411 Ivy Street  
San Diego, CA 92101

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

Date and Time: **5/19/2016 at 10:00 AM**  
Place: **Inside the main lobby of the County Courthouse 316 Main Street Klamath Falls, Oregon 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 any time before the sale.
  3. You can call **CitiFinancial Servicing LLC** at **866-272-4749** to find out if your lender is willing to give you more time or change the terms of your loan.
  4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, call the statewide phone contact number at **855-480-1950**. You may also want to talk to a lawyer. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or visit its website at [www.osbar.org](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>.

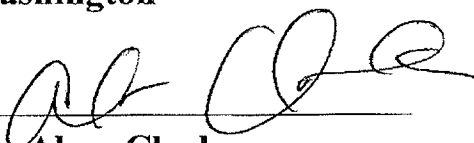
**WARNING:** You may get offers from people saying they can help you keep your property. Be careful about those offers. Make sure you understand any papers you are asked to sign. If you have questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 10/31/15

Trustee name (print):

**Quality Loan Service Corporation of  
Washington**

Trustee signature

  
By: **Alma Clark**

Trustee telephone number: (866) 925-0241



**TRUSTEE'S NOTICE OF SALE**

T.S. No.: **OR-15-684262-AJ**

Reference is made to that certain deed made by, **JERRY L. JAMES AND JADE E. JAMES, AS TENANTS BY THE ENTIRETY** as Grantor to AMERITITLE, as trustee, in favor of **CITIFINANCIAL, INC.**, as Beneficiary, dated **11/22/2006**, recorded **11/27/2006**, in official records of KLAMATH County, Oregon in book/reel/volume No. and/or as fee/file/instrument/microfilm/reception number **2006-023595** covering the following described real property situated in said County, and State, to-wit:

**APN: R482043 R-3809-033AD-04800-00**

LOT 36 IN BLOCK 125 OF MILLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 2444 Orchard Way, Klamath Falls, OR 97601

The undersigned hereby certifies that based upon business records there are no known written 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 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 trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7).

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes.

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

**Delinquent Payments:**

Payment Information

<u>From</u>	<u>Through</u>	<u>Total Payments</u>
3/7/2012	1/28/2016	\$39,095.54

Late Charges

<u>From</u>	<u>Through</u>	<u>Total Late Charges</u>
3/7/2012	1/28/2016	\$0.00

Beneficiary's Advances, Costs, And Expenses

Total Advances: \$0.00

TOTAL FORECLOSURE COST: \$1,562.00

TOTAL REQUIRED TO REINSTATE: \$41,036.82

TOTAL REQUIRED TO PAYOFF: \$165,766.82

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to- wit:

**The installments of principal and interest which became due on 3/7/2012, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.**

Whereof, notice hereby is given that Quality Loan Service Corporation of Washington, the undersigned trustee will on **5/19/2016** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **Inside the main lobby of the County Courthouse 316 Main Street Klamath Falls, Oregon 97601** County of **KLAMATH**, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, 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 Section 86.778 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

Other than as shown of record, neither the beneficiary nor the 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 grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address and Nature of Right, Lien or Interest

Jade James  
2444 Orchard Way  
Klamath Falls, OR 97601  
Original Borrower

Jerry James  
2444 Orchard Way  
Klamath Falls, OR 97601  
Original Borrower

**For Sale Information Call: 888-988-6736 or Login to: [Salestrack.tdsf.com](http://Salestrack.tdsf.com)**

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 trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **Quality Loan Service Corporation of Washington**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive

remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

**Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.**

**NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIRMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.**

**QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

TS No: OR-15-684262-AJ

Dated:

12/31/15

Quality Loan Service Corporation of Washington, as Trustee

Signature By:

  
Alma Clark, Assistant Secretary

Trustee's Mailing Address:

Quality Loan Service Corp. of Washington  
C/O Quality Loan Service Corporation  
411 Ivy Street  
San Diego, CA 92101

Trustee's Physical Address:

Quality Loan Service Corp. of Washington  
108 1<sup>st</sup> Ave South, Suite 202, Seattle, WA 98104  
Toll Free: (866) 925-0241

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Dated: 10/31/15

Trustee name (print): **Quality Loan Service Corporation of Washington**

Trustee signature   
By: **Alma Clark**

Trustee telephone number: (866) 925-0241