

2016-010255

Klamath County, Oregon

09/27/2016 02:31:00 PM

Fee: \$127.00

AFFIDAVIT OF NON-MILITARY SERVICE

Date: June 9, 2016

T.S. Number: L549068 OR

Unit Code: L

Loan No: 82050404/SHERMAN

STATE OF Oregon)
COUNTY OF Linn)ss.

Bret Dixon, BEING FIRST DULY SWORN, DEPOSES AND SAYS:

TO THE BEST OF OUR KNOWLEDGE:

DANNY KAY SHERMAN, DORTHA JEWEL SHERMAN

ARE NOT, AND NEITHER IS, IN THE MILITARY SERVICE OF THE UNITED STATES, WITHIN THE MEANING OF THE SOLDIERS' AND SAILORS' CIVIL RELIEF ACT, AS AMENDED; THAT NEITHER PERSON IS A MEMBER OF THE UNITED STATES MARINE CORPS, WOMEN'S RESERVE, OR WOMEN'S ARMY AUXILIARY CORPS OR WOMEN'S ARMY CORPS (WACS), OR WOMEN'S COAST GUARD RESERVE UNDER ORDERS TO REPORT FOR INDUCTION UNDER THE SELECTIVE TRAINING AND SERVICE ACT OF 1940, AS AMENDED, OR AS A MEMBER OF THE ENLISTED RESERVE CORPS UNDER ORDERS TO REPORT FOR MILITARY SERVICE OR AN AMERICAN CITIZEN SERVING WITH THE FORCES OF ANY NATION ALLIED WITH THE UNITED STATES IN THE PROSECUTION OF A WAR, OR IN THE FEDERAL SERVICE OR ACTIVE DUTY AS A MEMBER OF THE ARMY OF THE UNITED STATES, OR THE UNITED STATES NAVY, OR THE MARINE CORPS, OR THE COAST GUARD, OR AS AN OFFICER OF THE PUBLIC HEALTH SERVICE WITHIN THE PURVIEW OF THE SERVICEMEMBERS CIVIL RELIEF ACT OF 2003.

THAT THIS AFFIDAVIT IS MADE FOR THE PURPOSE OF INDUCING CHRISTOPHER C. DORR, OSBA # 992526, AS TRUSTEE WITHOUT LEAVE OF COURT FIRST OBTAINED, TO CAUSE CERTAIN PROPERTY TO BE SOLD UNDER THE TERMS OF A DEED OF TRUST PURSUANT TO THE POWER OF SALE CONTAINED THEREIN.

DATED: 6-17-16

BY: Bret Dixon

SUBSCRIBED AND SWORN TO BEFORE ME THIS 17th DAY OF June 2016.

Letitia Rae Scofield

NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE.

MY COMMISSION EXPIRES ON: 01-30-18

1.TRMII.AF



**PROOF OF SERVICE
JEFFERSON STATE PROCESS SERVICE**

L 549068

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 5942 Brant Ave. Bonanza, OR 97623

☐ **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.

1st Attempt: June 07, 2016 3:26 PM POSTED ON ROCK NEXT TO DRIVEWAY, DUE TO
NO TRESPASSING SIGNS

2nd Attempt: June 17 2016 1:22 PM POSTED ON ROCK NEXT TO DRIVEWAY, DUE TO
NO TRESPASSING SIGNS

3rd Attempt: June 23, 2016 2:22 PM POSTED ON ROCK NEXT TO DRIVEWAY, DUE TO
NO TRESPASSING SIGNS

☐ **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 June 27 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 Chellean Chambers

5942 Brant Ave. Bonanza, OR 97623

ADDRESS OF SERVICE

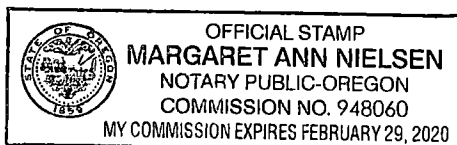
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served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

June 7 2016 3:26 PM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By: Robert W. Bolenbaugh
ROBERT W. BOLENBAUGH

Subscribed and sworn to before on this 27 day of June, 2016.



Margaret A. Nielsen

**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#17278 SALE SHERMAN

T.S. NO: L549068 OR

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:

08/25/2016 09/01/2016 09/08/2016 09/15/2016

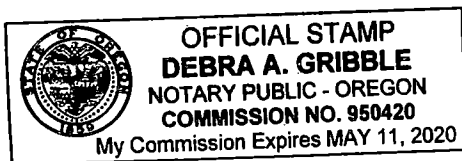
Total Cost: \$1887.00

Pat Bergstrom

Subscribed and sworn by Pat Bergstrom before me on:
15th day of September in the year of 2016

Debra A Gribble

Notary Public of Oregon
My commission expires on May 11, 2020



OREGON TRUSTEE'S NOTICE OF SALE

T.S. No: L549068 OR
Unit Code: L Loan No: 82050404/SHERMAN
AP #1: R471279 Title #: 160159848

Reference is made to that certain Trust Deed made by DANNY KAY SHERMAN, DORTHA JEWEL SHERMAN as Grantor, to RURAL HOUSINGSERVICE OR ITS SUCCESSOR AGENCY as Trustee, in favor of UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE as Beneficiary. Dated October 29, 2004, Recorded October 29, 2004 as Instr. No. --- in Book M04 Page 74314-19 of Official Records in the office of the Recorder of KLAMATH County; OREGON and re-recorded January 12, 2005 as Instr. No. --- in Book M05 Page 02370-75 * covering the following described real property situated in said county and state, to wit: LOT 26 IN BLOCK 42, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT PLAT NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. * DOT RE-RECORDED: 7/12/2005 IN BOOK: M05 PAGE: 53330-35

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735 (3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums: 5 PYMTS FROM 02/28/13 TO 06/28/13 @ 630.81 \$3,154.05 17 PYMTS FROM 07/28/13 TO 11/28/14 @ 660.47 \$11,227.99 18 PYMTS FROM 12/28/14 TO 05/28/16 @ 1,065.32 \$19,175.76 TOTAL LATE CHARGES \$553.80 MISCELLANEOUS FEES \$5,217.60 Sub-Total of Amounts in Arrears: \$39,329.20 Together with any default in the payment of recurring obligations as they become due. ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens or encumbrances as required in the note and Trust Deed, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee. The street or other common designation if any, of the real property described above is purported to be: 5942 BRANT AVE., BONANZA, OR 97623 The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following, to wit: Principal \$115,413.71, together with interest as provided in the note or other instrument secured from 01/28/13, plus subsidy recapture in the sum of \$26,686.26 and fees assessed in the amount of \$6,422.48, plus accrued interest due thereon, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute.

WHEREFORE, notice is hereby given that the undersigned trustee will, on October 11, 2016, at the hour of 10:00 A.M. in accord with the Standard Time, as established by O.R.S. 187.110, INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, County of KLAMATH, State of OREGON, (which is the new date, time and place set for said sale) 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 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 O.R.S. 86.778 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained herein that is capable of being cured by tendering the performance required under the obligation of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said O.R.S. 86.778. It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you may be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check. The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose. If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse. 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. If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone number(s) on the day before the sale: (888) 988-6736 or you may access sales information at salestrack.tdsf.com TAC# 1737W Free legal assistance: Oregon Law Center Portland: (503) 473-8329 Coos Bay: 1-800-303-3638 Salem: (503) 485-0696 Grants Pass: (541) 476-1058 Woodburn: 1-800-973-9003 Hillsboro: 1-877-726-4381 <http://www.oregonlawcenter.org/> and Oregon Law Help Site (providing more information and a directory of legal aid programs) <http://oregonlawhelp.org/OR/index.cfm> and Oregon State Bar Lawyer Referral Service 503-684-3763 or toll-free in Oregon at 800-452-7636 <http://www.osbar.org> <http://www.osbar.org/public/ns/ris.html#referral> and information on federal loan modification programs at: <http://www.makinghomeaffordable.gov/> PUB: 08/25/16, 09/01/16, 09/08/16, 09/15/16 DATED: 06/01/16 CHRISTOPHER C. DORR, OSBA # 992526 By CHRISTOPHER C. DORR, ATTORNEY AT LAW DIRECT INQUIRIES TO: T.D. SERVICE COMPANY FORECLOSURE DEPARTMENT 4000 W. Metropolitan Drive Suite 400 Orange, CA 92868 (800) 843-0260 #17278 August 25, September 01, 08, 15, 2016.

After recording Mail to

T.D. SERVICE COMPANY
4000 W. METROPOLITAN DRIVE
SUITE 400
ORANGE , CA 92868

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
AND ADDITIONAL DOCUMENTS AS ATTACHED.**



T.S. No: L549068 OR Unit Code: L Loan No: 82050404/SHERMAN

STATE OF CALIFORNIA, COUNTY OF ORANGE, ss:

I, Andrea Gonzalez, being first duly sworn, depose, and say and certify that: At all times hereinafter mentioned I was and now am a resident of the State of California a competent person over the age of eighteen years and not the beneficiary or his successor in interest and not a party to the within action.

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, attached hereto.

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee of the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien of interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by CHRISTOPHER C. DORR, OSBA # 992526 , 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 at Orange, CA on June 10, 2016. With respect to each person listed on the attached, one such notice was mailed with postage thereon sufficient for first-class delivery to the address indicated, and another such notice was mailed with proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

T.S. No: L549068 OR Unit Code: L Loan No: 82050404/SHERMAN

By: Andrea Gonzalez

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.

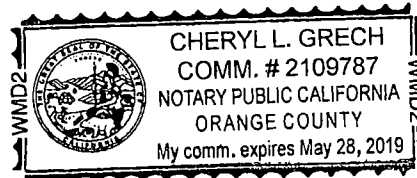
STATE OF California,
COUNTY OF Orange)SS

On 6/10/16 before me, Cheryl L. Grech, a Notary Public in and for said County and State, personally appeared Andrea Gonzalez, 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 CA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Cheryl L. Grech (Seal)



DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL

NOTICE OF SALE



T.S.# L 549068



Date: 06/10/16

TENANT OF THE PROPERTY
5942 BRANT AVE
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 2031 9733
RETURN RECEIPT REQUESTED

DANNY KAY SHERMAN
5942 BRANT AVE
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 2031 9740
RETURN RECEIPT REQUESTED

DORTHA JEWEL SHERMAN
5942 BRANT AVE
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 2031 9757
RETURN RECEIPT REQUESTED

OCCUPANT
5942 BRANT AVE
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 2031 9764
RETURN RECEIPT REQUESTED

DANNY KAY SHERMAN
5836 BRANT DR
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 2031 9771
RETURN RECEIPT REQUESTED

DORTHA JEWEL SHERMAN
5836 BRANT DR
BONANZA, OR 97623

CERTIFIED 7105 2257 2920 2031 9788
RETURN RECEIPT REQUESTED

STATE OF OREGON
KLAMATH COUNTY COURTS
316 MAIN STREET
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 2031 9795
RETURN RECEIPT REQUESTED

DALE R NORDYKE
PORTFOLIO RECOVERY ASSOCIATES, LLC
120 CORPORATE BLVD
NORFOLK, VA 23502

CERTIFIED 7105 2257 2920 2031 9801
RETURN RECEIPT REQUESTED

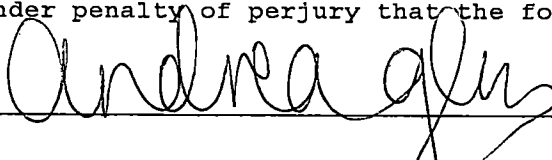
STATE OF OREGON
C/O CIRCUIT COURT
316 MAIN STREET
KLAMATH FALLS, OR 97601

CERTIFIED 7105 2257 2920 2031 9818
RETURN RECEIPT REQUESTED

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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


Andrea Gonzalez

DECLARATION OF MAILING BY CERTIFIED/REGISTERED MAIL



T.S.# L 549068



NOTICE OF SALE

Date: 06/10/16

STATE OF CALIFORNIA
COUNTY OF ORANGE

The undersigned does hereby declare that he/she is over the age of 18 year and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by Certified/Registered mail, in a sealed envelope, a copy of the document which is attached to this declaration.

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

Andrea Gonzalez

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL



T.S.# L 549068



NOTICE OF SALE

Date: 06/10/16

STATE OF CALIFORNIA
COUNTY OF ORANGE SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

TENANT OF THE PROPERTY
5942 BRANT AVE
BONANZA, OR 97623

DANNY KAY SHERMAN
5942 BRANT AVE
BONANZA, OR 97623

DORTHA JEWEL SHERMAN
5942 BRANT AVE
BONANZA, OR 97623

OCCUPANT
5942 BRANT AVE
BONANZA, OR 97623

DANNY KAY SHERMAN
5836 BRANT DR
BONANZA, OR 97623

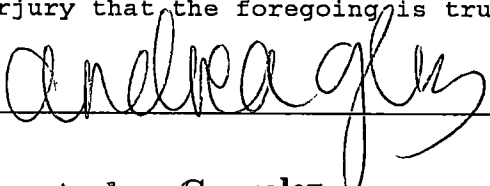
DORTHA JEWEL SHERMAN
5836 BRANT DR
BONANZA, OR 97623

STATE OF OREGON
KLAMATH COUNTY COURTS
316 MAIN STREET
KLAMATH FALLS, OR 97601

DALE R NORDYKE
PORTFOLIO RECOVERY ASSOCIATES, LLC
120 CORPORATE BLVD
NORFOLK, VA 23502

STATE OF OREGON
C/O CIRCUIT COURT
316 MAIN STREET

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



Andrea Gonzalez

AFFIDAVIT OF MAILING
BY FIRST CLASS MAIL



NOTICE OF SALE

T.S.# L 549068

Date: 06/10/16

STATE OF CALIFORNIA

COUNTY OF ORANGE

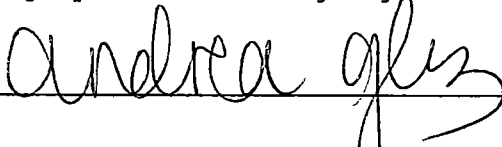
SS.

The undersigned does hereby declare that he/she is over the age of 18 years and that his/her business address is 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868. That he/she did cause to be deposited, on the above date, in the United States mail, with postage fully prepaid, mailed by First Class Mail, in a sealed envelope, a copy of the Notice of Default / Notice of Trustee's Sale (Circle)

Addressed to the following:

KLAMATH FALLS, OR 97601

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



Andrea Gonzalez

RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY
4000 W. METROPOLITAN DRIVE
SUITE 400
ORANGE, CA 92868

Space above this line for recorder's use

OREGON TRUSTEE'S NOTICE OF SALE



T.S. No: L549068 OR Unit Code: L Loan No: 82050404/SHERMAN
AP #1: R3811-016BO-04000 / R471279
Title #: 160159848

Reference is made to that certain Trust Deed made by DANNY KAY SHERMAN, DORTHA JEWEL SHERMAN as **Grantor**, to RURAL HOUSING SERVICE OR ITS SUCCESSOR AGENCY as **Trustee**, in favor of UNITED STATES OF AMERICA ACTING THROUGH THE RURAL HOUSING SERVICE OR SUCCESSOR AGENCY, UNITED STATES DEPARTMENT OF AGRICULTURE as **Beneficiary**.

Dated October 29, 2004, Recorded October 29, 2004 as Instr. No. --- in Book M04 Page 74314-19 of Official Records in the office of the Recorder of KLAMATH County; OREGON and re-recorded January 12, 2005 as Instr. No. --- in Book M05 Page 02370-75 *

covering the following described real property situated in said county and state, to wit:
LOT 26 IN BLOCK 42, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT PLAT NO. 2,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK
OF KLAMATH COUNTY, OREGON.
* DOT RE-RECORDED: 7/12/2005 IN BOOK: M05 PAGE: 53330-35

Both the beneficiary and the trustee have elected to sell the said real property. The property will be sold to satisfy the obligations secured by said Trust Deed and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is Grantor's failure to pay when due, the following sums:

5 PYMTS FROM 02/28/13 TO 06/28/13 @ 630.81	\$3,154.05
17 PYMTS FROM 07/28/13 TO 11/28/14 @ 660.47	\$11,227.99
18 PYMTS FROM 12/28/14 TO 05/28/16 @ 1,065.32	\$19,175.76
TOTAL LATE CHARGES	\$553.80
MISCELLANEOUS FEES	\$5,217.60
Sub-Total of Amounts in Arrears:	\$39,329.20

Together with any default in the payment of recurring obligations as they become due.

ALSO, if you have failed to pay taxes on the property, provide insurance on the property or pay other senior liens

Page 2

T.S. No: L549068 OR Unit Code: L Loan No: 82050404/SHERMAN

or encumbrances as required in the note and Trust Deed, the beneficiary may insist that you do so in order to reinstate your account in good standing. The beneficiary may require as a condition to reinstatement that you provide reliable written evidence that you have paid all senior liens or encumbrances, property taxes, and hazard insurance premiums. These requirements for reinstatement should be confirmed by contacting the undersigned Trustee.

The street or other common designation if any, of the real property described above is purported to be :
5942 BRANT AVE., BONANZA, OR 97623

The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable, said sums being the following, to wit: Principal \$115,413.71, together with interest as provided in the note or other instrument secured from 01/28/13, plus subsidy recapture in the sum of \$26,686.26 and fees assessed in the amount of \$6,422.48, plus accrued interest due thereon, and such other costs and fees are due under the note or other instrument secured, and as are provided by statute.

WHEREFORE, notice is hereby given that the undersigned trustee will, on October 11, 2016, at the hour of 10:00 A.M. in accord with the Standard Time, as established by O.R.S. 187.110, INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, County of KLAMATH, State of OREGON, (which is the date, time and place set for said sale) 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 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 the right exists under O.R.S. 86.778, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying 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 in the Notice of Default, that is capable of being cured by tendering the performance required under the obligation of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said O.R.S. 86.778.

TS #: L549068

Unit Code: L

Loan #: 82050404

It will be necessary for you to contact the undersigned prior to the time you tender reinstatement or payoff so that you be advised of the exact amount, including trustee's costs and fees, that you will be required to pay. Payment must be in the full amount in the form of cashier's or certified check.

The effect of the sale will be to deprive you and all those who hold by, through and under you of all interest in the property described above.

In construing this notice, the masculine gender includes the feminine and neuter, the singular gender includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance, of which is secured by said Trust Deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of the monies paid to the Trustee, and the successful bidder shall have no further recourse.

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 purchases of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

If available, the expected opening bid and/or postponement information may be obtained by calling the following telephone numbers (s) on the day before the sale: (888) 988-6736 or you may access sales information at salestrack.tdsf.com

DATED: May 27, 2016

CHRISTOPHER C. DORR, OSBA #992526

By: 
CHRISTOPHER C. DORR, ATTORNEY AT LAW

DIRECT INQUIRIES TO:

T.D. Service Company
Foreclosure Department
4000 W. Metropolitan Drive, Suite 400
Orange, CA 92868
(800) 843-0260

T.S. No: L549068 OR

Loan#: 82050404/SHERMAN

Free legal assistance:

Oregon Law Center

Portland: (503) 473-8329

Coos Bay: 1-800-303-3638

Ontario: 1-888-250-9877

Salem: (503) 485-0696

Grants Pass: (541) 476-1058

Woodburn: 1-800-973-9003

Hillsboro: 1-877-726-4381

<http://www.oregonlawcenter.org/>

and Oregon Law Help Site (providing more information and a directory of legal aid programs)

<http://oregonlawhelp.org/OR/index.cfm>

and Oregon State Bar Lawyer Referral Service

503-684-3763 or toll-free in Oregon at 800-452-7636

<http://www.osbar.org>

<http://www.osbar.org/public/ris/ris.html#referral>

and information on federal loan modification programs at:

<http://www.makinghomeaffordable.gov/>

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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:
5942 BRANT AVE., BONANZA, OR 97623**

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 **June 1, 2016** to bring your mortgage loan current was **\$40,751.08**. 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 **(800) 843-0260** 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: **T.D. SERVICE COMPANY 4000 W. Metropolitan Drive, Suite 400, Orange, CA 92868**.

**THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU
DO NOT TAKE ACTION:**
**SALE DATE: October 11, 2016 AT 10:00 A.M. INSIDE THE MAIN LOBBY
OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET
KLAMATH FALLS, OREGON.**

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 USDA RURAL DEVELOPMENT at 541/967-5925 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, please call the statewide telephone contact number at **1-855-480-1950**. You may also wish to talk to a lawyer. If you need help finding 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 Web site 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>**.

TS #: L549068

Unit Code: L

Loan #: 82050404

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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Trustee name (print): CHRISTOPHER C. DORR, OSBA #992526

Trustee phone number: (971) 208-3346

Trustee Signature



Date: 5/27/16

Christopher C. Dorr, Attorney at Law

T.S. Number: L549068 OR

Property Address: 5942 BRANT AVE., BONANZA, OR 97623

The Trustee is required to give you the following "Notice to Residential Tenants," which was written by the Oregon Legislature. The Trustee cannot give you legal advice regarding these matters. If you have questions, you should consult with your own legal advisor.

NOTICE TO RESIDENTIAL TENANTS:

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for October 11, 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:

**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 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: **CHRISTOPHER C. DORR, OSBA # 992526**
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