

**2016-013377****Klamath County, Oregon**

12/15/2016 02:53:01 PM

Fee: \$62.00

**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

RE: Trust Deed from:  
BRANDON R. RIDGEWAY, Grantor  
To:  
Nathan F. Smith, Esq., OSB #120112

After recording return to:

Malcolm & Cisneros, A Law Corporation  
Attention: Nathan F. Smith, Esq., OSB  
#120112  
c/o TRUSTEE CORPS  
17100 Gillette Ave  
Irvine, CA 92614

TS No. OR07000190-16-1

APN R590328 / R-3910-007A0-01500-000

TO No 160239622-OR-MSO

Reference is made to that certain Trust Deed made by BRANDON R. RIDGEWAY as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for STEARNS LENDING, INC., Beneficiary of the security instrument, its successors and assigns, dated as of March 5, 2014 and recorded March 10, 2014 in the records of Klamath County, Oregon as Instrument No. 2014-002014 and re-recorded May 7, 2014 as Instrument No. 2014-004641 and the beneficial interest was assigned to **Stearns Lending, LLC** and recorded August 31, 2016 as Instrument Number 2016-009324 covering the following described real property situated in the above-mentioned county and state, to wit:

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**Lots 7, 8 and 9 of JUNCTION ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. EXCEPTING THEREFROM, a portion of Lot 9, JUNCTION ACRES, a recorded subdivision of Klamath County, Oregon, described as: Beginning at a point which lies South 71 degrees 21' East along the Southerly right of way of the Klamath Falls-Lakeview Highway ninety (90) feet from the Northwest corner of Lot 9, JUNCTION ACRES, which is the point of beginning, and running thence Northwesterly ninety (90) feet to the Northwest corner of said Lot 9; thence Southerly along the West line of said Lot 9 one-hundred sixth-eight (168) feet; thence Easterly at right angles to said West line one hundred thirty three (133) feet to a point; thence Northwesterly to the point of beginning. ALSO EXCEPTING THEREFROM, a portion of Lot 9, JUNCTION ACRES, a recorded subdivision of Klamath County, Oregon, described as: Beginning at the Northeast corner of a parcel of land described in Volume M95, page 3874, Microfilm records of Klamath County; thence South 71°21' East along the Southerly right of way line of the Klamath Falls-Lakeview Highway, 50.54 feet; thence Southerly 122.94 feet more or less to the Southeast corner of said parcel; thence Northwesterly on the East line of said parcel, 147.08 feet more or less to the point of beginning.**

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, **Stearns Lending, LLC**, 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 86.735(4).

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:

1. The total monthly late charges in the amount of **\$241.08** and total monthly payment(s) in the amount of **\$13,722.21** beginning **April 1, 2016**, as follows:

\$4,487.85 = 3 monthly payment(s) at \$1,495.95

\$9,234.36 = 6 monthly payment(s) at \$1,539.06

By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable totaling **\$237,603.64**, said sums being the following:

1. Principal balance of **\$222,468.75** and accruing interest as of **January 1, 2017**, per annum, from **March 1, 2016** until paid.
2. **\$6,952.10** in interest
3. **\$729.78** in MIP/PMI
4. **\$241.08** in late charges
5. **\$3,807.93** in negative escrow balance
6. **\$2,899.50** in corporate advances
7. **\$427.50** in foreclosure fees and costs
8. Together with title expenses, costs, Trustees fees and attorney fees incurred here in by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest there in.

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: **Failed to pay payments which became due**

Notice hereby is given that the Beneficiary and Trustee, by reason of default, have elected and do hereby elect to foreclose the Trust Deed 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 of the execution by Grantor of the Trust Deed, together with any interest Grantor or Grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the Trust Deed 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 **01:00 PM**, in accord with the standard of time established by ORS 187.110, on **April 24, 2017** at the following place: **Front Steps, Klamath County Circuit Court, 316 Main Street, Klamath Falls, OR 97601**

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:

OCCUPANT  
8314 HIGHWAY 140 E, KLAMATH FALLS, OR 97603-9420

BRANDON R RIDGEWAY  
8314 HIGHWAY 140 E, KLAMATH FALLS, OR 97603-9420

SPOUSE OF BRANDON R. RIDGEWAY  
8314 HIGHWAY 140 E, KLAMATH FALLS, OR 97603-9420

Notice is further given that any person named in ORS 86.753 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), together with costs, Trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured 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.

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 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.

Dated: December 13, 2016

  
By: Nathan F. Smith, Esq., OSB #120112  
Successor Trustee

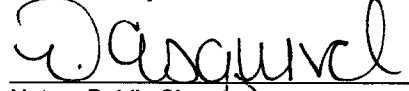
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

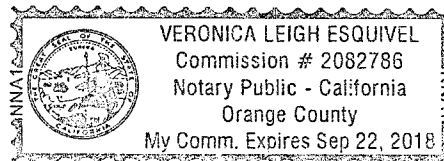
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On December 13, 2016 before me, VERONICA LEIGH ESQUIVEL, Notary Public, personally appeared NATHAN F. SMITH, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person 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.

  
Notary Public Signature



Malcolm & Cisneros, A Law Corporation  
Attention: Nathan F. Smith, Esq., OSB #120112  
c/o TRUSTEE CORPS  
17100 Gillette Ave, Irvine, CA 92614  
949-252-8300

FOR SALE INFORMATION PLEASE CALL:  
Auction.com at 800.280.2832  
Website for Trustee's Sale Information: [www.Auction.com](http://www.Auction.com)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.



**CERTIFICATE OF COMPLIANCE  
STATE OF OREGON  
FORECLOSURE AVOIDANCE PROGRAM**

**AFTER RECORDING RETURN TO:**  
Cheryl Dietz  
For Malcolm & Cisneros, For Loancare  
2112 Business Center Drive  
Irvine, CA 92612

11/21/2016

Grantor:	Brandon Ridgeway
Beneficiary:	Stearns Lending, LLC
Property Address:	8314 HWY 140 E Klamath Falls, OR 97603
Instrument / Recording No. Date / County	Instrument Number: 2014-004641 Recording Number: 2014-002014 re-recorded as 2014-004641 5/7/2014 Klamath
Case Number	BI-160810-1635

1. The Service Provider hereby certifies that:



The beneficiary and/or its agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4;  
or



The grantor did not pay the required fee by the deadline.

2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 21 day of November, 2016.

Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON           )  
  ) ss.  
County of Multnomah       )

The foregoing instrument was acknowledged before me on  
as Compliance Officer of Mediation Case Manager.

NOVEMBER 21<sup>st</sup>, 2016, by APRIL CURTIS  
[Print Name]

Notary Public - State of Oregon  
My Commission Expires:

6/24/2019

