

After Recording Return To: Tomasi Salyer Martin [EAD] 121 SW Morrison, Suite 1850 Portland, OR 97204

### AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON ) ) ss County of Multnomah )

I, Keeley Siegman, Administrative Assistant at Tomasi Salyer Martin, being first duly sworn, depose, say and certify that:

At all times mentioned herein, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the beneficiary or the beneficiary's successor in interest named in the attached original Trustee's Notice of Sale.

I gave notice of the sale of the real property described in the attached original Trustee's Notice of Sale by mailing copies 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 addresses, to-wit:

Occupants and/or Tenants	Danny Corwin Williams
2427 Eberlein Ave.	1430 SE 2nd Place #9
Klamath Falls, OR 97601	Lincoln City, OR 97367
Patricia L. Williams 1430 SE 2nd Place #9 Lincoln City, OR 97367	Oregon Affordable Housing Assistance Corporation c/o Richard Anderson Law, P.C., Registered Agent 8625 SW Cascade Ave., Suite 450 Beaverton, OR 97008

General Credit Service, Inc. c/o Joh Blackhurst, Registered Agent 14 N. Central, Suite 14 Medford, OR 97504

Each of the notices so mailed was a true copy of the original Trustee's Notice of Sale. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States Post Office at Portland, Oregon, on **January 18, 2017**. With respect to each person listed above, one such notice was mailed by first class mail to the address indicated, and another such notice was mailed by certified mail with return receipt requested.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE FCCU-F98\00287419.000

Each such notice was mailed after the Notice of Default and Election to Sell was recorded and at least 120 days before the Trustee conducts the sale.

Keley Siegnan, Administrative Assistant

SUBSCRIBED AND SWORN to before me this 18th day of January 2017.



Notary Public – State of Oregon

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE FCCU-F98\00287419.000

After Recording Return To: Tomasi Salyer Martin [EAD] 121 SW Morrison, Suite 1850 Portland, OR 97204

### AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

) ) ss

STATE OF OREGON

County of Multnomah

I, Keeley Siegman, Administrative Support Specialist at Tomasi Salyer Martin, being first duly sworn, depose, say and certify that:

At all times mentioned herein, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and not the beneficiary or the beneficiary's successor in interest named in the attached original Trustee's Notice of Sale.

I gave notice of the sale of the real property described in the attached original Trustee's Notice of Sale by mailing copies 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 addresses, to-wit:

General Credit Service, Inc. c/o John Blackhurst, Registered Agent 14 N. Central, Suite 104 Medford, OR 97504

Patricia L. Williams 2310 NE 34th St., Apt. 28 Lincoln City, OR 97367

Each of the notices so mailed was a true copy of the original Trustee's Notice of Sale. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States Post Office at Portland, Oregon, on January 27, 2017. With respect to each person listed above, one such notice was mailed by first class mail to the address indicated, and another such notice was mailed by certified mail with return receipt requested. Each such notice was mailed after the Notice of Default and Election to Sell was recorded and at least 120 days before the Trustee conducts the sale.

Keeley Siegman (

Administrative Support Specialist

**Relative for**  $terms Z 7^{T}$  day of January 2017. OFFICIAL SEAL JASMINE M RAMIG NOTARY PUBLIC-OREGON COMMISSION NO. 480222 MY COMMISSION EXPIRES JULY 29, 2017 otary Public – State of Oregon

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE FCCU-F98\00292732.000

### **TRUSTEE'S NOTICE OF SALE**

Reference is made to a certain trust deed ("Trust Deed") made, executed and delivered by **Danny Corwin Williams and Patricia L. Williams, as tenants by the entirety**, as grantor, to **Amerititle**, as trustee, in favor of **First Community Credit Union**, as beneficiary, dated August 15, 2012, and recorded on August 24, 2012, as Recording No. 2012-009376, in the mortgage records of Klamath County, Oregon, which trust deed was modified by instrument recorded on October 18, 2012, as Recording No. 2012-011601, in the Mortgage Records of Klamath County, Oregon.

The Trust Deed covers the following described real property ("Property") situated in said county and state, to-wit:

Lot 18 in Block 302 of Darrow Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

There are defaults by the grantor or other person owing an obligation, the performance of which is secured by the Trust Deed, with respect to provisions therein which authorize sale in the event of default of such provision; the defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Arrearage in the sum of \$3,887.70 as of January 10, 2017, plus additional payments, property expenditures, taxes, liens, assessments, insurance, late fees, attorney's and trustee's fees and costs, and interest due at the time of reinstatement or sale.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

Payoff in the sum of \$105,601.82 as of January 10, 2017, plus taxes, liens, assessments, property expenditures, insurance, accruing interest, late fees, attorney's and trustee's fees and costs incurred by beneficiary or its assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on June 13, 2017, at the hour of 11:00 a.m., in accord with the standard of time established by ORS 187.110, at the following place: Main Entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee.

Notice is further given that any person named in ORS 86.778 has the right, 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 of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum 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 ORS 86.778.

In construing this notice, 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.

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.

The NOTICE TO RESIDENTIAL TENANTS, attached hereto as Exhibit A, is incorporated herein by reference.

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION OF IT, WE WILL ASSUME THE DEBT IS VALID. IF YOU NOTIFY US, IN WRITING, WITHIN 30 DAYS AFTER RECEIPT OF THIS NOTICE THAT YOU DO DISPUTE THE DEBT OR ANY PORTION OF IT, WE WILL PROVIDE VERIFICATION BY MAILING YOU A COPY OF THE RECORDS. IF YOU SO REQUEST, IN WRITING, WITHIN 30 DAYS AFTER RECEIPT OF THIS NOTICE, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDKTOR.

DATED: January  $10^{\circ}$ , 2017.

Eleanor A. DuBay, OSB #073755 Authorized By: Tomasi Salyer Martin PC, Successor Trustee 121 SW Morrison, Suite 1850 Portland, OR 97204 Phone: 503-894-9900; fax: 971-544-7236

TRUSTEE'S NOTICE OF SALE FCCU-F98\00287411.000

### EXHIBIT A NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **June 13, 2017**. 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:

# 1) 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR 2) 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 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 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.

**HOW TO FIND 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 website at <u>www.osbar.org</u>. 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 <u>www.oregonlawhelp.org</u>.

After Recording Return To: Tomasi Salver Martin PC [EAD] 121 SW Morrison, Suite 1850 Portland, OR 97204

### AFFIDAVIT OF MAILING NOTICE TO GRANTOR/OCCUPANTS (Pursuant to ORS 86.756(1))

STATE OF OREGON	)
County of Multnomah	) ss )

I, Keeley Siegman, Administrative Assistant at Tomasi Salyer Martin PC, being first duly sworn, depose and say:

At all times mentioned herein, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and I am not the beneficiary or the beneficiary's successor in interest given under the terms of that certain trust deed recorded on August 24, 2012, in the records of Klamath County, Oregon, under Recording No. 2012-009376 (the "Trust Deed"), and covering the following described real property (the "Property") situated in the above mentioned county and state, to wit:

> Lot 18 in Block 302 of Darrow Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

On January 18, 2017, I caused to be mailed true copies of the attached original notice required under ORS 86.756(1) ("DANGER Notice"). The DANGER Notice was mailed to the grantor named in the Trust Deed and occupant (if the grantor is not also the occupant) of the Property on or before the date the notice of sale was served or mailed, by both first class and certified mail with return receipt requested, at their respective last known addresses, to-wit:

Occupants and/or Tenants 2427 Eberlein Ave. Klamath Falls, OR 97601

Danny Corwin Williams 1430 SE 2nd Place #9 Lincoln City, OR 97367

Patricia L. Williams 1430 SE 2nd Place #9 Lincoln City, OR 97367

eeley Siegman, Administrative Assistant

SUBSCRIBED AND SWORN to before me this 18th day of January, 2017.



Notary Public - State of Oregon

AFFIDAVIT OF MAILING NOTICE TO GRANTOR/OCCUPANTS FCCU-F98\00287416.000

After Recording Return To: Tomasi Salyer Martin PC [EAD] 121 SW Morrison, Suite 1850 Portland, OR 97204

### AFFIDAVIT OF MAILING NOTICE TO GRANTOR/OCCUPANTS (Pursuant to ORS 86.756(1))

STATE OF OREGON	)	
	)	SS
County of Multnomah	)	

I, Keeley Siegman, Administrative Support Specialist at Tomasi Salyer Martin PC, being first duly sworn, depose and say:

At all times mentioned herein, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years, and I am not the beneficiary or the beneficiary's successor in interest given under the terms of that certain trust deed recorded on August 24, 2012, in the records of Klamath County, Oregon, under Recording No. 2012-009376 (the "Trust Deed"), and covering the following described real property (the "Property") situated in the above mentioned county and state, to wit:

Lot 18 in Block 302 of Darrow Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

On January <u>2</u>, 2017, I caused to be mailed true copies of the attached original notice required under ORS 86.756(1) ("DANGER Notice"). The DANGER Notice was mailed to the grantor named in the Trust Deed and occupant (if the grantor is not also the occupant) of the Property on or before the date the notice of sale was served or mailed, by both first class and certified mail with return receipt requested, at their respective last known addresses, to-wit:

Patricia L. Williams 2310 NE 34th St., Apt. 28 Lincoln City, OR 97367

Keeley Siegman() (/ Administrative Support Specialist

SUBSCRIBED AND SWORN to before me this  $\frac{27}{100}$  day of January, 2017.



Notary Public - State of Oregon

AFFIDAVIT OF MAILING NOTICE TO GRANTOR/OCCUPANTS FCCU-F98\00292734.000

# 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: 2427 Eberlein Ave., Klamath Falls, OR 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 had to pay as of January 10, 2017, to bring your mortgage loan current was \$3,887.70. 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 Jeanne Brooks at First Community Credit Union at 541-756-5415 ext. 8234 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: Eleanor A. DuBay, Tomasi Salyer Martin PC, 121 SW Morrison Street, Suite 1850, Portland, OR 97204.

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

Date and time:	June 13, 2017 at 11:00 a.m.
Place:	Main Entrance 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 any time before the sale.
- 3. You can call Eleanor A. DuBay, Tomasi Salyer Martin PC, at (503) 894-9900 to find out if your lender is willing to give you more time or change the terms of your loan.
- 4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone

contact number at (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 website at <u>http://www.osbar.org</u>. 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 <u>http://www.oregonlawhelp.org</u>.

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

DATED: January (5, 2017. Eleanor A. DuBay, OSB #073755 Authorized By: Tomasi Salyer Martin PC, Successor Trustee (503) 894-9900

# **AFFIDAVIT OF SERIVCE**

STATE OF OREGON

County of Klamath

ss.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and am now a competent person 18 years of age or older and a resident of Oregon; that I am not the beneficiary or trustee named in the original Trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached Trustee's Notice of Sale; Exhibit A; Notice: You Are In Danger of Losing Your Property If You Do Not Take Action Immediately; Letter (dated January 18, 2017 addressed to: To Whom It May Concern) upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an <u>OCCUPANT</u> at the following "Property Address":

# 2427 Eberlein Ave. Klamath Falls, OR 97601

By delivering such copy, personally and in person to <u>KASHA AYERS</u>, at the above Property Address on January 23, 2017 at 2:11 PM.

Upon <u>MIKE CUSHMAN</u>, by delivering such true copy at the dwelling house or usual place of abode of MIKE CUSHMAN, to-wit: 2427 Eberlein Ave., Klamath Falls, OR 97601, to Kasha Ayers, who is a person 14 years of age or older residing in the dwelling house or usual place of abode of the person to be served on January 23, 2017 at 2:11 PM.

Upon <u>**DANNY CORWIN WILLIAMS**</u>, by delivering such true copy at the dwelling house or usual place of abode of DANNY CORWIN WILLIAMS, to-wit: 2427 Eberlein Ave., Klamath Falls, OR 97601, to Kasha Ayers, who is a person 14 years of age or older residing in the dwelling house or usual place of abode of the person to be served on January 23, 2017 at 2:11 PM.

Upon <u>PATRICIA L. WILLIAMS</u>, by delivering such true copy at the dwelling house or usual place of abode of PATRICIA L. WILLIAMS, to-wit: 2427 Eberlein Ave., Klamath Falls, OR 97601, to Kasha Ayers, who is a person 14 years of age or older residing in the dwelling house or usual place of abode of the person to be served on January 23, 2017 at 2:11 PM.

FCCU/WI LLIAMS/F98

I declare under penalty of perjury that the above statements are true and correct.

Robert Bolenbaugh

(329807)

SUBSCRIBED AND SWORN TO before me this  $2^{\mu}$  day of February, 2017, by Robert Bolenbaugh.

Mangared A. Hielson Notary Public for Oregon



Page 2 of 2 Affidavit of Service

## FCCU/WI LLIAMS/F98

# **AFFIDAVIT OF MAILING**

### STATE OF OREGON

County of Multnomah

> ss.

I, Mary Brodbeck, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On January 24, 2017, I mailed a copy of the Trustee's Notice of Sale; Exhibit A; Notice: You Are In Danger of Losing Your Property If You Do Not Take Action Immediately; Letter (dated January 18, 2017 addressed to: To Whom It May Concern) in separate envelopes, by First Class Mail, postage pre-paid, to:

The envelopes were addressed as follows:

MIKE CUSHAM 2427 Eberlein Ave. Klamath Falls, OR 97601

PATRICIA L. WILLIAMS 2427 Eberlein Ave. Klamath Falls, OR 97601 DANNY CORWIN WILLIAMS 2427 Eberlein Ave. Klamath Falls, OR 97601

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

Mary Brodbeck

(329807)

SUBSCRIBED AND SWORN to before me this 15, day of February, 2017, by Mary Brodbeck.



Mi Charme Notary Public for Oregon

Page 1 of 1 Affidavit of Multiple Mailings

### 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#17602 SALE

FCCU/WILLIAMS/F98

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: 04/02/2017 04/09/2017 04/16/2017 04/23/2017

Total Cost: \$1496.12

Subscribed and sworn by Pat Bergstrom before me on: 24th day of April in the year of 2017

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



#### TRUSTEE'S NOTICE OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, executed and delivered by Danny Corwin Williams and Patricia L. Williams, as tenants by the entirety, as grantor, to Amerititle, as trustee, in favor of First Community Credit Union, as beneficiary, dated August 15, 2012, and recorded on August 24, 2012, as Recording No. 2012-009376, in the mortgage records of Klamath County, Oregon, which trust deed was modified by instrument recorded on October 18, 2012, as Recording No. 2012-011601, in the Mortgage Records of Klamath County, Oregon. The Trust Deed covers the following described real

The Trust Deed covers the following described real property ("Property") situated in said county and state, to-wit:

Lot 18 in Block 302 of Darrow Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

There are defaults by the grantor or other person owing an obligation, the performance of which is secured by the Trust Deed, with respect to provisions therein which authorize sale in the event of default of such provision; the defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

failure to pay when due the following sums: Arrearage in the sum of \$3,887.70 as of January 10, 2017, plus additional payments, property expenditures, taxes, liens, assessments, insurance, late fees, attorney's and trustee's-fees and costs, and interest due at the time of reinstatement or sale.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: Payoff in the sum of \$105,601.82 as of January 10, 2017 functions accomments property expendion

Payoff in the sum of \$105,601.82 as of January 10, 2017, plus taxes, liens, assessments, property expenditures, insurance, accruing interest, late fees, attorney's and trustee's fees and costs incurred by beneficiary or its assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on June 13, 2017, at the hour of 11:00 a.m., in accord with the standard of time established by ORS 187.110, at the following place: Main Entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale including a reasonable charge by the trustee.

tions thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.778 has the right, 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 of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum 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 ORS 86 778.

In construing this notice, 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.

Trust Deed, and the words "trustee" and "beneficially include their respective successors in interest, if any. 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.

hereto as Exhibit A, Is I ence. [Exhibit A, NOT ANTS, is not published (b).] THIS COMMUNICATIO LECT A DEBT. ANY INF BE USED FOR THAT P TIFY US WITHIN 30 DA NOTICE THAT YOU DIS DEBT. OR ANY PORTIC	DENTIAL TENANTS, attached incorporated herein by refer- ICE TO RESIDENTIAL TEN- d pursuant to ORS 86.774(2) N IS AN ATTEMPT TO COL- ORMATION OBTAINED WILL URPOSE, UNLESS YOU NO- YS AFTER RECEIVING THIS PUTE THE VALIDITY OF THE DN OF IT, WE WILL ASSUME F YOU NOTIFY US, IN WRIT-
ING, WITHIN 30 DAYS A TICE THAT YOU DO D PORTION OF IT, WE W BY MAILING YOU A C YOU SO REQUEST, IN AFTER RECEIPT OF TI VIDE YOU WITH THE N	FTER RECEIPT OF THIS NO- ISPUTE THE DEBT OR ANY ILL PROVIDE VERIFICATION OPY OF THE RECORDS. IF WRITING, WITHIN 30 DAYS HIS NOTICE, WE WILL PRO- AME AND ADDRESS OF THE IF DIFFERENT FROM THE
DATED: January 13, 201 /s/ Eleanor A. DuBay Eleanor A. DuBay, OSB Authorized By: Tomasi Salver Martin PC	#073755 , Successor Trustee 1850, Portland, OR 97204 x: 971-544-7236