Recording Requested By:

2017-006392

Klamath County, Oregon

06/12/2017 01:53:00 PM

Fee: \$152.00

When Recorded Mail to:

Nathan F. Smith, Esq., OSB #120112 c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

TS No. OR05000109-16-2

APN R355136/R-3612-001B0-04700-000

TO No. 160368145-OR-MSO

AFFIDAVIT OF MAILING

GRANTEE:

CIT Bank, N.A.

GRANTOR:

GLORIA E. REYES

CURRENT TRUSTEE:

Nathan F. Smith, Esq., OSB #120112

DECLARATION OF MAILING

| Reference No: OR0 Mailing Number: 00 | | | | | |
|--|--|---|--|---|-------|
| STATE OF CALIF | ORNIA | } | | | |
| COUNTY OF SAN | DIEGO | }SS } | | | |
| I, | Clifton McF | Bride | declare as foll | lows: | |
| I am and at all times San Diego County, | | itizen of the United Sta | ates, over the age of eight | ghteen years and a resident or | f |
| document, in separa | | accordance with the | checked mailing classe | l a copy of the attached s defined below, postage | |
| | First Class Certified Return | ☐ Certified☐ Registered | ⊠ Certified E□ Registered | lectronic Return Receipt International | |
| 2/2/2017 San Diego Date and Place | o, California | <u>.</u> [| Sector) | going is true and correct. | |
| | | | | the individual who signed the lidity of that document. | ; |
| personally appeared personally known to is/are subscribed to authorized capacity(| DIEGO 7 2946 JO/19 o me (or proved to me of the within instrument a | Clifton McBron the basis of satisfact and acknowledged to rer/their signature(s) on | tory evidence) to the pne that he/she/they exe | blic in and for said State, person(s) whose names(s) ccuted the same in his/her/the rson(s), or the entity upon | ir |
| WITNESS my hand | and official seal. | A. | The second second | EPH L. COLLINS JR mission & 2036708 ry Public - California an Diego County | |

iMailAffidavitNotary.doc

Rev. 02/27/17

Exhibit A to Affidavit of Mailing

Sender:

Trustee Corps 17100 Gillette Ave. Irvine CA 95614

Postal Class: First Class

Type of Mailing:

Affidavit Attachment: 0004738-01 000 17572 Trustee_000418

Postal Number Sequence Recipient Name

(11)9690024857208581 DANIEL ASERA

(11)9690024857208611 VEE LEININGER

(11)9690024857208628 3 **OCCUPANT**

(11)9690024857208659 **GLORIA E. REYES**

GLORIA E. REYES

(11)9690024857208635

(11)9690024857208666 GLORIA E. REYES

(11)9690024857208680 7

GLORIA E. REYES

PO BOX 171

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT 451 SEVENTH STREET, S.W.

(11)9690024857208697 8

(11)9690024857208710 ဖ

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

(11)9690024857208741 11 (11)9690024857208727 10 UNKNOWN SPOUSE OF GLORIA E. REYES

UNKNOWN SPOUSE OF GLORIA E. REYES

(11)9690024857208758

SACRAMENTO, CA 95828

BEATTY, OR 97621

Address Line 1/3 Address Line 2/4

1550 E. FLAMINGO RD #228 LAS VEGAS, NV 89119

P O BOX 347

44318 COUNCIL BUTTE DRIVE

BEATTY, OR 97621

BEATTY, OR 97621

BONANZA, OR 97623

44318 COUNCIL BUTTE DRIVE

7648 COUNTRYFIELD DR

7824 CENTER PARKWAY APT #32

SACRAMENTO, CA 95828

SACRAMENTO, CA 95823

BEATTY, OR 97621

WASHINGTON, DC 20410

C/O FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC BANK, F.S.B. 500 NORTH RIDGE ROAD STE. 500 ATLANTA, GA 30350

44318 COUNCIL BUTTE DRIVE

7648 COUNTRYFIELD DR

Exhibit A to Affidavit of Mailing

Sender

Trustee Corps 17100 Gillette Ave. Irvine CA 95614

Postal Class: Electronic - Ret

Type of Mailing: 유

Affidavit Attachment: 0004738-01 000 17572 Trustee_000418

Postal Number Sequence Recipient Name

71969002484045998557

DANIEL ASERA

71969002484045998564 VEE LEININGER

71969002484045998595 OCCUPANT

71969002484045998618

GLORIA E. REYES

71969002484045998656 5 **GLORIA E. REYES**

71969002484045998700 GLORIA E. REYES

71969002484045998717 GLORIA E. REYES

PO BOX 171

7824 CENTER PARKWAY APT #32

71969002484045998731

œ THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

71969002484045998762 9

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT

71969002484045998793 10

UNKNOWN SPOUSE OF GLORIA E. REYES

UNKNOWN SPOUSE OF GLORIA E. REYES

71969002484045998823 j1

44318 COUNCIL BUTTE DRIVE

7648 COUNTRYFIELD DR

Address Line 2/4

LAS VEGAS, NV 89119

1550 E. FLAMINGO RD #228

Address Line 1/3

BONANZA, OR 97623

BEATTY, OR 97621

44318 COUNCIL BUTTE DRIVE

P O BOX 347

BEATTY, OR 97621

44318 COUNCIL BUTTE DRIVE

7648 COUNTRYFIELD DR

SACRAMENTO, CA 95828

SACRAMENTO, CA 95823

BEATTY, OR 97621

WASHINGTON, DC 20410

451 SEVENTH STREET, S.W.

C/O FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC BANK, F.S.B.
500 NORTH RIDGE ROAD STE. 500
ATLANTA, GA 30350 **BEATTY, OR 97621**

SACRAMENTO, CA 95828

71969002484045998854

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, GLORIA E. REYES as Grantor to AMERITITLE as Trustee, in favor of GMAC MORTGAGE, LLC as Beneficiary dated as of June 18, 2007 and recorded on June 26, 2007 as Instrument No. 2007-011443 and the beneficial interest was assigned to CIT Bank, N.A. and recorded December 13, 2016 as Instrument Number 2016-013266 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: R355136/R-3612-001B0-04700-000

LOT 2 IN BLOCK 13 OF SPRAGUE RIVER VALLEY ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 44318 COUNCIL BUTTE DRIVE, BEATTY, OR 97621

Both the Beneficiary, CIT Bank, N.A., and the Trustee, Nathan F. Smith, Esq., OSB #120112, 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 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence

By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$70,126.07 together with interest thereon from June 27, 2007 until paid; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on June 20, 2017 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statues, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601 County of Klamath, 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 86.753 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 or 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.

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.

TS No. OR05000109-16-2

APN R355136/R-3612-001B0-04700-000

TO No 160368145-OR-MSO

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

Dated: January 31, 2017

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 January 31, 2017 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 the 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

VERONICA LEIGH ESQUIVEL Cominission # 2082786 Notary Public - California Orange County

My Comm. Expires Sep 22, 2018

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: In Source Logic at 702-659-7766 Website for Trustee's Sale Information: www.insourcelogic.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.

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: 44318 COUNCIL BUTTE DRIVE, BEATTY, Oregon 97621.

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 February 1, 2017 to bring your mortgage loan current was \$96,170.62. 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 800-441-4428 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:

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

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

Date and Time: June 20, 2017 at 10:00 AM

Place: on the Main Street entrance steps to the Klamath County

Circuit Court, 316 Main St, Klamath Falls, OR 97601,

County of Klamath

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 Financial Freedom, a division of CIT Bank, N.A. at phone no 800-441-4428 to find out if your lender is willing to give you more time or change the terms of your loan.
- 4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. 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 can visit its website at http://www.osbar.org. Legal assistance may be available to you if you have a low income and meet federal poverty guidelines. For more directory of legal aid programs, information and а go http://www.oregonlawhelp.org.

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

DATED: Janaary 31, 2017

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

Successor Trustee

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **June 20, 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:

- 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 Law Center Portland: 503-473-8329 Coos Bay: 800-303-3638 Ontario: 888-250-9877 Salem: 503-485-0696

Grants Pass: 541-476-1058
Woodburn: 800-973-9003
Hillsboro: 877-726-4381
http://www.oregonlawcenter.org/

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the website at: http://www.osbar.org

Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to http://oregonlawhelp.org

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

2017-001071

Klamath County, Oregon

02/01/2017 02:50:00 PM

Fee: \$62.00

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: GLORIA E. REYES, 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. OR05000109-16-2

APN R355136/R-3612-001B0-04700-000

TO No 160368145-OR-MSO

Reference is made to that certain Trust Deed made by GLORIA E. REYES as Grantor, to AMERITITLE as Trustee, in favor of GMAC MORTGAGE, LLC as original Beneficiary, dated as of June 18, 2007 and recorded June 26, 2007 in the records of Klamath County, Oregon as Instrument No. 2007-011443 and the beneficial interest was assigned to CIT Bank, N.A. and recorded December 13, 2016 as Instrument Number 2016-013266 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R355136/R-3612-001B0-04700-000

LOT 2 IN BLOCK 13 OF SPRAGUE RIVER VALLEY ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, CIT Bank, N.A., 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: Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence

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:

- 1. Principal balance of \$70,126.07
- 2. \$14,334.07 in Unpaid Interest through February 1, 2017.
- 3. \$4,095.00 in Monthly Servicing Fees.
- 4. \$554.00 in Servicing Advances.
- 5. \$6,082.98 in MIP/PMI Advances.
- 6. \$978.50 in Unpaid Attorney Costs.
- 7. 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.

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 10:00 AM, in accord with the standard of time established by ORS 187.110, on June 20, 2017 at the following place: on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, 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 44318 COUNCIL BUTTE DRIVE, BEATTY, OR 97621

GLORIA E. REYES 44318 COUNCIL BUTTE DRIVE, BEATTY, OR 97621

UNKNOWN SPOUSE OF GLORIA E. REYES 44318 COUNCIL BUTTE DRIVE, BEATTY, OR 97621

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 the respective successors in interest, if any.

Dated: January 31, 2017

By: Nather F./Smith, Esq., OSB #120112

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 January 31, 2017 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 ne 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

VERONICA LEIGH ESQUIVEL
Com.nission # 2082786
Notary Public - California
Orange County
My Comm. Expires Sep 22, 2018

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: In Source Logic at 702-659-7766 Website for Trustee's Sale Information: www.insourcelogic.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.

After recording, return to:

CIT Bank, N.A. c/o Juan Lopez 2900 Esperanza Crossing Austin, TX 78758



DEPARTMENT OF JUSTICE PORTLAND LEGAL

OREGON FORECLOSURE AVOIDANCE PROGRAM RENEELCIARY EYEMPTION A FEID AVIT

| | DENER | CIART EXEMPTION AFFIDAVII |
|------------------------------------|--|--|
| | Lender/Beneficiary: | CiT Bank, N.A. |
| | Jurisdiction* | National Association |
| *If Lender/Benefi | ciary is not a natural person, p | provide the state or other jurisdiction in which the Lender/Beneficiary is organized. |
| , Jon Dickers | on | (printed name) being first duly sworn, depose, and state that: |
| This affidavit is Laws 2013, ch | s submitted for a claim of napter 304, §2(1)(b). | exemption to the Office of the Attorney General of Oregon under Oregon |
| to con sale u | nmence the following nu | entity commenced or caused an affiliate or agent of the individual or entity mber of actions to foreclose a residential trust deed by advertisement and rult under ORS 88.010 during the calendar year preceding the date of this to exceed 175]; |
| mexe | s the individual claiming : is the Director | exemption from requirements established under Or Laws 2013, ch 304, or [Insert title] of the entity claiming established under Or Laws 2013, ch 304, and is authorized by such entity ehalf. |
| | | (Signature) |
| State of Texa | | |
| County of Trav |) \$8. vis) | |
| Signed and sw | orn to (or affirmed) before | e me this 10th day of January , 2017 |
| by Toa | Dickerson | The state of the s |
| TANK BU | KATHERINE AMY SCOTT BRADOOCK Notary 10 # 128277568 My Commission Expires May 20, 2018 | Notary Public for Texas Katherine A S Braddock My commission expires: 5-20-2018 |

Recording Requested By:

When Recorded Mail to:

Nathan F. Smith, Esq., OSB #120112 c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

TS No. OR05000109-16-2

APN R355136/R-3612-001B0-04700-000

TO No. 160368145-OR-MSO

AFFIDAVIT OF COMPLIANCE

AFTER RECORDING, RETURN TO:

Nathan F. Smith, Esq., OSB #120112 c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

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

| Grantor: | GLORIA E. REYES | | | |
|---------------------------|---|--|--|--|
| Beneficiary: | CIT Bank, N.A. | | | |
| Trustee: | Nathan F. Smith, Esq., OSB #120112 | | | |
| Property Address: | 44318 COUNCIL BUTTE DRIVE, BEATTY, OR 97621 | | | |
| Instrument Recording No.: | 2007-011443 | | | |

| I, f | he ι | undersigned, being duly sworn, hereby depose and say that: |
|------------|------------|--|
| (1) | l ar wh | m-the Assistant Secretary of CIT Bank, N.A., o is the Beneficiary of the above referenced residential trust deed: |
| <u>(2)</u> | The | e beneficiary has determined that the grantor(s) of the residential trust deed is/are: |
| | [_] | not eligible for a foreclosure avoidance measure; or |
| | M | has not complied with the terms of a foreclosure avoidance measure to which the grantor(s) has/have agreed; or |
| | [] | has not requested a foreclosure avoidance measure. |
| _(.3) | | |
| | W | The beneficiary mailed written notice, in plain language explaining the basis for the beneficiary's determination above, to the grantor(s) within 10 days after making the determination; or |
| | [] | The-borrower did not-request a foreclosure-avoidance measure. |

| 2013, | ason of the above, chapter 304, section ederally chartered n | n 9 to the exte | ent such requireme | with the requirements of Oregon Law ents may be applicable to the beneficial |
|---------------|--|-----------------|-----------------------|---|
| | | | (Signature) Carlee | Hicko |
| | | | | |
| • | | | (Printed Nan | me) |
| State of | _ |))ss. | | |
| County of | Travis | <u>`</u> | | HHL & a and |
| Signed and su | orn to (or affirmed) | hefore me thi | s day of | JUN 0 2 2017 |
| Signed and Sw | Carlee Hicks | | | |
| | | | , who is the _ | Assistant Secretary of |
| CIT Bank, N.A | . (beneficiary). | | | |
| | | | Car | lag. Harde |
| | | | Notary Signature | 14 14 14 14 14 14 14 14 14 14 14 14 14 1 |
| | | | My commission | expires:JUL 1 1 2019 |
| | | | | |

CARLA A. HARDIN Notary ID # 123998503 My Commission Expires July 11, 2019 Recording Requested By:

When Recorded Mail to:

Nathan F. Smith, Esq., OSB #120112 c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

TS No. OR05000109-16-2

APN R355136/R-3612-001B0-04700-000

TO No. 160368145-OR-MSO

AFFIDAVIT OF PUBLICATION

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#17476 SALE REYES

ISL# 27744

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

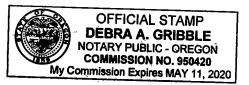
Insertion(s) in the following issues: 04/12/2017 04/19/2017 04/26/2017 05/03/2017

Total Cost: \$1181.96

Subscribed and sworn by Pat Bergstrom before me on: 3rd day of May in the year of 2017

Notary Public of Oregon

My commision expires on May 11, 2020



TS No. OR05000109-16-2 APN R355136/R-3612-001B0-04700-000 TO No 160368145-OR-MSO TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, GLORIA E. REYES as Grantor to AMERITITLE as Trustee, in favor of GMAC MORTGAGE, LLC as Beneficiary dated as of June 18, 2007 and recorded on June 26, 2007 as Instrument No. 2007-011443 and the beneficial interest was assigned to CIT Bank, N.A. and recorded December 13, 2016 as Instrument Number 2016-013266 of official records in the Office of the Recorder of Klamath County, Oregon to-wit: APN: R355136/R-3612-001B0-04700-000 LOT 2 IN BLOCK 13 OF SPRAGUE RIVER VALLEY ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 44318 COUNCIL BUTTE DRIVE, BEATTY, OR 97621

Both the Beneficiary, CIT Bank, N.A., and the Trustee, Nathan F. Smith, Esq., OSB #120112, 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 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay. Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence

By this reason of said default the Beneficiary has de-clared all obligations secured by said Trust Deed imme-diately due and payable, said sums being the following, to-wit: The sum of \$70,126.07 together with interest thereon from June 27, 2007 until paid, and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on June 20, 2017 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statues, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601 County of Klamath, 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 86.753 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 or 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. Without limiting the Trustee's disclaimer of representations or warranties. Oregon law requires the Trustee to state out limiting the Trustee's disclaimer of representations or warranties, Oregon law requires the Trustee to state in this notice that some residential property sold at a Trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the Trustee's sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words "Trustee" and "Beneficiary" includes their respective successors in interest, if any. Dated: January 31, 2017 By: Nathan F. Smith, Esq., OSB #120112 Successor Trustee 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: In Source Logic at 702-659-7766 Website for Trustee's Sale Information: www.insourcelogic.com/SL Number 27744, Pub Dates: 04/12/2017, 04/19/2017, 04/26/2017, 05/03/2017, HERALD & NEWS #17476 April 12, 19, 26, May 03, 2017.

#17476 April 12, 19, 26, May 03, 2017.

Recording Requested By:

When Recorded Mail to:

Nathan F. Smith, Esq., OSB #120112 c/o Trustee Corps 17100 Gillette Ave Irvine, CA 92614

TS No. OR05000109-16-2

APN R355136/R-3612-001B0-04700-000

TO No. 160368145-OR-MSO

AFFIDAVIT OF SERVICE

AFFIDAVIT OF POSTING

STATE OF OREGON County of Klamath

SS.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; 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 Trustee's Notice of Sale, Notice of Default and Election to Sell, Notice You Are in Danger of Losing Your Property, and Notice to Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

44318 Council Butte Dr. **Beatty, OR 97621**

As follows:

On 02/07/2017 at 3:08 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

On 02/14/2017 at 10:34 AM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

On 02/20/2017 at 12:14 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME this 27 day of FeB , 20/7

by Robert Bolenbaugh.

Notary Public for Oregon

Rebert Bolenbaugh

Nationwide Process Service, Inc.

300 Century Tower

1201 SW 12th Avenue

Portland, OR 97205

(503) 241-0636





TCORPS

AFFIDAVIT OF MAILING

STATE OF OREGON County of Klamath

SS.

I, Robert Bolenbaugh, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On February 21, 2017,I mailed a copy of the Trustee's Notice of Sale, Notice of Default and Election to Sell, Notice You Are in Danger of Losing Your Property, and Notice to Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT 44318 Council Butte Dr. Beatty, OR 97621

This mailing completes service upon an occupant at the above address with an effective date of $\underline{02/07/2017}$ as calculated pursuant to ORS 86.774 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME

OFFICIAL STAMP
MARGARET ANN NIELSEN
NOTARY PUBLIC-OREGON
COMMISSION NO. 948060
MY COMMISSION EXPIRES FEBRUARY 29, 2020

this 27 day of FEB by Robert Bolenbaugh.

Notary Public for Oregon

Robert Bolenbaugh

Nationwide Process Service, Inc.

300 Century Tower

1201 SW 12th Avenue

Portland, OR 97205

(503) 241-0636

