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10/30/2017 03:45:33 PM

Fee: \$127.00

**AFFIDAVIT OF MAILING
AMENDED TRUSTEE'S NOTICE OF SALE
(after release from stay)**

Re: Trust Deed From

CHARLES E. HAMMOND JR. and NICOLE J. HAMMOND
2157 MADISON STREET, KLAMATH FALLS, OR 97603

Grantor

To

FIRST AMERICAN TITLE
(NEAL G. BUCHANAN) AS SUCCESSOR
435 OAK AVENUE, KLAMATH FALLS, OR 97601

Trustee

After recording Return To:
NEAL G. BUCHANAN
435 OAK AVENUE
KLAMATH FALLS, OR 97601

AFFIDAVIT OF MAILING AMENDED TRUSTEE'S NOTICE OF SALE

(after release from stay)

STATE OF OREGON, County of KLAMATH ss:

I, KATIE TERRELL, 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 Oregon, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached Amended Trustee's Notice of Sale by mailing a copy thereof by registered or certified mail to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME:

ADDRESS:

SEE ATTACHED

Said Amended Trustee's Notice of Sale was given in compliance with ORS 86.755(6), within 30 days after release from a stay of the foreclosure proceedings, and the above named persons include all of those persons listed in ORS 86.740 and ORS 86.750(1).

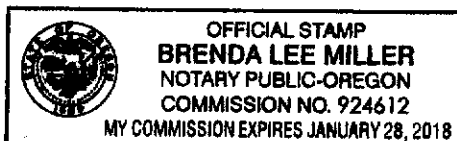
Each of the notices so mailed was certified to be a true copy of the original notice of sale by NEAL G. BUCHANAN attorney for the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on October 4, 2017, which was within 30 days after release from a stay of the foreclosure proceeding set forth therein.

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

Subscribed and sworn to before me this 4th day of October, 2017

Notary Public For Oregon

My Commission Expires: 1-28-18



Charles E. Hammond Jr.
Nicole J. Hammond
2157 Madison St.
Klamath Falls, OR 97603

Sandra G. Hammond
5700 Harlan Drive
Klamath Falls, OR 97603

Sandra Hammond
C/O Department of Human Resources, Support
Services Unit
PO Box 14506
Salem, OR 97309

Grant Mercantile Agency
C/O Rick Slayton
PO Box 456
Medford, OR 97504

Credit Services of Oregon, Inc.
Nka CSO Financial, Inc.
C/O of Mary Inscore
1229 SE Stephens Street
Roseburg, OR 97470

Credit Bureau of Klamath County
C/O Angela M. Trainor
PO Box 5107
Klamath Falls, OR 97601

Portfolio Recovery Associates, LLC
C/O Corporation Service Company
1127 Broadway Street BE Ste 310
Salem, OR 97301

State of Oregon
Klamath County District Attorney
316 Main Street
Klamath Falls, OR 97601

Douglas V. Osborne, Attorney
439 Pine Street
Klamath Falls, Oregon 97601

AMENDED TRUSTEE'S NOTICE OF SALE (after release from stay)

Reference is made to that certain trust deed made by CHARLES E. HAMMOND, JR. and NICOLE J. HAMMOND, as husband and wife, as grantor, to FIRST AMERICAN TITLE (NEAL G. BUCHANAN, ATTORNEY) Successor, as trustee, in favor of BOYD D. and GLENDA R. BONSER, with rights of survivorship, as beneficiary, dated JUNE 11, 2003 recorded JUNE 17, 2003, in the mortgage records of KLAMATH County, Oregon, in book/reel/volume No. M03 at page 41477* and/or as fee/file/instrument/microfilm/reception No. _____ (indicate which), covering the following described real property situated in said county and state, to-wit:

*AND RE-RECORDED JULY 21, 2003 IN THE RECORDS OF KLAMATH COUNTY OREGON IN VOLUME M03 ON PAGE 51000

ON SEE LEGAL DESCRIPTION SET OUT ON EXHIBIT A ATTACHED HERETO & INCORPORATED BY THIS REFERENCE HEREIN AS THOUGH FULLY SET FORTH

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:

1. A PORTION OF THE PAYMENT OTHERWISE DUE NOVEMBER 10, 2012 & ALL PAYMENTS DUE FROM & AFTER DEC. 10, 2012 IN THE AMOUNT OF \$800 PER MONTH; 2. FAILURE TO PAY ALL TAXES, ASSESSMENTS & OTHER CHARGES AS REQUIRED BY PARAGRAPH 5 OF THE SAID TRUST DEED; 3. FAILURE TO MAINTAIN INSURANCE ON THE PREMISES AS REQUIRED BY PARAGRAPH 4 OF THE SAID TRUST DEED.

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:

1. Principal balance in the sum of \$48,994.05 TOGETHER WITH INTEREST THEREON AT THE RATE OF 8% PER ANNUM FROM JUNE 4, 2015 UNTIL PAID; 2. REAL PROPERTY TAXES PAID BY THE BENEFICIARY TO THE COUNTY OF KLAMATH IN THE SUM OF \$9,137.00; 3. PAYMENT BY THE BENEFICIARY OF \$1,015.43 TO PRECLUDE FORECLOSURE ACTION INITIATED BY ENTERPRISE IRRIGATION DISTRICT; 4. SUMS PAID BY THE BENEFICIARY TO MAINTAIN INSURANCE COVERAGE ON THE PREMISES.

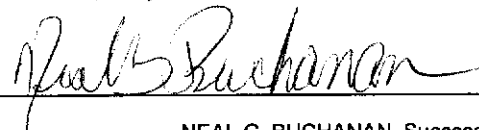
The Notice of Default and original Notice of Sale given pursuant thereto stated that the property would be sold on DECEMBER 28, 2016 at the hour of 1:30 o'clock P.M., in accord with the standard of time established by ORS 187.110, at LOBBY OF KLAMATH COUNTY COURT HOUSE, 316 MAIN STREET in the City of KLAMATH FALLS, County of KLAMATH, State of Oregon; however, subsequent to the recording of said Notice of Default the original sale proceedings were stayed by order of the court or by proceedings under the National Bankruptcy Act or for other lawful reason. The beneficiary did not participate in obtaining such stay. Said stay was terminated on SEPTEMBER 14, 2017.

WHEREFORE, notice hereby is given that the undersigned trustee will on OCTOBER 31, 2017 at the hour of 1:30 o'clock P.M., in accord with the standard of time established by ORS 187.110 at LOBBY OF KLAMATH COUNTY COURT HOUSE, 316 MAIN STREET in the City of 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 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 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 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) 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 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 ORS 86.753.

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.

DATED

10-4-17



NEAL G. BUCHANAN, Successor Trustee

State of Oregon, County of KLAMATH ss:

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale as amended.

EXHIBIT "A"

Beginning at a point 594 feet North of an iron pin driven into the ground near the fence corner at the SW corner of NW 1/4 of Section 1, Twp. 39 S., R. 9 E.W.M., in the property of Otis V. Saylor, being the SW corner of said property abutting on the Dalles-California Highway and which iron pin is East 30 feet of the center of a road intersecting the Dalles-California Highway from the North, and which pin is North 30 feet of the center of said Highway; thence East 330 feet; thence North 66 feet; thence West 330 feet; thence South 66 feet to the place of beginning.

NOV 23 2016

**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#17360 SALE

BONSER V. HAMMOND

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:

10/23/2016 10/30/2016 11/06/2016 11/13/2016

Total Cost: \$1327.00

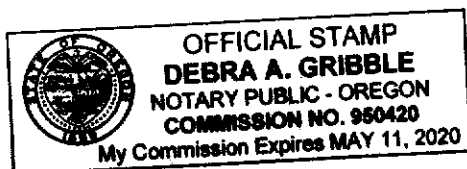
Pat Bergstrom

Subscribed and sworn by Pat Bergstrom before me on:
14th day of November in the year of 2016

Debra A. Gribble

Notary Public of Oregon

My commission expires on May 11, 2020



*cc to Glenda
11-29-16 -AT*

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by CHARLES E. HAMMOND JR. AND NICOLE J. HAMMOND, AS HUSBAND AND WIFE, as grantor, to FIRST AMERICAN TITLE, as trustee, in favor of BOYD D. AND GLENDA R. BONSER, WITH RIGHTS OF SURVIVORSHIP, as beneficiary, dated JUNE 11, 2003, recorded on JUNE 17, 2003, in the Records of KLAMATH County, Oregon, in volume No. M03 at page 41477, covering the following described real property situated in that county and state, to-wit: *AND RE-RECORDED JULY 21, 2003 IN THE RECORDS OF KLAMATH COUNTY OREGON IN VOLUME M03 on page 51000.

SEE LEGAL DESCRIPTION SET OUT ON EXHIBIT A ATTACHED HERETO & INCORPORATED BY THIS REFERENCE HEREIN AS FULLY SET FORTH

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the 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 in grantor's failure to pay when due the following sums:

1. A PORTION OF THE PAYMENT OTHERWISE DUE NOVEMBER 10, 2012 & ALL PAYMENTS DUE FROM & AFTER DECEMBER 10, 2012 IN THE AMOUNT OF \$800 PER MONTH; 2. FAILURE TO PAY ALL TAXES, ASSESSMENTS & OTHER CHARGES AS REQUIRED BY PARAGRAPH 5 OF THE SAID TRUST DEED; 3. FAILURE TO MAINTAIN INSURANCE ON THE PREMISES AS REQUIRED BY PARAGRAPH 4 OF THE SAID TRUST DEED.

By reason of the default just described, 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: 1. PRINCIPAL BALANCE IN THE SUM OF \$48,994.05 TOGETHER WITH INTEREST THEREON @ THE RATE OF 8% PER ANNUM FROM JUNE 4, 2015 UNTIL PAID; 2. REAL PROPERTY TAXES PAID BY THE BENEFICIARY TO THE COUNTY OF KLAMATH IN THE SUM OF \$9,137.00; 3. PAYMENT BY THE BENEFICIARY OF \$1,015.43 TO PRECLUDE FORECLOSURE ACTION INITIATED BY ENTERPRISE IRRIGATION DISTRICT; 4. SUMS PAID BY THE BENEFICIARY TO MAINTAIN INSURANCE COVERAGE ON THE PREMISES; EXHIBIT "A"

Beginning at a point 594 feet North of an iron pin driven into the ground near the fence corner at the SW corner of NW 1/4 of Section 1, Twp. 39 S., R. 9 E.W.M., in the property of Otis V. Saylor, being the SW corner of said property abutting on the Dalles-California Highway and which iron pin is East 30 feet of the center of a road intersecting the Dalles-California Highway from the North, and which pin is North 30 feet of the center of said Highway; thence East 330 feet; thence North 66 feet; thence West 330 feet; thence South 66 feet to the place of beginning.

WHEREFORE, notice is hereby given that the undersigned trustee will on DECEMBER 28, 2016, at the hour of 1:30 o'clock, P.M., in accord with the standard of time established by ORS 187.110, at LOBBY OF KLAMATH COUNTY COURT HOUSE, 316 MAIN STREET, in the City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the real property described above which the grantor had or had power to convey at the time of the execution by grantor of the 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 foregoing obligations thereby secured and the costs and expenses of the sale, including a reasonable charge by the trustee. 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) 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 those 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 and attorney fees not exceeding the amounts provided by ORS 86.753.

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

DATED August 18, 2016.

/s/Neal G. Buchanan

Successor, Trustee

435 Oak Avenue, Klamath Falls, Oregon 97601

(541) 882-6607

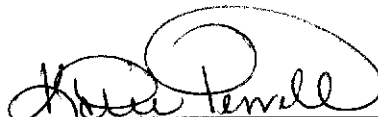
#17360 October 23, 30, November 06, 13, 2016.

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5 **AFFIDAVIT OF MAILING**
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8 STATE OF OREGON, COUNTY OF KLAMATH) ss.
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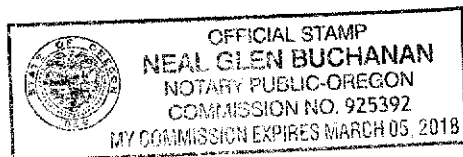
10 I, Katie Terrell being first duly sworn, depose, say and
11 certify that: I mailed an original Notice of Substituted Service,
12 an exact and complete copy of which is attached hereto, together
13 with a true copy of the documents referred to therein, which
14 documents were certified to be an exact and complete copy of the
originals thereof by Neal G. Buchanan, attorney for and Successor
Trustee, to the person and to the address first appearing on this
notice.

15 The Notice set forth and true copies of the documents were
16 placed in a sealed envelope with first class postage thereon
17 fully prepaid, and deposited by me in the United States Post
Office at Klamath Falls, Oregon, on the 29th day of August,
2016, addressed as aforesaid.

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20 SUBSCRIBED AND SWORN to before me on the 29th day of
August, 2016.

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28 NOTARY PUBLIC FOR OREGON
My Commission expires: 3-5-18

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5 **NOTICE OF SUBSTITUTED SERVICE/AFFIDAVIT OF MAILING**
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8 To: CHARLES G. HAMMOND JR.
9 2157 MADISON ST
KLAMATH FALLS, OR 97603

10 You are hereby notified that you have been served with
11 NOTICE OF SALE, TRUSTEES NOTICE OF DEFAULT AND ELECTION TO SELL
12 together with NOTICE TO RESIDENTIAL TENANTS and NOTICE: YOU ARE
13 IN DANGER OF LOSING YOUR PROPERTY (hereinafter called documents)
a true copy of which is attached hereto and enclosed herewith.

14 Service was made by delivering a true copy of the documents
15 at your dwelling house or usual place of abode 2157 Madison St.,
16 Klamath Falls, OR 97603 to Nicole J. Hammond, who is a person
fourteen years of age or older who resides at the place of abode,
on August 23, 2016 at 4:20 o'clock p.m.

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19 Neal G. Buchanan, OSB #771277
20 Attorney for and Successor Trustee
435 Oak Avenue
21 Klamath Falls, Oregon 97601
(541) 882-6607
22
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PROOF OF SERVICE

STATE OF Oregon, County of Klamath ss.

I 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 where-
in the service hereinafter set forth was made, and that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, nor a succes-
sor to either, nor an officer, director, employee of, or attorney for, the beneficiary or trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and other legal entities named below by delivering true copies of the
Notice of Sale, certified to be such by the attorney for the trustee or successor trustee, as follows:

together with the Notice To Residential Tenants and NOTICE: YOUR ARE IN DANGER OF LOSING YOUR PROPERTY Personal Service Upon Individual(s)

Upon NICOLE J. HAMMOND, by delivering such true copy to him/her, personally and in person,
at 2157 MADISON ST, KLAMATH FALLS, OR 97603, on 8-23-2016, at 4:20 o'clock P.M.
Upon OREGON STATE, by delivering such true copy to him/her, personally and in person,
at _____, on _____, at _____ o'clock ____ M.

Substituted Service Upon Individual(s)

Upon CHARLES F. HAMMOND JR, by delivering such true copy at his/her dwelling house
or usual place of abode, to-wit: 2157 MADISON ST, KLAMATH FALLS, OR 97603,
to NICOLE J HAMMOND, who is a person 14 years
of age or older and a member of the household of the person served on 8-23-2016, at 4:20 o'clock P.M.
Upon _____, by delivering such true copy at his/her dwelling house
or usual place of abode, to-wit: _____,
to _____, who is a person 14 years
of age or older and a member of the household of the person served on _____, at _____ o'clock ____ M.

Office Service Upon Individual(s)

Upon _____, at the office which he/she maintains for the conduct of
business at _____,
by leaving such true copy with _____, the person who
is apparently in charge, on _____, during normal working hours, at _____ o'clock, ____ M.

Service on Corporations, Limited Partnerships or Unincorporated Associations Subject to Suit Under a Common Name

Upon _____, by
(NAME OF CORPORATION, LIMITED PARTNERSHIP, ETC.)

(a) delivering such true copy, personally and in person, to _____ who is a/the
_____ (Specify registered agent, officer (by title), director, general partner, managing agent, etc.) thereof; OR

(b) leaving such true copy with _____, the person who is apparently in charge of the
office of _____, who is a/the _____
(Specify registered agent, officer (by title), director, general partner, managing agent, etc.) thereof;

at _____, on _____, at _____ o'clock ____ M.

EACH OF THE PERSONS, FIRMS AND CORPORATIONS SERVED BY ME IS THE IDENTICAL PERSON, FIRM OR CORPORATION NAMED IN
THE TRUSTEE'S INSTRUCTIONS TO ME IN CONNECTION HERewith.

[Signature]

SIGNED AND SWORN TO before me on August 23rd 2016



[Signature]
Notary Public for Oregon

My commission expires April 20, 2019

**INSTRUCTIONS FOR SERVICE OF TRUSTEE'S
NOTICE OF SALE UPON OCCUPANT PURSUANT
TO ORS 86.750 (1) AND PROOF OF SERVICE
(120-Day Notice)**

RE: Trust Deed from

CHARLES E. HAMMOND JR. AND
NICOLE J. HAMMOND
2157 MADISON ST., KLAMATH FALLS, OR 97603

To Grantor

FIRST AMERICAN TITLE (NEAL G.
BUCHANAN AS SUCCESSOR)
435 OAK AVE. KLAMATH FALLS, OR 97601

Trustee

After recording, return to (Name, Address, Zip):

NEAL G. BUCHANAN
435 OAK AVE.
KLAMATH FALLS, OR 97601

TRUSTEE'S INSTRUCTIONS to the person who serves the Trustee's Notice of Sale attached hereto:

STATE OF OREGON,

County of KLAMATH

ss.

I, the undersigned, being first duly sworn, depose and say:

I am the Trustee or attorney for the Trustee in the trust deed described in the attached Trustee's Notice of Sale.

You are hereby directed to serve the Trustee's Notice of Sale in the manner in which a summons is served pursuant to ORCP 7 D(2) and 7 D(3) upon the occupant of the property described in the Notice of Sale.

The name of the person to be served, if known, and the property address of the property described in the trust deed are as follows:

Name of person to be served
(If unknown, so state)

Property Address

Charles E. Hammond, Jr.
Nicole J. Hammond
occupants of the premises

2157 Madison Street
Klamath Falls, Oregon 97603

If the occupant is indicated as "unknown," or if you find the property at this address to be occupied by someone other than the person named, then you are to serve the person or persons whom you find to be occupying the property.

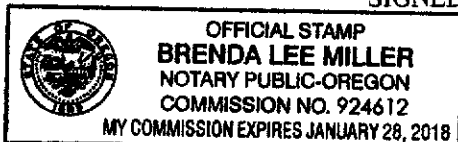
Service should be made by August 30, 2016 which is 120 days before the date fixed for the sale in the attached notice. If you have not made service by that date, and the property appears occupied, persist in attempting to make service until it has been accomplished.

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

NEAL G. BUCHANAN

(ATTORNEY FOR) TRUSTEE

SIGNED AND SWORN TO before me on



Notary Public for Oregon

My commission expires

BL

NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

CHARLES E. HAMMOND JR. AND
NICOLE J. HAMMOND
2157 MADISON ST. KLAMATH FALLS, OR 97603

Grantor's Name and Address*

FIRST AMERICAN TITLE (NEAL G.
BUCHANAN AS SUCCESSOR)
435 OAK AVE. KLAMATH FALLS, OR 97601

Trustee's Name and Address*

GLENDA R. BONSER - SURVIVING
BENEFICIARY
3611 HWY 97 #66, KLAMATH FALLS, OR 97601

Beneficiary's Name and Address*

After recording, return to (Name and Address):

NEAL G. BUCHANAN
435 OAK AVE.

KLAMATH FALLS, OR 97601

*ORS 205 requires the first page of a recorded document to show the names and addresses of all parties. Use Stevens-Ness Form No. 1256, Cover Sheet for Instrument to be Recorded, if you need additional space.

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON, County of KLAMATH) ss.I, KATIE TERRELL

, being first duly sworn, depose, and say:

At all times hereinafter mentioned, 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 named in the attached original notice of sale given under the terms of that certain deed described in the notice of sale.

I gave notice of the sale of the real property described in the attached 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:

Name

Address

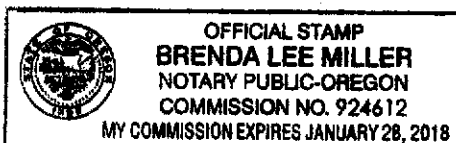
See Mailing Matrix attached hereto and incorporated herein as though fully set forth.

These 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 or 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 or interest appears of record or the beneficiary has actual notice of the lien or interest; (d) any person requesting notice as set forth in ORS 86.785; and (e) if the owner of the subject real property dies and the property is also subject to a transfer on death deed, the beneficiary or beneficiaries designated under the transfer on death deed.*

Each of the notices so mailed was certified to be a true copy of the original notice of sale by _____

NEAL G. BUCHANAN, attorney for the trustee named in the notice. 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 KLAMATH FALLS, Oregon, on AUGUST 18, 2016. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt, with postage thereon in an amount sufficient to accomplish the same. Each such notice was mailed after the Notice of Default and Election to Sell described in the notice of sale was recorded.

As used herein, 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 the trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any, "person" includes a business or other entity, and all grammatical changes shall be made so that this instrument shall apply equally to businesses, other entities and to individuals.



SIGNED AND SWORN TO before me on August 18, 2016
by Katie Terrell

Brenda Miller
Notary Public for Oregon - My commission expires 1-28-18

* More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date. Pursuant to ORS 86.740(2), a notice served by mail in accordance with ORS 86.740(1) is effective when the notice is mailed.
PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

Charles E. Hammond Jr.
Nicole J. Hammond
2157 Madison St.
Klamath Falls, OR 97603

Sandra G. Hammond
5700 Harlan Drive
Klamath Falls, OR 97603

Sandra Hammond
C/O Department of Human Resources, Support
Services Unit
PO Box 14506
Salem, OR 97309

Grant Mercantile Agency
C/O Rick Slayton
PO Box 456
Medford, OR 97504

Credit Services of Oregon, Inc.
Nka CSO Financial, Inc.
C/O of Mary Inscore
1229 SE Stephens Street
Roseburg, OR 97470

Credit Bureau of Klamath County
C/O Angela M. Trainor
PO Box 5107
Klamath Falls, OR 97601

Portfolio Recovery Associates, LLC
C/O Corporation Service Company
1127 Broadway Street BE Ste 310
Salem, OR 97301

State of Oregon
Klamath County District Attorney
316 Main Street
Klamath Falls, OR 97601

BB

NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by **CHARLES E. HAMMOND JR. AND NICOLE J.****HAMMOND, AS HUSBAND AND WIFE**

to **FIRST AMERICAN TITLE**, as grantor,
 in favor of **BOYD D. AND GLENDA R. BONSER, WITH RIGHTS OF SURVIVORSHIP**, as trustee,
 dated **JUNE 11, 2003**, recorded on **JUNE 17, 2003**, as beneficiary,

KLAMATH County, Oregon, in ☐ book ☐ reel ☒ volume No. **M03** at page **41477***
 and/or as ☐ fee ☐ file ☐ instrument ☐ microfilm ☐ reception No. _____ (indicate which), covering the following
 described real property situated in that county and state, to-wit:

* **AND RE-RECORDED JULY 21, 2003 IN THE RECORDS OF KLAMATH COUNTY OREGON IN VOLUME M03 ON
 PAGE 51000**

**SEE LEGAL DESCRIPTION SET OUT ON EXHIBIT A ATTACHED HERETO & INCORPORATED BY THIS
 REFERENCE HEREIN AS FULLY SET FORTH**

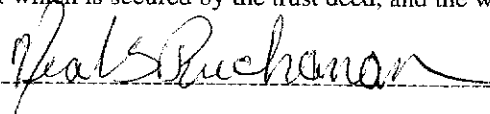
Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made in grantor's failure to pay when due the following sums: **1. A PORTION OF THE PAYMENT OTHERWISE DUE NOV. 10, 2012 & ALL PAYMENTS DUE FROM & AFTER DEC. 10, 2012 IN THE AMOUNT OF \$800 PER MONTH; 2. FAILURE TO PAY ALL TAXES, ASSESSMENTS & OTHER CHARGES AS REQUIRED BY PARAGRAPH 5 OF THE SAID TRUST DEED; 3. FAILURE TO MAINTAIN INSURANCE ON THE PREMISES AS REQUIRED BY PARAGRAPH 4 OF THE SAID TRUST DEED.**

By reason of the default just described, 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: **1. PRINCIPAL BALANCE IN THE SUM OF \$48,994.05 TOGETHER WITH INTEREST THEREON @ THE RATE OF 8% PER ANNUM FROM JUNE 4, 2015 UNTIL PAID; 2. REAL PROPERTY TAXES PAID BY THE BENEFICIARY TO THE COUNTY OF KLAMATH IN THE SUM OF \$9,137.00; 3. PAYMENT BY THE BENEFICIARY OF \$1,015.43 TO PRECLUDE FORECLOSURE ACTION INITIATED BY ENTERPRISE IRRIGATION DISTRICT; 4. SUMS PAID BY THE BENEFICIARY TO MAINTAIN INSURANCE COVERAGE ON THE PREMISES; (SEE ATTACHMENT)**

WHEREFORE, notice is hereby given that the undersigned trustee will on **DECEMBER 28, 2016**, at the hour of **1:30** o'clock, **P.M.**, in accord with the standard of time established by ORS 187.110, at **LOBBY OF KLAMATH COUNTY COURT HOUSE, 316 MAIN STREET** in the City of **KLAMATH FALLS**, County of **KLAMATH**, State of Oregon, sell at public

auction to the highest bidder for cash the interest in the real property described above which the grantor had or had power to convey at the time of the execution by grantor of the 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 foregoing obligations thereby secured and the costs and expenses of the sale, including a reasonable charge by the trustee. 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) 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 those 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 and attorney fees not exceeding the amounts provided by ORS 86.753.

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

DATED **8-18-16**


Successor _____, Trustee

435 Oak Avenue

ADDRESS

Klamath Falls, Oregon 97601 (541) 882-6607

CITY

STATE

ZIP

PHONE

I certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

(CONTINUED)

Attorney for Trustee

NOTICE TO RESIDENTIAL TENANTS*

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for (date) _____. 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.

SERVE:** _____

*ORS 86.750(2)(b) states, in relevant part: "The copy of the notice of sale required to be published * * * does not need to include the notice to tenants required under ORS 86.745(9)."

**If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in the name and address of party to be served. Pursuant to ORS 86.740(2), a notice served by mail in accordance with ORS 86.740(1) is effective when the notice is mailed. The effective date of a notice served on an occupant of the premises in accordance with ORS 86.750 is the date of personal service pursuant to ORS 86.750(1)(a) or the date of first posting pursuant to ORS 86.750(1)(b)(A).

5. ALL COSTS, FEES & EXPENSES OF THE TRUST, INCLUDING THE COST OF THE TITLE SEARCH & TRUSTEES & ATTORNEY FEES ACTUALLY INCURRED.

EXHIBIT "A"

Beginning at a point 594 feet North of an iron pin driven into the ground near the fence corner at the SW corner of NW 1/4 of Section 1, Twp. 39 S., R. 9 E.W.M., in the property of Otis V. Saylor, being the SW corner of said property abutting on the Dalles-California Highway and which iron pin is East 30 feet of the center of a road intersecting the Dalles-California Highway from the North, and which pin is North 30 feet of the center of said Highway; thence East 330 feet; thence North 66 feet; thence West 330 feet; thence South 66 feet to the place of beginning.

BL

NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS



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

This notice is about your mortgage loan on your property at (street address, city, state, zip):

2157 Madison Street, Klamath Falls, Oregon 97603

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 (date) July 5, 2016

to bring your mortgage loan current was \$ 44,537.00

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 (phone) (541) 882-6607 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: Neal G. Buchanan, Successor Trustee, 435 Oak Avenue, Klamath Falls, Oregon 97601

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

Date: December 28, 2016 at 1:30 o'clock P M.

Place: Front Lobby, Klamath County Courthouse 316 Main Street, Klamath Falls, Oregon 97601

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call (name) Neal G. Buchanan, Successor Trustee
at (phone) (541) 882-6607 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

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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 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 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 August 18, 2016

Trustee Signature



Trustee Name (Type or Print) Neal G. Buchanan

Trustee Phone (541) 882-6607