

2017-014046

Klamath County, Oregon

12/11/2017 12:48:01 PM

Fee: \$167.00

RECORDING COVER SHEET
AFTER RECORDING RETURN TO:
Hershner Hunter, LLP
Attn: Lisa Summers
PO Box 1475
Eugene, OR 97440-1475

1. NAME OR TITLE OF THE TRANSACTION(S) -- ORS 205.234:

Affidavit of Mailing of Danger Notice/Trustee's Notice of Sale
Affidavit of Service by Posting
Affidavit of Publication
Affidavit Nonmilitary/Military Status Report
Affidavit of Compliance Re: Foreclosure Avoidance Measure Notice

2. GRANTOR (ORIGINAL GRANTOR ON TRUST DEED):

MICHAEL A. RUDDOCK AND BARBARA A. RUDDOCK
4731 Bisbee St.
Klamath Falls, OR 97603

3. SUCCESSOR TRUSTEE (NOD):

NANCY K. CARY
PO Box 1475
Eugene, OR 97440

4. BENEFICIARY:

UMPQUA BANK
PO Box 230727
Tigard, OR 97281

5. ORIGINAL TRUST DEED INFORMATION:

Date Recorded: October 15, 1998
Recording: Vol: M98, Page: 37869
Official Records of Klamath County, Oregon

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENTS FOR RECORDING, ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENTS THEMSELVES.

**AFFIDAVIT OF MAILING OF NOTICE OF SALE
AND DANGER NOTICE REQUIRED BY ORS 86.756**

I, NANCY K. CARY, being first duly sworn, depose and say:

1. I am the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.

2. Pursuant to ORS 86.756, on August 21, 2017, I mailed the attached Danger Notice to Grantors and Occupants of the real property by certified and first class mail at the following address(es):

Occupants
4731 Bisbee St.
Klamath Falls OR 97603

Michael A. Ruddock
4731 Bisbee St.
Klamath Falls OR 97603

Michael A. Ruddock
55203 Fish Hatchery Road
Bandon OR 97411

Barbara A. Ruddock
4731 Bisbee St.
Klamath Falls OR 97603

Barbara A. Ruddock
55203 Fish Hatchery Road
Bandon OR 97411

Barbara A. Ruddock
PO Box 7244
Klamath Falls OR 97602

3. I served the attached Trustee's Notice of Sale upon the following parties by depositing true copies thereof in the United States Mail at Eugene, Oregon, on September 11, 2017:

Michael A. Ruddock
4731 Bisbee St.
Klamath Falls OR 97603

Michael A. Ruddock
55203 Fish Hatchery Road
Bandon OR 97411

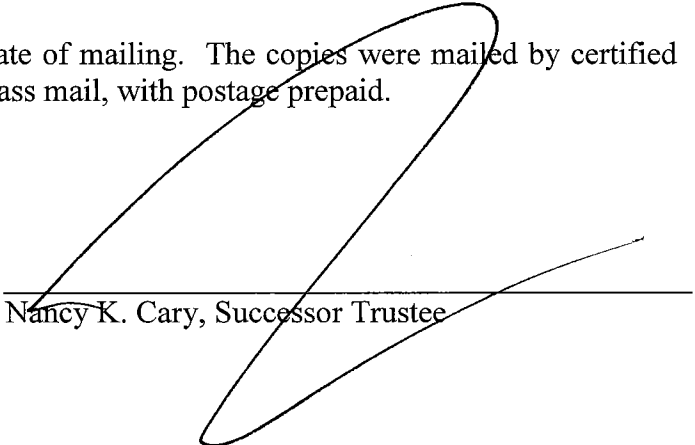
Barbara A. Ruddock
4731 Bisbee St.
Klamath Falls OR 97603

Barbara A. Ruddock
55203 Fish Hatchery Road
Bandon OR 97411

Barbara A. Ruddock
PO Box 7244
Klamath Falls OR 97602

4. The above copies were enclosed in sealed envelopes addressed to the parties named above at the addresses set forth below their names which, to the best of my knowledge,

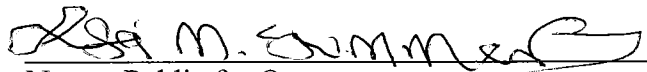
were their last known addresses as of the date of mailing. The copies were mailed by certified mail, return receipt requested, and by first class mail, with postage prepaid.



Nancy K. Cary, Successor Trustee

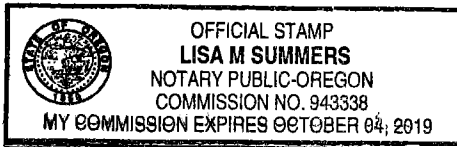
STATE OF OREGON)
) ss.
COUNTY OF LANE)

Signed and sworn to before me on September 11, 2017, by NANCY K. CARY,
Successor Trustee.



Notary Public for Oregon

My Commission Expires: 10/4/2019



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:

4731 Bisbee St.
Klamath Falls, OR 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 August 8, 2017, to bring your mortgage loan current was \$4,018.17. 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 1-866-743-4931, 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: NANCY K. CARY, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440.

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

Date and Time: January 11, 2018, 11:00 a.m.

Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

THIS IS WHAT YOU CAN DO
TO STOP THE SALE:

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can **call Umpqua Bank at 1-866-743-4931 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 numbers at **800-SAFENET (1-800-723-3638) or 1-855-480-1950**. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at **1-503-684-3763** or toll-free in Oregon at **1-800-452-7636** or you may visit its 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://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 21, 2017.

Trustee Name: NANCY K. CARY, Successor Trustee

(TS #30057.30729) Telephone: (541) 686-0344

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the client named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.771, the following information is provided:

1. PARTIES:

Grantor: MICHAEL A. RUDDOCK AND BARBARA A. RUDDOCK
Trustee: WILLIAM L. SISEMORE
Successor Trustee: NANCY K. CARY
Beneficiary: UMPQUA BANK, SUCCESSOR BY MERGER TO STERLING SAVINGS BANK,
SUCCESSOR BY MERGER TO KLAMATH FIRST FEDERAL SAVINGS & LOAN
ASSOCIATION

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

As described on the attached Exhibit A

3. RECORDING. The Trust Deed was recorded as follows:

Date Recorded: October 15, 1998
Recording: Vol: M98, Page: 37869
Official Records of Klamath County, Oregon

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$516.08 each, due the first of each month, for the months of February 2017 through August 2017; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$40,753.18; plus interest at the rate of 6.375% per annum from January 1, 2017; plus late charges of \$126.36; plus advances and foreclosure attorney fees and costs.

6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.

7. TIME OF SALE.

Date: January 11, 2018
Time: 11:00 a.m.
Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.778 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.778.

NOTICE REGARDING POTENTIAL HAZARDS

(This notice is required for notices of sale sent on or after January 1, 2015.)

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.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for January 11, 2018. 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.

You may reach 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 <http://www.oregonlawhelp.org>.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #30057.30729).

DATED: August 21, 2017. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

EXHIBIT A

PARCEL 1:

A parcel of land situate in Lots 1 and 2 in Block 5 of SECOND ADDITION TO ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at an iron pin bearing South 0 degrees 25' East a distance of 475 feet from the Northwest corner of Lot 1, Block 5, SECOND ADDITION TO ALTAMONT ACRES, and the true point of beginning of this description; thence South 0 degrees 25' East a distance of 75 feet; thence North 79 degrees 45' East 506.6 feet to a stake; thence South 88 degrees 52' East to the Easterly line of said Lot 2; thence North 0 degrees 12' West along said Easterly boundary of said Lot 2 a distance of 25.01 feet; thence North 88 degrees 52' West along a line parallel to the Northerly boundary line of said Block 5 to the point of beginning.

ALSO, that tract of land in Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, East of the U.S.R.S. Drain, which lies South of the tract described in Volume 115, page 107, Deed Records of Klamath County, Oregon, and North of the tract described in Volume 135, page 57, Deed Records of Klamath County, Oregon, said tract being a portion of Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, in Section 15, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

EXCEPTING THEREFROM any portion lying within the USBR C-1 Drain Canal.

PARCEL 2:

The land lying South of that tract described in Volume 115, page 107, Deed Records of Klamath County, Oregon, West of the U.S.R.S. Drain, and North of the following described line:

Beginning at an iron pin on the East right of way line of Bisbee Street, which lies South 0 degrees 25' East along the center line of Bisbee Street a distance of 570 feet and South 88 degrees 52' East a distance of 20 feet from the point on the North section line of Section 15, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, where the center line of Bisbee Street intersects the said section line and running thence; South 88 degrees 52' East a distance of 310 feet more or less, the Northerly right of way line of the U.S.R.S. Drain, said tract being a portion of Lots 1 and 2 of Block 5, SECOND ADDITION TO ALTAMONT ACRES.

ALSO, that tract of land in Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, East of the U.S.R.S Drain, which lies South of the tract described in Volume 115, page 107, Deed Records of Klamath County, Oregon, and North of the tract described in Volume 135, page 57, Deed Records of Klamath County, Oregon, said tract being a portion of Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES in Section 15, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

AFFIDAVIT OF SERVICE BY POSTING

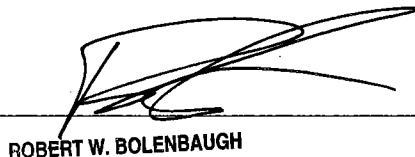
I, Robert Bolenbaugh, being first duly sworn, depose and say:

I am a private process server retained by the Successor Trustee of the Trust Deed described in the attached Trustee's Notice of Sale.

On 8/28/17, at 4:33 p.m., I posted the attached original Trustee's Notice of Sale at 4731 Bisbee St. Klamath Falls, OR. 97603 (address) by posting front door (method of posting).

On 9/1/17, at 9:51 A.m., I posted the attached original Trustee's Notice of Sale at 4731 Bisbee St. Klamath Falls, OR. 97603 (address) by posting front door (method of posting).

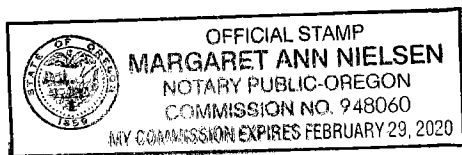
On 9/5/17, at 4:09 p.m., I attempted service a third time. No one was at the address and I then sent a copy of the Notice bearing the word "Occupant" as the addressee to the property address of 4731 Bisbee St. Klamath Falls, OR. by first class mail with postage pre-paid on 9/6/17, 97603.


ROBERT W. BOLENBAUGH

STATE OF OREGON)
) ss.
COUNTY OF Klamath)

Signed and sworn to before me on 9-8-17, by ROBERT W. BOLENBAUGH.

Margaret A. Nielsen
Notary Public for Oregon
My Commission Expires: 2-29-20



The following Trustee's Notice of Sale is served on you (if mailed, by certified mail, return receipt requested and first class mail) pursuant to ORS Chapter 86, requiring notice of the foreclosure to be given to the grantor of the trust deed, to certain successors in interest of the grantor and junior lien holders, and to the occupants of the property.

TO:

Occupants
4731 Bisbee St.
Klamath Falls, OR 97603

TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.771, the following information is provided:

1. PARTIES:

Grantor:	MICHAEL A. RUDDOCK AND BARBARA A. RUDDOCK
Trustee:	WILLIAM L. SISEMORE
Successor Trustee:	NANCY K. CARY
Beneficiary:	UMPQUA BANK, SUCCESSOR BY MERGER TO STERLING SAVINGS BANK, SUCCESSOR BY MERGER TO KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

As described on the attached Exhibit A

3. RECORDING. The Trust Deed was recorded as follows:

Date Recorded: October 15, 1998
Recording: Vol: M98, Page: 37869
Official Records of Klamath County, Oregon

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$516.08 each, due the first of each month, for the months of February 2017 through August 2017; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$40,753.18; plus interest at the rate of 6.375% per annum from January 1, 2017; plus late charges of \$126.36; plus advances and foreclosure attorney fees and costs.

6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Klamath County, Oregon.

7. TIME OF SALE.

Date: January 11, 2018
Time: 11:00 a.m.
Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.778 has the right, at any time that is not later than five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.778.

NOTICE REGARDING POTENTIAL HAZARDS

(This notice is required for notices of sale sent on or after January 1, 2015.)

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.

01482687.DOCX

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for January 11, 2018. 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.

You may reach 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 <http://www.oregonlawhelp.org>.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0344 (TS #30057.30729).

DATED: August 21, 2017. Nancy K. Cary, Successor Trustee, Hershner Hunter, LLP, P.O. Box 1475, Eugene, OR 97440.

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

We are attempting to collect a debt on behalf of the beneficiary named above (also referred to as the "creditor") and any information obtained will be used for that purpose. This debt is owed to the creditor in the amount described above. Under some circumstances, you may receive more than one copy of this notice. Unless you dispute the validity of this debt, or any portion thereof, within 30 days after your first receipt of the original or a copy of this notice, we will assume the debt to be valid. If you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or (if applicable) a copy of a judgment against you and a copy of the verification or (if applicable) the judgment will be mailed to you. We will provide you with the name and address of the original creditor, if different from the creditor named above, if you notify us in writing within 30 days after your first receipt of the original or a copy of this notice that you request such information.

EXHIBIT A

PARCEL 1:

A parcel of land situate in Lots 1 and 2 in Block 5 of SECOND ADDITION TO ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at an iron pin bearing South 0 degrees 25' East a distance of 475 feet from the Northwest corner of Lot 1, Block 5, SECOND ADDITION TO ALTAMONT ACRES, and the true point of beginning of this description; thence South 0 degrees 25' East a distance of 75 feet; thence North 79 degrees 45' East 506.6 feet to a stake; thence South 88 degrees 52' East to the Easterly line of said Lot 2; thence North 0 degrees 12' West along said Easterly boundary of said Lot 2 a distance of 25.01 feet; thence North 88 degrees 52' West along a line parallel to the Northerly boundary line of said Block 5 to the point of beginning.

ALSO, that tract of land in Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, East of the U.S.R.S. Drain, which lies South of the tract described in Volume 115, page 107, Deed Records of Klamath County, Oregon, and North of the tract described in Volume 135, page 57, Deed Records of Klamath County, Oregon, said tract being a portion of Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, in Section 15, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

EXCEPTING THEREFROM any portion lying within the USBR C-1 Drain Canal.

PARCEL 2:

The land lying South of that tract described in Volume 115, page 107, Deed Records of Klamath County, Oregon, West of the U.S.R.S. Drain, and North of the following described line:

Beginning at an iron pin on the East right of way line of Bisbee Street, which lies South 0 degrees 25' East along the center line of Bisbee Street a distance of 570 feet and South 88 degrees 52' East a distance of 20 feet from the point on the North section line of Section 15, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, where the center line of Bisbee Street intersects the said section line and running thence; South 88 degrees 52' East a distance of 310 feet more or less, the Northerly right of way line of the U.S.R.S. Drain, said tract being a portion of Lots 1 and 2 of Block 5, SECOND ADDITION TO ALTAMONT ACRES.

ALSO, that tract of land in Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, East of the U.S.R.S Drain, which lies South of the tract described in Volume 115, page 107, Deed Records of Klamath County, Oregon, and North of the tract described in Volume 135, page 57, Deed Records of Klamath County, Oregon, said tract being a portion of Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES in Section 15, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

**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#18010 SALE (30057.30729) RUDDOCK 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:
11/03/2017 11/10/2017 11/17/2017 11/24/2017

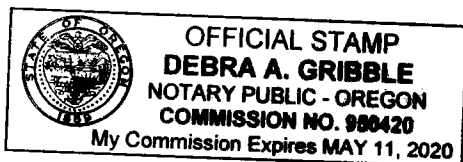
Total Cost: \$1895.96

Pat Bergstrom

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

Debra A. Gribble

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



TRUSTEE'S NOTICE OF SALE

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.771, the following information is provided:

1. PARTIES:

Grantor: MICHAEL A. RUDDOCK AND BARBARA A. RUDDOCK
Trustee: WILLIAM L. SISEMORE
Successor Trustee: NANCY K. CARY
Beneficiary: UMPQUA BANK, SUCCESSOR BY MERGER TO STERLING SAVINGS BANK, SUCCESSOR BY MERGER TO KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

As described on the attached Exhibit A
EXHIBIT A

PARCEL 1:

A parcel of land situate in Lots 1 and 2 in Block 5 of SECOND ADDITION TO ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at an iron pin bearing South 0 degrees 25' East a distance of 475 feet from the Northwest corner of Lot 1, Block 5, SECOND ADDITION TO ALTAMONT ACRES, and the true point of beginning of this description; thence South 0 degrees 25' East a distance of 75 feet; thence North 79 degrees 45' East 506.6 feet to a stake; thence South 88 degrees 52' East to the Easterly line of said Lot 2; thence North 0 degrees 12' West along said Easterly boundary of said Lot 2 a distance of 25.01 feet; thence North 88 degrees 52' West along a line parallel to the Northerly boundary line of said Block 5 to the point of beginning.

ALSO, that tract of land in Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, East of the U.S.R.S. Drain, which lies South of the tract described in Volume 115, page 107, Deed Records of Klamath County, Oregon, and North of the tract described in Volume 135, page 57, Deed Records of Klamath County, Oregon, said tract being a portion of Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, in Section 15, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

EXCEPTING THEREFROM any portion lying within the USBR C-1 Drain Canal.

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ALSO, that tract of land in Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES, East of the U.S.R.S. Drain, which lies South of the tract described in Volume 115, page 107, Deed Records of Klamath County, Oregon, and North of the tract described in Volume 135, page 57, Deed Records of Klamath County, Oregon, said tract being a portion of Lot 2, Block 5, SECOND ADDITION TO ALTAMONT ACRES in Section 15, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon.

3. RECORDING. The Trust Deed was recorded as follows:

Date Recorded: October 15, 1998
Recording: Vol: M98, Page: 37869
Official Records of Klamath County, Oregon

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$516.08 each, due the first of each month, for the months of February 2017 through August 2017; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$40,750.18, plus interest at the rate of 6.25% per annum from January 1, 2017, plus late charges of \$126.36, plus advances and foreclosure attorney fees and costs.

6. SALE OF PROPERTY. The trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed. A Trustee's Notice of Default and Election to Sell Under Terms of Trust Deed has been recorded in the Official Records of Clatsop County, Oregon.

7. TIME OF SALE.
Date: January 11, 2018
Time: 11:00 a.m.

Place: Clatsop County Courthouse, 516 Main Street, Clatsop, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.778 has the right at any time that is not later than five days before the trustee conducts the sale to have the foreclosure dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due, other than such portion of the principal balance which has been paid, and no default occurred, by tendering the performance required under the obligations of Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligations and Trust Deed, together with the trustee's and attorney fees not exceeding the amount provided in ORS 86.778.

NOTICE REGARDING POTENTIAL HAZARDS

(This notice is required for notices of sale sent on or after January 1, 2016.)

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 methamphetamine; 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.

You may reach 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 <http://www.oregonlawhelp.org>.

Any questions regarding this matter should be directed to Lisa Summers, Paralegal, (541) 686-0844 (TS #30057-30729).

DAVID H. SUMMERS, Esq., Attorney at Law, Successor to David H. Summers, Esq., P.O. Box 1475, Epine, OR 97124.

Clatsop County, Oregon, January 11, 2018.

NONMILITARY AFFIDAVIT

STATE OF OREGON)
) ss.
COUNTY OF LANE)

I, NANCY K. CARY, being first duly sworn, depose and say:

1. I am the Successor Trustee of the Trust Deed described below:

Parties:

Grantor: MICHAEL A. RUDDOCK AND BARBARA A. RUDDOCK
Trustee: WILLIAM L. SISEMORE
Beneficiary: UMPQUA BANK, SUCCESSOR BY MERGER TO STERLING SAVINGS BANK, SUCCESSOR BY MERGER TO KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

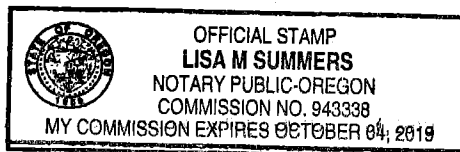
Recorded:

Date: October 15, 1998
Recording: Vol: M98, Page: 37869
Klamath County Oregon Records

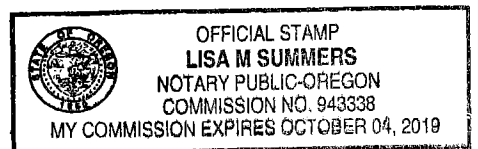
To the best of my knowledge and belief the Grantors of the above Trust Deed are not in the military service, or a dependent of a service member in military service based on the following facts made known to me by the Beneficiary or based on inquiry made by this office: (1) Grantor(s) address(es) are not part of a military installation; (2) the Beneficiary has not been provided with any information that indicated that Grantor(s) are members of any branch of military service, whether active or reserve, and a search of the Department of Defense Manpower Data Center ("DMDC") did not indicate Grantors are on active duty (See DMDC printouts attached); and (3) our office personally served Grantor(s) at an address that is not part of a military installation.

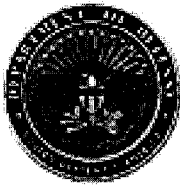
Nancy K. Cary, Successor Trustee

Signed and sworn to before me on September 11, 2017, by NANCY K. CARY, Successor Trustee.



Lisa M. Summers
Notary Public for Oregon
My Commission Expires: 10/4/2019





Status Report Pursuant to Servicemembers Civil Relief Act

SSN: XXX-XX-5513
Birth Date:
Last Name: RUDDOCK
First Name: MICHAEL
Middle Name:
Status As Of: Sep-07-2017
Certificate ID: 5JISO1J8UV11QYO

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
Department of Defense - Manpower Data Center
400 Gigling Rd.
Seaside, CA 93955

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. ? 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q33) via this URL: <https://scra.dmdc.osd.mil/faq.xhtml#Q33>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. ? 521(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC ? 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC ? 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

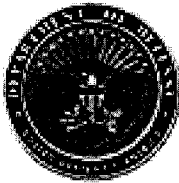
Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC ? 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

**Status Report
Pursuant to Servicemembers Civil Relief Act**

SSN: XXX-XX-0851
Birth Date:
Last Name: RUDDOCK
First Name: BARBARA
Middle Name:
Status As Of: Sep-07-2017
Certificate ID: HBDSQJGTMB6S00C

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
Department of Defense - Manpower Data Center
400 Gigling Rd.
Seaside, CA 93955

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WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.

**AFFIDAVIT OF COMPLIANCE RE:
FORECLOSURE AVOIDANCE MEASURE NOTICE**

I, Matthew Hay, being first duly sworn, depose and say that I am the beneficiary or an authorized agent for the beneficiary of the Trust Deed described as follows and have personal knowledge of the following facts:

Parties:

Grantor(s): MICHAEL A. RUDDOCK AND BARBARA A. RUDDOCK
Trustee: WILLIAM L. SISEMORE
Beneficiary: UMPQUA BANK, SUCCESSOR BY MERGER TO
STERLING SAVINGS BANK, SUCCESSOR BY MERGER
TO KLAMATH FIRST FEDERAL SAVINGS & LOAN
ASSOCIATION

Recorded:

Date: October 15, 1998
Recording: Vol: M98, Page: 37869
Klamath County Oregon Records

PROPERTY ADDRESS: 4731 Bisbee St., Klamath Falls, OR 97603.

The beneficiary has complied with ORS 86.748 as follows (check one):

☐

On _____, the beneficiary determined that the grantor(s) was not eligible for a foreclosure avoidance measure, and within 10 days thereafter, the beneficiary mailed notice to grantor(s) by certified and first class mail, with a copy sent to the Oregon Department of Justice on the same date.

☐

On _____, the beneficiary determined that the grantor(s) did not comply with a foreclosure avoidance measure to which the grantor(s) had agreed, and within 10 days thereafter, the beneficiary mailed notice to grantor(s) by certified and first class mail, with a copy sent to the Oregon Department of Justice on the same date.

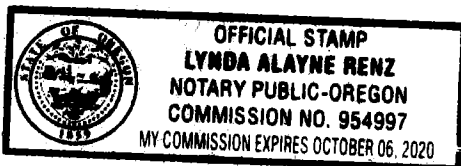
☒

The Beneficiary did not make a determination regarding the eligibility of grantor(s) for a foreclosure avoidance measure.

Matthew Hay
[name] Matthew Hay

STATE OF OREGON)
) ss.
COUNTY OF WASHINGTON)

This instrument was acknowledged before me on 10-31, 2017, by Matthew Hay as HPO of UMPQUA BANK.



Lynda Alayne Renz
Notary Public for Oregon
My Commission Expires: 10-6-2020
(TS #30057.30729)

AFFIDAVIT OF COMPLIANCE

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