

2018-000596

Klamath County, Oregon

01/17/2018 09:17:01 AM

Fee: \$127.00

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF
OF COMPLIANCE PER ORS 205.234**

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

AFTER RECORDING RETURN TO:

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

MARK NAME(S) OF ALL THE TRANSACTION(S) *described in the attached
instrument. Fill in the Original Grantor on Trust Deed and the Beneficiary as indicated. Each Affidavit
of Mailing Notice of Sale or Affidavit of Publication Notice of Sale or Proof of Service will be
considered a transaction.*

☒ **AFFIDAVIT OF MAILING NOTICE OF SALE** *(must have trustee's
notice of sale attached)*

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

☒ **PROOF OF SERVICE/AFFIDAVIT OF NON-OCCUPANCY**

☐ **CERTIFICATE OF NON-MILITARY SERVICE**

Original Grantor on Trust Deed

Marshall H. Ysen and Telka Jean Ysen, As Tenants by the Entirety

Beneficiary

Finance of America Reverse LLC formerly known as Urban Financial of America, LLC
formerly known as Urban Financial Group, Inc.

Recording Requested By:

When Recorded Mail to:

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

5924683

TS No. OR07000063-15-2

APN R497509

TO No. 73086-44369523

AFFIDAVIT OF MAILING

| | |
|-------------------------|---|
| GRANTEE: | Finance of America Reverse LLC formerly known as Urban Financial of America, LLC formerly known as Urban Financial Group, Inc. |
| GRANTOR: | MARSHALL H. YSEN AND TELKA JEAN YSEN, AS TENANTS BY THE ENTIRETY |
| CURRENT TRUSTEE: | Nathan F. Smith, Esq., OSB #120112 |

DECLARATION OF MAILING

Reference No: OR07000063-15

Mailing Number: 0040623-01

STATE OF CALIFORNIA }
 }SS
COUNTY OF SAN DIEGO }

I, Irving Carrillo, declare as follows:

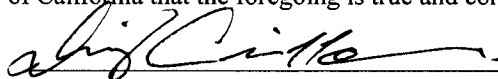
I am and at all times herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California:

That at the request of Trustee Corps on 9/19/2017, I deposited in the United States mail a copy of the attached document, in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

| | | |
|---|-------------------------------------|---|
| <input checked="" type="checkbox"/> First Class | <input type="checkbox"/> Certified | <input checked="" type="checkbox"/> Certified Electronic Return Receipt |
| <input type="checkbox"/> Certified Return | <input type="checkbox"/> Registered | <input type="checkbox"/> Registered International |

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

9/19/2017 San Diego, California
Date and Place


Declarant

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

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

On SEP 26 2017 before me, the undersigned, a Notary Public in and for said State, personally appeared Irving Carrillo, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose names is subscribed above and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on this instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature



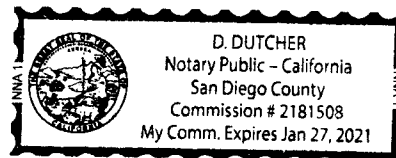


Exhibit A to Affidavit of Mailing

Sender: Trustee Corps
17100 Gillette Ave.
Irvine CA 95614

Postal Class: First Class

Type of Mailing: OR

Affidavit Attachment: 0040623-01 000 141547 Trustee_000418

Postal Number Sequence Recipient Name

Address Line 1/3

Address Line 2/4

(11)9690024862799883
1

Eric Rose

840 Ponderosa Drive

Klamath Falls, OR 97601

(11)9690024862799890
2

Klamath County Assessor

305 Main Street

Klamath Falls, OR 97601

(11)9690024862799906
3

Mark Walter Ysen

5414 Blue Mt. Drive

Klamath Falls, OR 97601

(11)9690024862799913
4

Marketa Marie Ysen

400 N. Mill St., Unit 5

Creswell, OR 97426

(11)9690024862799920
5

OCCUPANT

5414 BLUE MOUNTAIN DR.

KLAMATH FALLS, OR 97601-9400

(11)9690024862799937
6

THE HEIRS AND DEVISEES OF THE ESTATE OF MARSHALL H YSEN
5414 BLUE MOUNTAIN DR.

KLAMATH FALLS, OR 97601-9400

(11)9690024862799944
7

THE HEIRS AND DEVISEES OF THE ESTATE OF TELKA JEAN YSEN
5414 BLUE MOUNTAIN DR.

KLAMATH FALLS, OR 97601-9400

(11)9690024862799951
8

The Secretary of Housing and Urgan Development

451 Seventh Street SW

Washington, DC 20410

(11)9690024862799968
9

MARSHALL H YSEN

5414 BLUE MOUNTAIN DRIVE

KLAMATH FALLS, OR 97601-9400

(11)9690024862799975
10

MARSHALL H YSEN

PO BOX 751

KLAMATH FALLS, OR 97601

(11)9690024862799982
11

TELKA JEAN YSEN

5414 BLUE MOUNTAIN DRIVE

KLAMATH FALLS, OR 97601-9400

(11)9690024862799999
12

TELKA JEAN YSEN

PO BOX 751

KLAMATH FALLS, OR 97601-9400

KLAMATH FALLS, OR 97601

Exhibit A to Affidavit of Mailing

Sender: Trustee Corps
17100 Gillette Ave.
Irvine CA 95614

Postal Class: Electronic - Ret

Type of Mailing: OR

Affidavit Attachment: 0040623-01 000 141547 Trustee_000418

| Postal Number | Sequence | Recipient Name | Address Line 1/3 | Address Line 2/4 |
|----------------------|----------|---|--------------------------|------------------------------|
| 71969002484048752200 | 1 | Eric Rose | 840 Ponderosa Drive | Klamath Falls, OR 97601 |
| 71969002484048752262 | 2 | Klamath County Assessor | 305 Main Street | Klamath Falls, OR 97601 |
| 71969002484048752279 | 3 | Mark Walter Ysen | 5414 Blue Mt. Drive | Klamath Falls, OR 97601 |
| 71969002484048752286 | 4 | Marketa Marie Ysen | 400 N. Mill St., Unit 5 | Creswell, OR 97426 |
| 71969002484048752293 | 5 | OCCUPANT | 5414 BLUE MOUNTAIN DR. | KLAMATH FALLS, OR 97601-9400 |
| 71969002484048752309 | 6 | THE HEIRS AND DEVISEES OF THE ESTATE OF MARSHALL H YSEN | 5414 BLUE MOUNTAIN DR. | KLAMATH FALLS, OR 97601-9400 |
| 71969002484048752316 | 7 | THE HEIRS AND DEVISEES OF THE ESTATE OF TELKA JEAN YSEN | 5414 BLUE MOUNTAIN DR. | KLAMATH FALLS, OR 97601-9400 |
| 71969002484048752323 | 8 | The Secretary of Housing and Urgan Development | 451 Seventh Street SW | Washington, DC 20410 |
| 71969002484048752330 | 9 | MARSHALL H YSEN | 5414 BLUE MOUNTAIN DRIVE | KLAMATH FALLS, OR 97601-9400 |
| 71969002484048752347 | 10 | MARSHALL H YSEN | PO BOX 751 | KLAMATH FALLS, OR 97601 |
| 71969002484048752354 | 11 | TELKA JEAN YSEN | 5414 BLUE MOUNTAIN DRIVE | KLAMATH FALLS, OR 97601-9400 |
| 71969002484048752361 | 12 | TELKA JEAN YSEN | PO BOX 751 | KLAMATH FALLS, OR 97601-9400 |

KLAMATH FALLS, OR 97601

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, MARSHALL H. YSEN AND TELKA JEAN YSEN, AS TENANTS BY THE ENTIRETY as Grantor to FIDELITY NATIONAL TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for URBAN FINANCIAL GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of February 17, 2011 and recorded on May 27, 2011 as Instrument No. 2011-006583 and the beneficial interest was assigned to **Finance of America Reverse LLC formerly known as Urban Financial of America, LLC formerly known as Urban Financial Group, Inc.** and recorded May 26, 2016 as Instrument Number 2016-005560 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: **R497509**

LOT 6 IN BLOCK 2 OF TRACK 1002, LA WANDA HILLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

Commonly known as: **5414 BLUE MOUNTAIN DR., KLAMATH FALLS, OR 97601**

Both the Beneficiary, **Finance of America Reverse LLC formerly known as Urban Financial of America, LLC formerly known as Urban Financial Group, Inc.**, and the Trustee, Nathan F. Smith, Esq., OSB #120112, have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: **Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 6 under the Note, and pursuant to paragraph 9 of the Deed of Trust.**

By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of **\$128,429.73** together with interest thereon from **May 19, 2014** until paid; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on **January 23, 2018** at the hour of **10:00 AM**, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, **on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601** County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, Trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Trust Deed, at any time prior to five days before the date last set for sale.

Without limiting the Trustee's disclaimer of representations or warranties, Oregon law requires the Trustee to state in this notice that some residential property sold at a Trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the Trustee's sale.

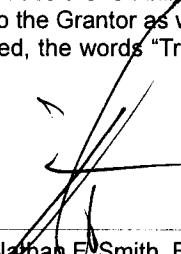
TS No. OR07000063-15-2

APN R497509

TO No 73086-44369523

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

Dated: September 7, 2017

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

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

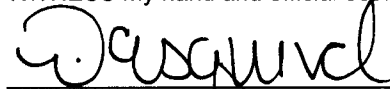
STATE OF CALIFORNIA

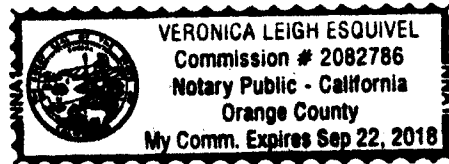
COUNTY OF ORANGE

On September 7, 2017 before me, VERONICA LEIGH ESQUIVEL, Notary Public, personally appeared NATHAN F. SMITH, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.


Notary Public Signature



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

FOR SALE INFORMATION PLEASE CALL:
In Source Logic at 702-659-7766
Website for Trustee's Sale Information: www.insourcelogic.com

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

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

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

This notice is about your mortgage loan on your property at:
5414 BLUE MOUNTAIN DR., KLAMATH FALLS, Oregon 97601.

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called 'foreclosure'.

The amount you would have had to pay as of September 5, 2017 to bring your mortgage loan current was \$139,431.87. 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 866-799-7724 to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe. You may also get these details by sending a request by certified mail to:

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

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

Date and Time: January 23, 2018 at 10:00 AM

Place: on the Main Street entrance steps to the Klamath County
Circuit Court, 316 Main St, Klamath Falls, OR 97601,
County of Klamath

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can pay the amount past due or correct any other default, up to

five days before the sale.

2. You can refinance or otherwise pay off the loan in full anytime before the sale.

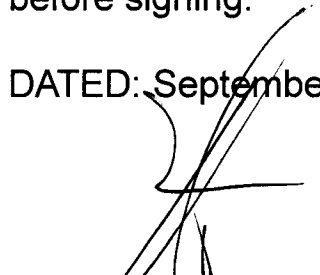
3. You can call Reverse Mortgage Solutions, Inc. at phone no 866-799-7724 to find out if your lender is willing to give you more time or change the terms of your loan.

4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you can visit its website at <http://www.osbar.org>. Legal assistance may be available to you if you have a low income and meet federal poverty guidelines. For more 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: September 7, 2017



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

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **January 23, 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.

Oregon Law Center
Portland: 503-473-8329
Coos Bay: 800-303-3638
Ontario: 888-250-9877
Salem: 503-485-0696
Grants Pass: 541-476-1058
Woodburn: 800-973-9003
Hillsboro: 877-726-4381
<http://www.oregonlawcenter.org/>

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

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

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

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

2017-010374

Klamath County, Oregon

09/13/2017 02:44:00 PM

Fee: \$57.00

RE: Trust Deed from:
MARSHALL H. YSEN AND TELKA JEAN
YSEN, AS TENANTS BY THE ENTIRETY,
Grantor
To:
Nathan F. Smith, Esq., OSB #120112

After recording return to:

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

5924683

TS No. OR07000063-15-2

APN R497509

TO No 73086-44369523

Reference is made to that certain Trust Deed made by MARSHALL H. YSEN AND TELKA JEAN YSEN, AS TENANTS BY THE ENTIRETY as Grantor, to FIDELITY NATIONAL TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for URBAN FINANCIAL GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of February 17, 2011 and recorded May 27, 2011 in the records of Klamath County, Oregon as Instrument No. 2011-006583 and the beneficial interest was assigned to Finance of America Reverse LLC formerly known as Urban Financial of America, LLC formerly known as Urban Financial Group, Inc. and recorded May 26, 2016 as Instrument Number 2016-005560 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R497509

LOT 6 IN BLOCK 2 OF TRACK 1002, LA WANDA HILLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, Finance of America Reverse LLC formerly known as Urban Financial of America, LLC formerly known as Urban Financial Group, Inc., and no appointments of a successor Trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Trust Deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by Grantor or other person owing an obligation, performance of which is secured by the Trust Deed or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is: **Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 6 under the Note, and pursuant to paragraph 9 of the Deed of Trust.**

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

1. Principal balance of **\$128,429.73**
2. **\$9,691.48** in Unpaid Interest through September 5, 2017.
3. **\$335.72** in Per Diem.
4. **\$72.00** in Release recording fees.
5. **\$20.00** in Corporate Advances.
6. **\$882.94** in Unpaid Attorney Costs.
7. Together with title expenses, costs, Trustees fees and attorney fees incurred here in by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest there in.

Notice hereby is given that the Beneficiary and Trustee, by reason of default, have elected and do hereby elect to foreclose the Trust Deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by Grantor of the Trust Deed, together with any interest Grantor or Grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the Trust Deed and the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of Trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **January 23, 2018** at the following place: **on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601**

Other than as shown of record, neither the Beneficiary nor the Trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the Trustee in the Trust Deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property except:

Eric Rose
840 Ponderosa Drive, Klamath Falls, OR 97601

Mark Walter Ysen
5414 Blue Mt. Drive, Klamath Falls, OR 97601

Marketa Marie Ysen
400 N. Mill St., Unit 5, Creswell, OR 97426

OCCUPANT
5414 BLUE MOUNTAIN DR., KLAMATH FALLS, OR 97601-9400

THE HEIRS AND DEVISEES OF THE ESTATE OF MARSHALL H YSEN
5414 BLUE MOUNTAIN DR., KLAMATH FALLS, OR 97601-9400

THE HEIRS AND DEVISEES OF THE ESTATE OF TELKA JEAN YSEN
5414 BLUE MOUNTAIN DR., KLAMATH FALLS, OR 97601-9400

MARSHALL H YSEN
5414 BLUE MOUNTAIN DRIVE, KLAMATH FALLS, OR 97601-9400

TELKA JEAN YSEN
5414 BLUE MOUNTAIN DRIVE, KLAMATH FALLS, OR 97601-9400

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), together with costs, Trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, at any time prior to five days before the date last set for sale.

Without limiting the Trustee's disclaimer of representations or warranties, Oregon law requires the Trustee to state in this notice that some residential property sold at a Trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the Trustee's sale.

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

Dated: September 7, 2017

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

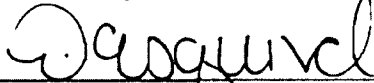
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

STATE OF CALIFORNIA
COUNTY OF ORANGE

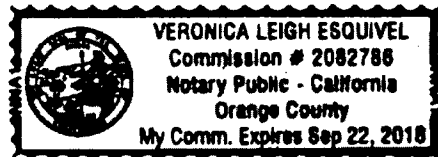
On September 7, 2017 before me, VERONICA LEIGH ESQUIVEL, Notary Public, personally appeared NATHAN F. SMITH, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of CALIFORNIA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal



Notary Public Signature



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

FOR SALE INFORMATION PLEASE CALL:
In Source Logic at 702-659-7766
Website for Trustee's Sale Information: www.insourcelogic.com

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

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



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

AFTER RECORDING RETURN TO:

Megan Ruskus
For Malcolm & Cisneros, For Reverse Mortgage Solutions
2112 Business Center Drive
Irvine, CA 92612

5/22/2017

| | |
|---|--|
| Grantor: | Marshall H. Ysen and Telka Jean Ysen |
| Beneficiary: | Finance of America Reverse, LLC |
| Property Address: | 5414 BLUE MOUNTAIN DRIVE Klamath Falls, OR 97601 |
| Instrument / Recording No. Date / County | Instrument Number: 2011-006583 Recording Number: 2011-006583 Loan Number: 0000047549 5/27/2011 Klamath |
| Case Number | BI-170327-5925 |

1. The Service Provider hereby certifies that:

- ☐ The beneficiary and/or its agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4;
or
- ☒ The grantor did not pay the required fee by the deadline.

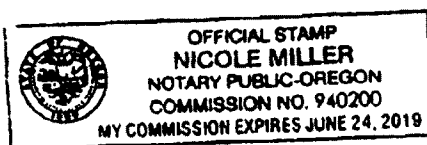
2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 22 day of May, 2017

April Curtis
Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON)
) ss.
County of Multnomah)

The foregoing instrument was acknowledged before me on May 22nd, 2017, by April Curtis
[Print Name]
as Compliance Officer of Mediation Case Manager.



N. Miller
Notary Public - State of Oregon
My Commission Expires: 6/24/2019