

2018-000597

Klamath County, Oregon

01/17/2018 09:17:01 AM

Fee: \$82.00

**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 COMPLIANCE

Affidavit of Compliance with ORS 86.748(1)  
Trustee Sale Number: OR07000063-15-2

After Recording, Return To:

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

**AFFIDAVIT OF COMPLIANCE  
with ORS 86.748(1)**

**Grantor(s):** 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.  
**Mortgage Servicer:** Reverse Mortgage Solutions, Inc.  
**Trustee:** Nathan F. Smith, Esq., OSB #120112  
**Trustee Sale Number:** OR07000063-15-2  
**Property Address:** 5414 BLUE MOUNTAIN DR., KLAMATH FALLS, OR 97601  
**DOT Rec.** 2011-006583  
**Instrument/Book/Page**

I, the undersigned, hereby declare that:

- Authorized Signer
- (1) I am the \_\_\_\_\_ of Reverse Mortgage Solutions, Inc. as Attorney in Fact for Finance of America Reverse LLC formerly known as Urban Financial of America, LLC formerly known as Urban Financial Group, Inc., who is the Beneficiary in the above referenced trustee's sale.
- (2) I certify that the Beneficiary and the Trustee as of this date are the Beneficiary and Trustee named above.
- (3) ☒ The Grantor(s) did not request a foreclosure avoidance measure, and has not been evaluated for any foreclosure avoidance measure.  
**OR**
- ☐ The Grantor(s) did not provide the required documentation for a foreclosure avoidance measure; therefore, the review process was closed and the Grantor(s)'s eligibility could not be determined.  
**OR**
- ☐ The Beneficiary sent a written notice to Grantor(s), and on the same day to the Oregon Department of Justice, explaining in plain language that:
- ☐ The Grantor(s) [is/are] not eligible for any foreclosure avoidance measure; or
- ☐ The Grantor(s) [has/have] not complied with the terms of a foreclosure avoidance measure to which the Grantor(s) and Beneficiary agreed.
- (4) By reason of the above, the beneficiary or beneficiary's agent has complied with the requirements of ORS 86.748(1).

Affidavit of Compliance with ORS 86.748(1)  
Trustee Sale Number: OR07000063-15-2

Reverse Mortgage Solutions, Inc. as Attorney in Fact for  
Finance of America Reverse LLC formerly known as Urban  
Financial of America, LLC formerly known as Urban  
Financial Group, Inc.

Deneen A Sowell

Date: 1-10-18

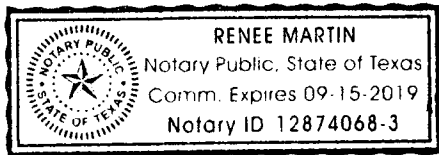
Name: Deneen Sowell

Title: Authorized Signer

STATE OF Texas )

COUNTY OF Harris )

The foregoing instrument was subscribed and sworn to (or affirmed) before me this 10<sup>th</sup> day of January, 2017, by Deneen Sowell as AUTHORIZED SIGNER for Reverse Mortgage Solutions, Inc.. Said person is: (circle one) personally known to me or produced sufficient identification in the form of \_\_\_\_\_.



Renee Martin

Printed Name: Renee Martin

Notary Public

Recording Requested By:

When Recorded Mail to:

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

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TS No. OR07000063-15-2

APN R497509

TO No. 73086-44369523

## AFFIDAVIT OF PUBLICATION

**AFFIDAVIT OF PUBLICATION  
STATE OF OREGON,  
COUNTY OF KLAMATH**

I, Pat Bergstrom, Legal Specialist, being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News, a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97603 in the aforesaid county and state; that I know from my personal knowledge that the Legal#17941 SALE ISL# 34360 YSEN 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:

10/31/2017 11/07/2017 11/14/2017 11/21/2017

Total Cost: \$1296.20

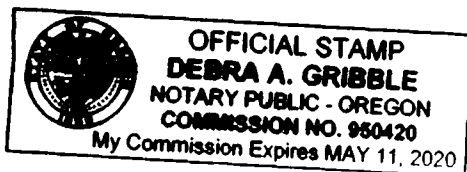
*Pat Bergstrom*

Subscribed and sworn to by Pat Bergstrom before me on:  
21st day of November in the year of 2017

*Debra A. Gribble*

Notary Public of Oregon

My commission expires on May 11, 2020



**TS No. OR07000063-15-2 APN R497509  
TO No 73086-4438823  
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. as 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 8 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 had in the said real property secured by 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 86.763 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 of Trust Deed, at any time prior to five days before the date 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 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: 09/07/2017 By: Nathan F. Smith, Esq., OSB  
#120112 Successor Trustee Malcolm & Cisneros, A Law Corporation Attention: Nathan F. Smith, Esq., OSB  
#120112 c/o TRUSTEE CORPS 17100 Gillette Ave, Irvine, CA 92614 949-252-8300 FOR SALE INFORMATION PLEASE CALL: In Source Logic at 702-659-7766  
Website for Trustee's Sale Information:  
[www.insourcelogic.com](http://www.insourcelogic.com) SL Number 34360, Pub Dates: 10/31/2017, 11/07/2017, 11/14/2017, 11/21/2017, HERALD & NEWS  
#17941 October 31, November 07, 14, 21, 2017.

Recording Requested By:

When Recorded Mail to:

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

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TS No. OR07000063-15-2

APN R497509

TO No. 73086-44369523

## AFFIDAVIT OF SERVICE



**AFFIDAVIT OF SERVICE**

STATE OF OREGON

County of Klamath

ss.

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

I made service of the Trustee's Notice of Sale, Notice of Default and Election to Sell, Notice You Are in Danger of Losing Your Property, and Notice to Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "**Property Address**":

**5414 Blue Mountain Drive  
Klamath Falls, OR 97601**

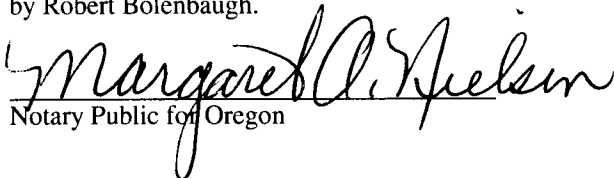
By delivering such copy, personally and in person to **MARK YSEN**, at the above Property Address on September 29, 2017 at 10:06 AM.

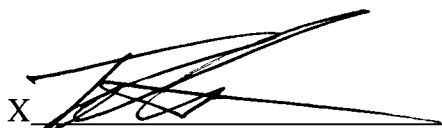
On 09/28/2017 at 2:45 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(A).

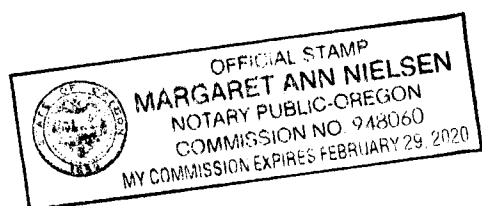
The effective date of service upon an occupant at the Property Address is **09/28/2017** as calculated pursuant to ORS 86.774 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME  
this 13<sup>th</sup> day of October, 20 17  
by Robert Bolenbaugh.

  
Notary Public for Oregon

X   
Robert Bolenbaugh  
Nationwide Process Service, Inc.  
300 Century Tower  
1201 SW 12th Avenue  
Portland, OR 97205  
(503) 241-0636



\*333828\*