

After recording return to:  
Alan N. Stewart  
Merrill O'Sullivan  
805 SW Industrial Way, Ste. 5  
Bend, OR 97702

**AFFIDAVIT OF CERTIFIED MAILING TRUSTEE'S NOTICE OF SALE  
AFFIDAVIT OF SERVICE, AFFIDAVIT OF PUBLICATION**

I, ALAN N. STEWART, being first duly sworn on oath, depose and say that:

**For Complete Legal Description See Exhibit "A" attached to this Notice of Default and Election to Sell**

Alan N. Stewart of Merrill O'Sullivan LLP, 805 SW Industrial Way, Bend, OR 97702, was appointed Successor Trustee by the Beneficiary on November 7, 2017.

3. A Notice of Default and Election to Sell, with attached Foreclosure Avoidance Program Beneficiary Exemption Affidavit, was recorded November 22, 2017, as 2017-013475, in the Official Records of Klamath County, Oregon.

4. January 11, 2018, I served a true copy of the Notice of Default and Election to Sell with attached Beneficiary Exemption Affidavit; a Notice Required by the Fair Debt Collection Practices Act, 15 USC Section 1692, with attached true copy of Trustee's Notice of Sale; Residential Foreclosure Notice; and Notice to Residential Tenants. The original Trustee's Notice of Sale is attached to this Affidavit. These documents were served by placing a true copy in an envelope which was then sealed and sent postage fully prepaid, by certified mail, return receipt requested and by regular U.S. Mail to the following:

GRANTOR(S)

I certify that the address set out above is the last known address for Grantor(s). Copies of the certified mail receipt and return card are attached to this Affidavit.

5. January 11, 2018, I served a true copy of the Notice of Default and Election to Sell with attached Beneficiary Exemption Affidavit and true copy of Trustee's Notice of Sale to interested parties whose interest appears of record, as required by ORS 86.764. These documents were served by placing a true copy in an envelope which was then sealed and sent postage fully prepaid, by certified mail, return receipt requested and by regular U.S. Mail on the dates indicated to the following:

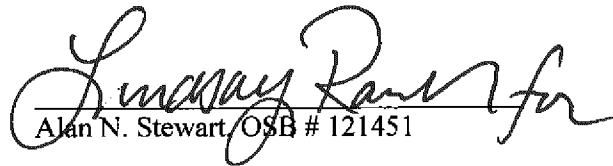
Klamath County Irrigation District 6640 KID Lane Klamath Falls, OR 97603	-	Klamath First Federal Savings & Loan Association Shasta Branch 2943 South Sixth Street Klamath Falls, OR 97603
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Copies of the certified mail receipts and return cards are attached to this Affidavit.

6. Service was made on the occupants of the property, by delivering a true copy of the Notice of Default and Election to Sell and Beneficiary Exemption Affidavit; original Notice Required by the Fair Debt Collection Practices Act, 15 USC Section 1692, with attached true copy of Trustee's Notice of Sale; original Residential Foreclosure Notice; and original Notice to Residential Tenants upon the occupant(s) at the following property address: 4535 Denver Avenue, Klamath Falls, OR 97603, in the manner of: On January 18, 2018, at 10:58 a.m., personal service was attempted and at that time the above documents were posted conspicuously at the property address. Subsequent attempts were made and documents posted on the property on January 22, 2018 and substitute service was made upon Ralph Ropp who is over the age of 14 years and occupying the dwelling house at the property address. On January 23, 2018, true copies of the Notice of Default and Election to Sell and Beneficiary Exemption Affidavit; original Notice Required by the Fair Debt Collection Practices Act, 15 USC Section 1692, with attached true copy of Trustee's Notice of Sale; original Residential Foreclosure Notice; and original Notice to Residential Tenants were mailed by First Class Mail, postage prepaid thereon, in a sealed envelope, addressed to "Occupants" at the address listed above, pursuant to ORS 86.774(1)(b)(C). The original Affidavit of Service is attached to this Affidavit and incorporated herein.

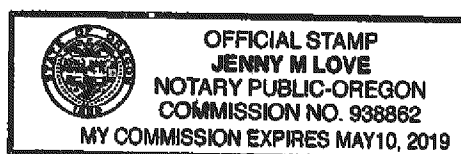
7. The Trustee's Notice of Sale attached was published in Herald and News, a newspaper of general circulation in Klamath County, Oregon, for four successive and consecutive weeks in the following issues: February 6, 13, 20 and 27, 2018. The original Affidavit of Publication for the Trustee's Notice of Sale is attached to this Affidavit and incorporated herein.

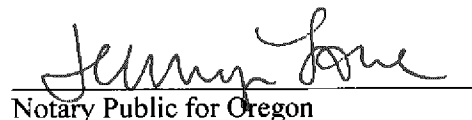
Dated this 15<sup>th</sup> day of March, 2018.

  
Alan N. Stewart, OSB # 121451

STATE OF OREGON    )  
                                  ) ss.  
County of Deschutes    )

This instrument was acknowledged before me on the 15<sup>th</sup> day of March, 2018, by Alan N. Stewart.



  
Notary Public for Oregon

7016 1370 0001 2388 1558

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**Official Use**

**Certified Mail Fee**

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage \$

Total Postage \$

Sent To: **Klamath County Irrigation District**  
Association  
Shasta Branch  
2943 South Sixth Street  
Klamath Falls, OR 97603

Postmark: **OR 97603 JAN 12 2017**

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

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Postage \$

Total Postage \$

Sent To: **Klamath County Irrigation District**  
Association  
Shasta Branch  
2943 South Sixth Street  
Klamath Falls, OR 97603

Postmark: **OR 97603 JAN 12 2017**

**SENDER: COMPLETE THIS SECTION**

■ Complete items 1, 2, and 3.  
■ Print your name and address on the reverse so that we can return the card to you.  
■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**Klamath County Irrigation District  
6640 KID Lane  
Klamath Falls, OR 97603**

2. Article Number (Transfer from service label)  
**7016 1370 0001 2388 1558**

PS Form 3811, July 2015 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature **X** ☐ Agent ☐ Addressee

B. Received by (Printed Name) **Linda Seater** C. Date of Delivery **1/12/17**

D. Is delivery address different from item 1? ☐ Yes ☐ No  
If YES, enter delivery address below:

3. Service Type  
☐ Adult Signature ☐ Priority Mail Express®  
☐ Adult Signature Restricted Delivery ☐ Registered Mail™  
☐ Certified Mail® ☐ Registered Mail Restricted Delivery  
☐ Certified Mail Restricted Delivery ☐ Return Receipt for Merchandise  
☐ Collect on Delivery ☐ Signature Confirmation™  
☐ Collect on Delivery Restricted Delivery ☐ Signature Confirmation Restricted Delivery  
☐ Mail Restricted Delivery

Domestic Return Receipt

7016 1370 0001 2388 1558

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

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**Certified Mail Fee**

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage \$

Total Postage \$

Sent To: **Klamath County Irrigation District**  
Association  
Shasta Branch  
2943 South Sixth Street  
Klamath Falls, OR 97603

Postmark: **OR 97603 JAN 12 2017**

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**Official Use**

**Certified Mail Fee**

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage \$

Total Postage \$

Sent To: **Klamath County Irrigation District**  
Association  
Shasta Branch  
2943 South Sixth Street  
Klamath Falls, OR 97603

Postmark: **OR 97603 JAN 12 2017**

**SENDER: COMPLETE THIS SECTION**

■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.  
■ Print your name and address on the reverse so that we can return the card to you.  
■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**Klamath First Federal Savings & Loan Association  
Shasta Branch  
2943 South Sixth Street  
Klamath Falls, OR 97603**

2. Article Number (Transfer from service label)  
**7016 1370 0001 2388 1558**

PS Form 3811, February 2004 Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature **X** ☐ Agent ☐ Addressee

B. Received by (Printed Name) **ROPP** C. Date of Delivery **1/12/17**

D. Is delivery address different from item 1? ☐ Yes ☐ No  
If YES, enter delivery address below:

3. Service Type  
☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

Domestic Return Receipt

7016 1370 0001 2388 1589

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**Official Use**

**Certified Mail Fee**

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage \$

Total Postage \$

Sent To: **Ralph E. Ropp**  
4535 Denver Avenue  
Klamath Falls, OR 97603

Postmark: **OR 97603 JAN 12 2017**

**U.S. Postal Service™**  
**CERTIFIED MAIL® RECEIPT**  
Domestic Mail Only

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

**Official Use**

**Certified Mail Fee**

Extra Services & Fees (check box, add fee as appropriate)

☐ Return Receipt (hardcopy) \$  
☐ Return Receipt (electronic) \$  
☐ Certified Mail Restricted Delivery \$  
☐ Adult Signature Required \$  
☐ Adult Signature Restricted Delivery \$

Postage \$

Total Postage \$

Sent To: **Ralph E. Ropp**  
4535 Denver Avenue  
Klamath Falls, OR 97603

Postmark: **OR 97603 JAN 12 2017**

**SENDER: COMPLETE THIS SECTION**

■ Complete items 1, 2, and 3.  
■ Print your name and address on the reverse so that we can return the card to you.  
■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

**Ralph E. Ropp  
4535 Denver Avenue  
Klamath Falls, OR 97603**

2. Article Number (Transfer from service label)  
**7016 1370 0001 2388 1589**

PS Form 3811, July 2015 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature **X** ☐ Agent ☐ Addressee

B. Received by (Printed Name) **Ralph E. Ropp** C. Date of Delivery **1/12/17**

D. Is delivery address different from item 1? ☐ Yes ☐ No  
If YES, enter delivery address below:

3. Service Type  
☐ Adult Signature ☐ Priority Mail Express®  
☐ Adult Signature Restricted Delivery ☐ Registered Mail™  
☐ Certified Mail® ☐ Registered Mail Restricted Delivery  
☐ Certified Mail Restricted Delivery ☐ Return Receipt for Merchandise  
☐ Collect on Delivery ☐ Signature Confirmation™  
☐ Collect on Delivery Restricted Delivery ☐ Signature Confirmation Restricted Delivery  
☐ Mail Restricted Delivery

Domestic Return Receipt

## **TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain Deed of Trust made by RALPH E. ROPP, as Grantor, to the Rural Housing Service or its successor agency, as Trustee, in favor of the United States of America acting through the Rural Housing Service or its successor agency, United States Department of Agriculture, as Beneficiary, dated August 9, 2011, recorded August 19, 2011, as Document No: 2011-009577, Records of Klamath County, OR, covering the following described real property situated in Klamath County, OR, to-wit:

**For Complete Legal Description See Exhibit "A" attached to this Notice of Default and Election to Sell**

**Commonly referred to as 4535 Denver Avenue, Klamath Falls, OR 97603.**

Alan N. Stewart of Merrill O'Sullivan LLP, 805 SW Industrial Way, Bend, OR 97702, was appointed Successor Trustee by the Beneficiary on November 7, 2017.

Both the Beneficiary and Trustee have elected to sell the said real property to satisfy the obligations secured by said Deed of Trust and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is Grantor's failure to pay when due the following sums:

**As of November 9, 2017, pursuant to a Promissory Note dated August 15, 2011, the total amount of \$10,397.73, plus late charges in the amount of \$42.35 and fees due in the amount of \$8,527.14, for a total delinquency of \$18,967.22.**

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

**As of November 9, 2017, unpaid principal in the amount of \$16,203.90, accrued interest in the amount of \$578.87, subsidy recapture in the amount of \$0.00, assessed fees in the amount of \$9,042.86, and interest on fees in the amount of \$111.66, for a total amount of \$25,937.29, plus interest continuing to accrue at the rate of \$0.4439 per day, including daily interest on fees at the rate of \$0.2477, until paid, plus any unpaid property taxes, attorney's fees, foreclosure costs, and sums advanced by the beneficiary pursuant to the terms of said Deed of Trust.**


WHEREFORE, notice is hereby given that the undersigned Trustee will on May 23, 2018, at the hour of 11:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at the following place: on the front steps of the Klamath County Courthouse, located at 316 Main St., in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor has or had power to convey at the time of the execution by Grantor of the said Deed of Trust, together with any interest which the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal and interest as would not then be due had no default occurred) and by curing any other default complained of

herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with Trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778.

In accordance with the Fair Debt Collection Practices Act, this is an attempt to collect a debt, and any information obtained will be used for that purpose. This communication is from a debt collector.

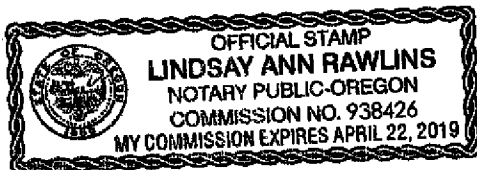
In construing this Notice, the singular includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by said Deed of Trust, and the words "Trustee" and "Beneficiary" include its respective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

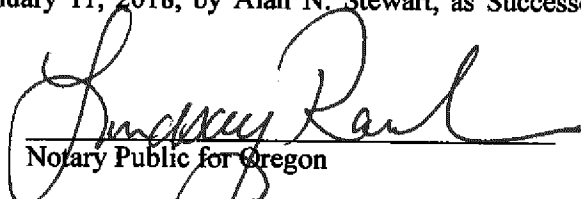
DATED: January 11, 2018.

  
ALAN N. STEWART, Successor Trustee  
Merrill O'Sullivan LLP  
805 SW Industrial Way, Bend, OR 97702  
Telephone: 541-389-1770

STATE OF OREGON                    )  
  ) ss.  
County of Deschutes                )

This instrument was acknowledged before me on January 11, 2018, by Alan N. Stewart, as Successor Trustee.



  
Notary Public for Oregon

**PROOF OF SERVICE  
JEFFERSON STATE PROCESS SERVICE**

STATE OF: Oregon  
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: Occupants of **4535 Denver Ave. Klamath Falls, OR 97603**

☒ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to Ralph Ropp at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to \_\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1<sup>st</sup> Attempt: **January 18, 2018**

**10:58 AM POSTED**

2<sup>nd</sup> Attempt: **January 22, 2018**

**2:29 PM SERVED**

3<sup>rd</sup> Attempt:

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on \_\_ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of January 23, 2018, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed

*Chelsea Chambers*

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**4535 Denver Ave. Klamath Falls, OR 97603**  
**ADDRESS OF SERVICE**

I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

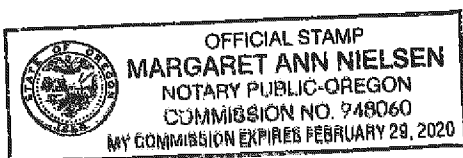
January 18, 2018                      10:58 AM  
**DATE OF SERVICE                      TIME OF SERVICE**

☐ or non occupancy

By: \_\_\_\_\_

*Robert W. Bolenbaugh*  
**ROBERT W. BOLENBAUGH**

Subscribed and sworn to before on this 23 day of January, 2018.



*Margaret A. Nielsen*  
\_\_\_\_\_  
Notary Public for 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#18199 SALE

ROPP

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:

02/06/2018 02/13/2018 02/20/2018 02/27/2018

Total Cost: \$1267.64

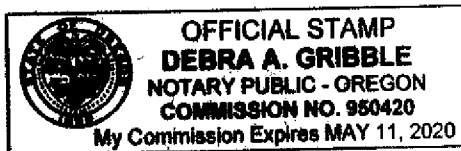
*Pat Bergstrom*

Subscribed and sworn by Pat Bergstrom before me on:  
15th day of March in the year of 2018

*Debra A. Gribble*

Notary Public of Oregon

My commission expires on May 11, 2020



**TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain Deed of Trust made by RALPH E. ROPP, as Grantor, to the Rural Housing Service or its successor agency, as Trustee, in favor of the United States of America acting through the Rural Housing Service or its successor agency, United States Department of Agriculture, as Beneficiary, dated August 9, 2011, recorded August 19, 2011, as Document No: 2011-009577, Records of Klamath County, OR, covering the following described real property situated in Klamath County, OR, to-wit:

**For Complete Legal Description See Exhibit "A" attached to this Notice of Default and Election to Sell Commonly referred to as 4535 Denver Avenue, Klamath Falls, OR 97603.**

Alan N. Stewart of Merrill O'Sullivan LLP, 805 SW Industrial Way, Bend, OR 97702, was appointed Successor Trustee by the Beneficiary on November 7, 2017.

Both the Beneficiary and Trustee have elected to sell the said real property to satisfy the obligations secured by said Deed of Trust and a Notice of Default has been recorded pursuant to Oregon Revised Statutes 86.752 (3); the default for which the foreclosure is made is Grantor's failure to pay when due the following sums:

**As of November 9, 2017, pursuant to a Promissory Note dated August 15, 2011, the total amount of \$10,397.73, plus late charges in the amount of \$42.35 and fees due in the amount of \$8,527.14, for a total delinquency of \$18,967.22.**

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

**As of November 9, 2017, unpaid principal in the amount of \$16,203.90, accrued interest in the amount of \$578.87, subsidy recapture in the amount of \$0.00, assessed fees in the amount of \$9,042.86, and interest on fees in the amount of \$111.66, for a total amount of \$25,937.29, plus interest continuing to accrue at the rate of \$0.4439 per day, including daily interest on fees at the rate of \$0.2477, until paid, plus any unpaid property taxes, attorney's fees, foreclosure costs, and sums advanced by the beneficiary pursuant to the terms of said Deed of Trust.**

WHEREFORE, notice is hereby given that the undersigned Trustee will on May 23, 2018, at the hour of 11:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at the following place: on the front steps of the Klamath County Courthouse, located at 316 Main St., in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor has or had power to convey at the time of the execution by Grantor of the said Deed of Trust, together with any interest which the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal and interest as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with Trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778.

In accordance with the Fair Debt Collection Practices Act, this is an attempt to collect a debt, and any information obtained will be used for that purpose. This communication is from a debt collector.

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

DATED: January 11, 2018.  
/s/ALAN N. STEWART, Successor Trustee  
Merrill O'Sullivan LLP  
805 SW Industrial Way, Bend, OR 97702  
Telephone: 541-389-1770  
#18199 February 06, 13, 20, 27, 2018.