Recording Requested By:

2018-006725

Klamath County, Oregon

06/04/2018 09:43:00 AM

Fee: \$197.00

When Recorded Mail to:

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

TS No. OR05000089-17-1

APN R581962

TO No. 97108674

AFFIDAVIT OF MAILING

GRANTEE:

Bayview Loan Servicing, LLC

GRANTOR:

MARY N. WOOD

CURRENT TRUSTEE:

Nathan F. Smith, Esq., OSB #120112

DECLARATION OF MAILING

Reference No: OR05000089-17 Mailing Number: 0062128-01		
STATE OF CALIFORNIA	} }SS	
COUNTY OF SAN DIEGO	}	
I,Irving	Carrillo	, declare as follows:
I am and at all times herein mention San Diego County, California:	ned a citizen of the Unite	ed States, over the age of eighteen years and a resident of
	opes, in accordance with	ited in the United States mail a copy of the attached the checked mailing classes defined below, postage I made a part hereof.
	☐ Certified ☐ Registered	☑ Certified Electronic Return Receipt☑ Registered International
I declare under penalty of perjury u	under the laws of the Stat	e of California that the foregoing is true and correct.
2/16/2018 San Diego, California		afiz Cmilla.
		verifies only the identity of the individual who signed this
Declaration of Mailing, and not the	truthfulness, accuracy, o	or validity of the document to which this form is attached.
STATE OF CALIFORNIA COUNTY OF SAN DIEGO		
be the person whose names is subso	, personally known to me cribed above and acknown her signature on this ins	e undersigned, a Notary Public in and for said State, e or proved to me on the basis of satisfactory evidence to vledged to me that he/she executed the same in his/her strument the person, or the entity upon behalf of which the
I certify under PENALTY OF PER true and correct.	JURY under the laws of	the State of California that the foregoing paragraph is
WITNESS my hand and official sea	al.	D. DUTCHER Notary Public – California San Diego County Commission # 2181508 My Comm. Expires Jan 27, 2021

Sender:

Trustee Corps 17100 Gillette Ave. Irvine CA 95614

First Class Postal Class:

Type of Mailing: OR

Affidavit Attachment: 0062128-01 000 213991 Trustee_000418

Postal Number Sequence Recipient Name

(11)9690024866737409 1

KLAMATH IRRIGATION DISTRICT (KID)

(11)9690024866737416 2

OCCUPANT

(11)9690024866737423 3

MARY N WOOD

6640 KID LANE

Address Line 1/3

1320 MORNINGSIDE LN

1320 MORNINGSIDE LN

Address Line 2/4

KLAMATH FALLS, OR 97603

KLAMATH FALLS, OR 97603

KLAMATH FALLS, OR 97603-9306

Exhibit A to Affidavit of Mailing

Sender:

Trustee Corps 17100 Gillette Ave. Irvine CA 95614

Postal Class: Type of Mailing: OR Electronic - Ret

Affidavit Attachment: 0062128-01 000 213991 Trustee_000418

Postal Number Sequence Recipient Name

KLAMATH IRRIGATION DISTRICT (KID)

6640 KID LANE

Address Line 1/3

71969002484050564303 3

OCCUPANT

MARY N WOOD

1320 MORNINGSIDE LN

1320 MORNINGSIDE LN

Address Line 2/4

KLAMATH FALLS, OR 97603

KLAMATH FALLS, OR 97603

KLAMATH FALLS, OR 97603-9306

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, MARY N. WOOD as Grantor to SERVICELINK TITLE - NATL VENDOR as Trustee, in favor of JPMORGAN CHASE BANK, N.A. as Beneficiary dated as of July 18, 2012 and recorded on September 21, 2012 as Instrument No. 2012-010505 and the beneficial interest was assigned to Bayview Loan Servicing, LLC and recorded May 2, 2017 as Instrument Number 2017-004628 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: R581962

SEE ATTACHED LEGAL DESCRIPTION

Commonly known as: 1320 MORNINGSIDE LN, KLAMATH FALLS, OR 97603

Both the Beneficiary, Bayview Loan Servicing, LLC, 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 payments which became due

Monthly Payment(s):

- 1 Monthly Payment(s) from 12/01/2016 to 12/01/2016 at \$818.84
- 6 Monthly Payment(s) from 01/01/2017 to 06/01/2017 at \$829.88
- 2 Monthly Payment(s) from 07/01/2017 to 08/01/2017 at \$813.72
- 7 Monthly Payment(s) from 09/01/2017 to 03/01/2018 at \$881.02

Total Late Charge(s):

Total Late Charge(s) at \$192.29

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 \$103,102.17 together with interest thereon at the rate of 4.25000% per annum from November 1, 2016 until paid; plus all accrued late charges thereon; 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 June 28, 2018 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statues, 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.

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: February 8, 2018

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 February 12, 2018 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 executed the same in his authorized capacity, and that by his 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

VERONICA LEIGH ESQUIVEL
Commission # 2082786
Notary Public - California
Orange County
My Comm. Expires Sep 22, 2018

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.

Order No.: 97108674 Customer Reference: OR05000089-17

EXHIBIT A

LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF **KLAMATH**, STATE OF **OREGON**, AND IS DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE CENTER LINE OF MORNINGSIDE LANE, A 40 FOOT ROADWAY FROM WHICH THE NORTHWESTERLY CORNER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEARS SOUTH 88° 50 1/2' WEST ALONG THE CENTER LINE OF SAID MORNINGSIDE LANE 955 FEET AND NORTH 0° 10' EAST ALONG THE WESTERLY BOUNDARY OF SAID SECTION 21, 858.0 FEET; RUNNING THENCE SOUTH 0° 10' WEST 475.8 FEET, MORE OR LESS, TO A POINT IN THE NORTHERLY BOUNDARY OF THE RIGHT OF WAY OF THE UNITED STATES RECLAMATION SERVICE PROJECTS NO. 1-N DRAIN; THENCE NORTH 88° 48' EAST, ALONG THE SAID RIGHT OF WAY BOUNDARY LINE 97 FEET; THENCE SOUTHEASTERLY ALONG SAID RIGHT OF WAY BOUNDARY LINE TO ITS INTERSECTION WITH THE SOUTH LINE OF THE SW1/4 NW1/4 OF SAID SECTION 21; THENCE NORTH 88° 48' EAST ALONG THE SOUTHERLY BOUNDARY OF SAID SW1/4 NW1/4, 368 FEET; THENCE NORTH 0° 10' EAST, 505.2 FEET, MORE OR LESS, TO A POINT IN THE SAID CENTER LINE OF MORNINGSIDE LANE; THENCE SOUTH 88° 50 1/2' WEST ALONG THE SAID CENTER LINE 480 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

SAVING AND EXCEPTING THE RIGHT OF WAY FOR MORNINGSIDE LANE.

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: 1320 MORNINGSIDE LN, KLAMATH FALLS, Oregon 97603.

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

The amount you would have had to pay as of March 6, 2018 to bring your mortgage loan current was \$15,930.93. 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 800.457.5105 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: June 28, 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 Bayview Loan Servicing, LLC at phone no 800.457.5105 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:/February 12, 2018

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 **June 28, 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

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

RE: Trust Deed from: MARY N. WOOD, Granter 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

2018-001797

Klamath County, Oregon 02/15/2018 09:12:01 AM

Fee: \$62.00

TS No. OR05000089-17-1

APN R581982

TO No 97108674

Reference is made to that certain Trust Deed made by MARY N. WOOD as Grantor, to SERVICELINK TITLE - NATL VENDOR as Trustee, in favor of JPMORGAN CHASE BANK, N.A. as original Beneficiary, dated as of July 18, 2012 and recorded September 21, 2012 in the records of Klamath County, Oregon as Instrument No. 2012-010505 and the beneficial interest was assigned to Bayview Loan Servicing, LLC and recorded May 2, 2017 as Instrument Number 2017-004628 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R581962

SEE ATTACHED LEGAL DESCRIPTION

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, Bayview Loan Servicing, LLC, 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 made is Grantor's failure to pay when due the following sums:

The monthly payment(s) in the amount of \$13,592.70 beginning December 1, 2016, as follows:

\$818.84 = 1 monthly payment(s) at \$818.84 \$4,979.28 = 6 monthly payment(s) at \$829.88 \$1,627.44 = 2 monthly payment(s) at \$813.72 \$6,167.14 = 7 monthly payment(s) at \$881.02

By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable totaling \$114,610.87, said sums being the following:

- Principal balance of \$103,102.17 and accruing interest as of March 6, 2018, per annum, from November 1, 2016 until paid.
- 2. \$5.902.43 in interest
- 3. \$72.60 in MIP/PMI
- 4. \$164.82 in late charges
- 5. \$3,222.91 in negative escrow balance
- 6. \$1,350.00 in corporate advances
- 7. \$795.94 in forectosure fees and costs
- 8. 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.

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

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 86.815, 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 June 28, 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 granter or of any lessee or other person in possession of or occupying the property except:

OCCUPANT 1320 MORNINGSIDE LN, KLAMATH FALLS, OR 97603

MARY N WOOD 1320 MORNINGSIDE LN, KLAMATH FALLS, OR 97603

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: February 12, 2018

By: Nathan 7. 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 February 12, 2018 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 executed the same in his authorized capacity, and that by his 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

VERONICA LEIGH ESQUIVEL
Commission # 2082786
Notary Public - California
Orange County
My Comm. Expires Sep 22, 2018

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 1f 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.

EXHIBIT A

LEGAL DESCRIPTION

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, AND IS DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT IN THE CENTER LINE OF MORNINGSIDE LANE, A 40 FOOT ROADWAY FROM WHICH THE NORTHWESTERLY CORNER OF THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEARS SOUTH 88° 50 1/2' WEST ALONG THE CENTER LINE OF SAID MORNINGSIDE LANE 955 FEET AND NORTH 0° 10' EAST ALONG THE WESTERLY BOUNDARY OF SAID SECTION 21, 858.0 FEET; RUNNING THENCE SOUTH 0° 10' WEST 475.8 FEET, MORE OR LESS, TO A POINT IN THE NORTHERLY BOUNDARY OF THE RIGHT OF WAY OF THE UNITED STATES RECLAMATION SERVICE PROJECTS NO. 1-N DRAIN; THENCE NORTH 88° 48' EAST, ALONG THE SAID RIGHT OF WAY BOUNDARY LINE 97 FEET; THENCE SOUTHEASTERLY ALONG SAID RIGHT OF WAY BOUNDARY LINE TO ITS INTERSECTION WITH THE SOUTH LINE OF THE SW1/4 NW1/4 OF SAID SECTION 21; THENCE NORTH 88° 48' EAST ALONG THE SOUTHERLY BOUNDARY OF SAID SW1/4 NW1/4, 368 FEET; THENCE NORTH 0° 10' EAST, 505.2 FEET, MORE OR LESS, TO A POINT IN THE SAID CENTER LINE OF MORNINGSIDE LANE; THENCE SOUTH 88° 50 1/2' WEST ALONG THE SAID CENTER LINE 480 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

SAVING AND EXCEPTING THE RIGHT OF WAY FOR MORNINGSIDE LANE.



Granter:

Beneficiary:

CERTIFICATE OF COMPLIANCE STATE OF OREGON FORECLOSURE AVOIDANCE PROGRAM

AFTER RECORDING RETURN TO:

Viri Montelongo For Malcolm & Cisneros, For Bayview Loans Servicing, LLC 2112 Business Center Drive Irvine, CA 92612

Mary N. Wood

Bayview Loan Servicing LLC

1/9/2018

Property Address:	320 Morning Side Lane Klamath Falls, OR 97603		
Instrument / Recording No. Date / County	Instrument Number: 2012-010505 Recording Number: 2012-010505 Loan Number: 9-21-2012 Klamath		
Case Number	BI-171107-2549		
The Service Provider hereby cert The heneficiary and/or it or	ifors that: s agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4;		
The grantor did not pay the required fee by the deadline.			
electronically or by mail.	certificate to the beneficiary and provided a copy to the grantor and the Attorney General		
DATED this 9 day of Jan	Compliance Officer, Oregon Foreclosure Avoidance Program		
STATE OF OREGON)	Confinance (Mars, Wegan Coccount Constant Confinance Co		
County of Multnomah) ss.			
The foregoing instrument was acknown	Aledged before me on Junitry 9th 2018 by April Cattle [Print Name]		
as Compliance Officer of Mediation 9 OFFICIAL STAI CORY OVERST NOTARY PUBLIC-DI ONNANSSON NO. 9 EN COMPSSON EDIRES SEPTE	REET Notary Public - State of Oregon 32124 My Commission Expires: Apr 175 From 18		

Recording Requested By:

When Recorded Mail to:

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

TS No. OR05000089-17-1

APN R581962

TO No. 97108674

AFFIDAVIT OF COMPLIANCE

AFFIDAVIT OF COMPLIANCE

With ORS 86.748 (Oregon Laws 2013, Chapter 304, Section 9)

Grantor(s):	MARY N, WOOD		
Beneficiary:	Bayview Loan Servicing, LLC		
Trustee:	Nathan F. Smith, Esq., OSB #120112		
Property Address:	1320 MORNINGSIDE LN, KLAMATH FALLS, OR 97603		
Instrument Recording Number:	2012-010505		
I, the undersigned, being duly sworn, he	reby depose and say that:		
I am the <u>Default Doc</u> Beneficiary of the above-referenced insi	ument Specialist rument.	of Bayview Loan Servicing, LLC, who is the	
2. The Beneficiary has determined that	the Grantor(s) of the above	e-referenced instrument:	
[] Is not eligible for a foreclosure a	oidance measure: or		
[] Has not complied with the terms	of a foreclosure avoidance	measure to which the Grantor(s) agreed: or	
[] Has not requested a foreclosure	avoidance measure		
The Beneficiary/Servicer mailed determination to the Grantor(s) v	written notice, in plain la vithin 10 days after making	nguage, explaining the basis for the Beneficiary's the determination as required by ORS 86.748.	
3. By reason of the above, the Benefici	ary has complied with the r	equirements of ORS 86.748.	
	Bayviey Loan So Signature	ervicing, LLC	
2	Print Name	Katie Lesesne	
State of Round State of Round Subscribed and sworn to (or affirmed) be 2018, by	efore me this 30 da	Maria E. Ayala Commission # GG092325 Expires: April 10, 2021 Bonded thru Aaron Notary	

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

TS No. OR05000089-17-1

APN R581962

TO No. 97108674

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#18222 SALE

ISL# 37536 WOOD

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: 03/29/2018 04/05/2018 04/12/2018 04/19/2018

Total Cost: \$1210.52

Subscribed and sworn by Pat Bergstrom before me on: 19th day of April in the year of 2018

Notary Public of Oregon

My commision expires on May 11, 2020



TS No. OR05000089-17-1 APN R581962 TO No 97108674 TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, MARY N. WOOD as Grantor to SERVICELINK TITLE NATL VENDOR as Trustee, in favor of JPMORGAN CHASE BANK, N.A. as Beneficiary dated as of July 18, 2012 and recorded on September 21, 2012 as Instrument No. 2012-010505 and the beneficial interest was assigned to Beneficial cap Servicing 11.C and recorded assigned to Bayview Loan Servicing, LLC and recorded May 2, 2017 as Instrument Number 2017-004628 of offi-May 2, 2017 as instrument number 2017-004628 of official records in the Office of the Recorder of Klamath County, Oregon to-wit: APN: R581962 SEE ATTACHED LEGAL DESCRIPTION Commonly known as: 1320 MORNINGSIDE LN, KLAMATH FALLS, OR 97603

Both the Beneficiary, Bayview Loan Servicing, LLC, 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 Dec and notice has 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 payments which became due Monthly Payment(s): 1 Monthly Payment(s) from 12/01/2016 to 12/01/2016 at \$818.84 6 Monthly Payment(s) from 01/01/2017 at \$829.88 2 Monthly Payment(s) from 07/01/2017 to 08/01/2017 at \$813.72 7 Monthly Payment(s) from 09/01/2017 at 03/01/2018 at \$881.02 Monthly Late Charge(s): 1 Monthly Late Charge(s) 02/08/2018 By this reason of said default the Beneficiary has declared all obligations secured by said Trust bed immediately due and payable, said sums being the following, to-wit: The sum of \$103,102.17 together with interest thereon at the rate of 4.25000% per annum from November 1, 2016 until paid; plus all accrued late charges thereon; 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 June 28, 2018 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statues, 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 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 expenses of sale, including a reasonable charge by the 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: 02/08/2018 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/SL Number 37536, Pub Dates: 03/29/2018, 04/05/2018, 04/12/2018, 04/19/2018, HERALD & NEWS #18222 March 29, April 05, 12, 19, 2018.

OFFICIAL STAMP
DEERA A. GRIBBLE
NOTARY PUBLIC - OREGON
COMMISSION NO. 152474
JULY STATE STATE OF THE ROSO

Recording Requested By:

When Recorded Mail to:

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

TS No. OR05000089-17-1

APN R581962

TO No. 97108674

AFFIDAVIT OF SERVICE

AFFIDAVIT OF POSTING

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**":

1320 Morningside Lane Klamath Falls, OR 97603

As follows:

On 02/20/2018 at 1:19 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 86.774 (1)(b)(A).

On 02/26/2018 at 5:37 PM. I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

On 03/01/2018 at 11:22 AM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME this 27 day of March 20/8

by Robert Bolenbaugh.

Notary Public for Oregon

Røbert Bolenbaugh

Nationwide Process Service, Inc.

300 Century Tower 1201 SW 12th Avenue Portland, OR 97205

(503) 241-0636



336318

OFFICIAL STAMP
MARGARET ANN NIELSEN
NOTARY PUBLIC-OREGON
COMMISSION NO. 948060
MY COMMISSION EXPIRES FEBRUARY 29, 2020

TCORPS

AFFIDAVIT OF MAILING

STATE OF OREGON County of Klamath

SS.

I, Robert Bolenbaugh, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On March 01, 2018,I mailed a copy 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, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT 1320 Morningside Lane Klamath Falls, OR 97603

This mailing completes service upon an occupant at the above address with an effective date of <u>02/20/2018</u> as calculated pursuant to ORS 86.774 (1)(c).

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

by Robert Bolenbaugh.

Notary Public for Oregon

Robert Bolenbaugh

Nationwide Process Service, Inc.

300 Century Tower 1201 SW 12th Avenue Portland, OR 97205

(503) 241-0636

*336318*****

OFFICIAL STAMP

MARGARET ANN NIELSEN

NOTARY PUBLIC-OREGON

COMMISSION NO 948060

MY COMMISSION EXPIRES FEBRUARY 25 2020