# **RECORDING COVER SHEET Pursuant to ORS 205.234**

#### After recording return to:

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204

Phone: (503) 946-6558 TS NO.: 17-47964

- 1. AFFIDAVIT OF MAILING (s)
- 2. AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
- 3. TRUSTEE'S NOTICE OF SALE & DANGER NOTICE
- 4. PROOF OF SERVICE
- 5. AFFIDAVIT OF PUBLICATION

#### Original Grantor(s) on Trust Deed:

TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY

#### Beneficiary:

Bayview Loan Servicing, LLC, a Delaware Limited Liability Company

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

#### 2018-007268

Klamath County, Oregon

06/15/2018 01:53:00 PM

Fee: \$327.00

#### AFFIDAVIT OF MAILING

#### Law Offices of Les Zieve

Mailing Number	0105077-01
T.S. No.:	17-47964
Loan No.:	0001255335
STATE OF California COUNTY OF Orange	}
County at 9620 Ridgehav Zieve and that on 2/12/20 Notice via certified or	nature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego on Court, Suite A, San Diego, CA 92123; by iMailTracking, LLC acting on behalf of Law Offices of Le 18, (s)he caused to be mailed copies of the document titled Notice of Sale, Tenant Notice and Dange registered mail and first class mail with postage prepaid, and that such envelope was sealed and deposited in the person(s) in attached Exhibit "A".
I declare under penalty of  X  Irving Carrillo	perjury that the foregoing is true and correct.
	fficer completing this certificate verifies only the identity of the individual who signed this Affidavit of including the completing this certificate verifies only the identity of the individual who signed this Affidavit of including the completion of the individual who signed this Affidavit of including the individual who signed this Affidavit of including the individual who signed this Affidavit of individual who signed the individ
STATE OF CALIFORNIC COUNTY OF SAN DIEG	
subscribed above and ack	before me, the undersigned, a Notary Public in and for said State, personally appeared known to me or proved to me on the basis of satisfactory evidence to be the person whose name is nowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on, 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 o	D. DUTCHER Notary Public - California San Diego County Commission # 2181508
	My Comm. Expires Jan 27, 2021

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

#### Original Beneficiary Name:

CITIFINANCIAL, INC.

#### **Current Beneficiary Name:**

Bayview Loan Servicing, LLC, a Delaware Limited Liability Company

#### Trustor Name:

TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY

#### Original Trustee Name:

ASPEN TITLE AND ESCROW

#### Original trust deed recorded:

2/14/2002, as Document No.: 54476

TS NO. 17-47964

#### After recording return to:

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

RECORDING COVER SHEET

#### TRUSTEE'S NOTICE OF SALE

TS NO.: 17-47964

Reference is made to that certain Deed of Trust (hereinafter referred as the Trust Deed) made by TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY as Grantor to ASPEN TITLE AND ESCROW, as trustee, in favor of CITIFINANCIAL, INC., as Beneficiary, dated 2/12/2002, recorded 2/14/2002, in mortgage records of Klamath County, Oregon Document No. 54476 in Book M02 Page 9176 This loan was modified under Adjustment of Terms Agreement dated 7/3/2012. covering the following described real property situated in said County and State, to-wit:

THE W 1/2 NE 1/4 OF SECTION 32, TOWNSHIP 35 SOUTH, RANGE 13 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

EXCEPTING THEREFROM ANY PORTION LYING WITHIN SYCAN ROAD AND FIVE MILE CREEK ROAD.

The street address or other common designation, if any for the real property described above is purported to be: 48220 SYCAN RD BEATTY, OREGON 97621

The Tax Assessor's Account ID for the Real Property is purported to be: R-3513-03200-01100-000 / R296469

Both the beneficiary and the trustee, Amy F. Harrington, Attorney at Law have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which the grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The default for which the foreclosure is made is:

The monthly installment of principal and interest which became due on 12/1/2016, late charges, and all subsequent monthly installments of principal and interest.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

The amount required to cure the default in payments to date is calculated as follows as of 12/29/2017:

From: 12/1/2016 to 12/29/2017

Total of past due payments: \$9,142.51

Additional charges (Taxes, Insurance): \$636.00

Trustee's Fees and Costs: \$1,588.25 Total necessary to cure: \$11,366.76

Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the successor trustee Amy F. Harrington, Attorney at Law, to obtain a "reinstatement' and or "payoff" quote prior to remitting funds.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety as of 12/29/2017 was: \$146,633.28.

Said sale shall be held at the hour of 10:00 AM on 6/20/2018 in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771(7) shall occur at the following designated place:

On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR 97601

Other than as shown of record, neither the said beneficiary nor the said trustee have 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(s) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except:

NONE

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation(s) of the Trust Deed, 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 Trust Deed, together with the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778.

The mailing address of the trustee is: Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

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" include their respective successors in interest, if any.

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.

Dated:  $\frac{1.31.8}{}$ 

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP

Signature By:

Amy F. Harrington

# 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: 48220 SYCAN RD BEATTY, OREGON 97621

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 to pay as of 12/29/2017 to bring your mortgage loan current was \$11,366.76. (See enclosed Notice of Sale for additional details regarding this amount.) 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 (503) 946-6558 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:

Amy F. Harrington, Attorney at Law One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 92704 (714) 848-7920

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

Sale Date: 6/20/2018 Time: 10:00 AM

Place: On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath

Falls, County of Klamath, OR 97601

#### 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 877-205-9958 to find out of 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 may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <a href="http://www.oregonlawhelp.org">http://www.oregonlawhelp.org</a>

**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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 1.31.18

Trustee Name: Amy F. Harrington, Attorney at Law

c/o Zieve, Brodnax & Steele, LLP

Trustee telephone number: 714-848-7920

#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 6/20/2018. 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:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

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 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 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 90 days or at the end of your fixed term lease. 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 90 days or before your fixed term lease expires. 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.

If this property includes a dwelling unit that is subject to ORS chapter 90 and an individual occupies the unit under a bona fide tenancy, the purchaser may obtain possession by following the procedures set forth in ORS 105.105 to 105.168 and by using the complaint form provided in ORS 105.124 or 105.126.

Oregon State Bar Lawyer Referral Service: 503-684-3763 or toll-free in Oregon at 800-452-7636 Legal Aid Services of Oregon: 1-800-520-5292

Exhibit A to Affidavit of Mailing

ype of Mailing: OROCC First Class Law Offices Of Les Zieve 30 Corporate Park Drive, Suite 450 Irvine CA 92606

ostal Class:

Sender:

\tidavit Attachment: 0105077-01 000 20180212 Zieve000336

ostal Number Sequence Recipient Name Address Line 1/3

(11)9690024866623863 2

Occupant **48220 SYCAN RD** 

BEATTY, OREGON 97621

Address Line 2/4

(11)9690024866623924 4 Occupant PO BOX 335 BEATTY, OREGON 97621

Exhibit A to Affidavit of Mailing

Type of Mailing: OROCC Electronic - Ret Law Offices Of Les Zieve 30 Corporate Park Drive, Suite 450 Irvine CA 92606

Sender:

Postal Class:

Affidavit Attachment: 0105077-01 000 20180212 Zieve000336

Postal Number Sequence Recipient Name

71969002484050500370 1 Occupant **48220 SYCAN RD** Address Line 1/3

71969002484050500486 3 Occupant PO BOX 335

BEATTY, OREGON 97621

Address Line 2/4

BEATTY, OREGON 97621

#### AFFIDAVIT OF MAILING

#### Law Offices of Les Zieve

WITNESS my hand and official seal.

1- Mother

Mailing Number 0105078-01 T.S. No.: 17-47964 Loan No.: 0001255335 STATE OF California } **COUNTY OF Orange** The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County at 9620 Ridgehaven Court, Suite A, San Diego, CA 92123; by iMailTracking, LLC acting on behalf of Law Offices of Les Zieve and that on 2/12/2018, (s)he caused to be mailed copies of the document titled \_\_\_\_\_\_Notice of Sale, Tenant Notice and Danger \_\_via certified or registered mail and first class mail with postage prepaid, and that such envelope was sealed and deposited in the mail and addressed to the person(s) in attached Exhibit "A". I declare under penalty of perjury that the foregoing is true and correct. A notary public or other officer completing this certificate verifies only the identity of the individual who signed this Affidavit 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 FFB 1 5 2018 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 name 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.

D. DUTCHER

Notary Public – California San Diego County Commission # 2181508 My Comm. Expires Jan 27, 2021

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Amy F. Harrington, Attorney at Law One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 92704 (714) 848-7920

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

Sale Date: 6/20/2018 Time: 10:00 AM

Place: On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath

Falls, County of Klamath, OR 97601

#### 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.
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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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 1.31.18

Trustee Name: Amy F. Harrington, Attorney at Law

Trustee Signature: \_\_\_\_\_\_ Amy F. Harrington, Attorney at I

c/o Zieve, Brodnax & Steele, LI

Trustee telephone number: 714-848-7920

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

#### Original Beneficiary Name:

CITIFINANCIAL, INC.

#### **Current Beneficiary Name:**

Bayview Loan Servicing, LLC, a Delaware Limited Liability Company

#### **Trustor Name:**

TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY

#### **Original Trustee Name:**

ASPEN TITLE AND ESCROW

#### Original trust deed recorded:

2/14/2002, as Document No.: 54476

TS NO. 17-47964

#### After recording return to:

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RECORDING COVER SHEET

#### TRUSTEE'S NOTICE OF SALE

TS NO.: 17-47964

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EXCEPTING THEREFROM ANY PORTION LYING WITHIN SYCAN ROAD AND FIVE MILE CREEK ROAD.

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BEATTY, OREGON 97621

The Tax Assessor's Account ID for the Real Property is purported to be: R-3513-03200-01100-000 / R296469

Both the beneficiary and the trustee, Amy F. Harrington, Attorney at Law have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which the grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

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From: 12/1/2016 to 12/29/2017

Total of past due payments: \$9,142.51

Additional charges (Taxes, Insurance): \$636.00

Trustee's Fees and Costs: \$1,588.25 Total necessary to cure: \$11,366.76

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On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR 97601

Other than as shown of record, neither the said beneficiary nor the said trustee have 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(s) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except:

NONE

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation(s) of the Trust Deed, 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 Trust Deed, together with the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778.

The mailing address of the trustee is: Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

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" include their respective successors in interest, if any.

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Dated: 1.31.8

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP

Signature By:

Amy F. Harrington

Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11th Floor Portland, Oregon 97204 (714) 848-7920

Date: 1/31/2018

T.S. Number: 17-47964

#### DEBT VALIDATION NOTICE

1. The enclosed document relates to a debt owed to:

#### **Bayview Loan Servicing, LLC**

- 2. You may send us a written request for the name and address of the original creditor, if different from the current creditor, and we will obtain and mail the information within thirty (30) days after we receive your written request.
- 3. As of 12/29/2017 the total delinquency owed was \$11,366.76, but this amount will increase until the delinquency has been fully paid.
- 4. As of 12/29/2017 the amount required to pay the entire debt in full was the unpaid principal balance of \$146,633.28, plus interest from 11/1/2016, late charges, negative escrow and attorney and/or trustee's fees and costs that may have been incurred. The amount will increase daily until the debt has been paid in full.
- 5. You may dispute the validity of this debt, or any portion thereof, by contacting our office within thirty (30) days after receiving this notice. In that event, we will obtain and mail to you written verification of the debt. Otherwise, we will assume that the debt is valid.

WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 6/20/2018. 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:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

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 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 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 90 days or at the end of your fixed term lease. 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 90 days or before your fixed term lease expires. 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.

If this property includes a dwelling unit that is subject to ORS chapter 90 and an individual occupies the unit under a bona fide tenancy, the purchaser may obtain possession by following the procedures set forth in ORS 105.105 to 105.168 and by using the complaint form provided in ORS 105.124 or 105.126.

Oregon State Bar Lawyer Referral Service: 503-684-3763 or toll-free in Oregon at 800-452-7636 Legal Aid Services of Oregon: 1-800-520-5292

Exhib....

Sender:

Law Offices Of Les Zieve 30 Corporate Park Drive, Suite 450 Irvine CA 92606

ostal Class: First Class

ype of Mailing: ORNTSHO

.ffidavit Attachment: 0105078-01 000 20180212 Zieve000336

(11)9690024866624778 20	(11)9690024866624761 18	(11)9690024866624754 16	(11)9690024866624747 14	(11)9690024866624730 12	(11)9690024866624723 10	(11)9690024866624716 8	(11)9690024866624709 6	(11)9690024866624693 4	(11)9690024866624686 2	ostal Number Sequenc
TONY M. KLOBUCAR	CHRISTINE F. KLOBUCAR	CHRISTINE F. KLOBUCAR	TONY M. KLOBUCAR	CHRISTINE F. KLOBUCAR	TONY M. KLOBUCAR	TONY M. KLOBUCAR	CHRISTINE F. KLOBUCAR	CHRISTINE F. KLOBUCAR	TONY M. KLOBUCAR	Sequence Recipient Name
42615 HWY 140 E	42615 HWY 140 E	6510 SOUTH 6TH ST. KLAMATH FALLS, OR 97603	6510 SOUTH 6TH ST. KLAMATH FALLS, OR 97603	726 ROYAL AVENUE #64	726 ROYAL AVENUE #64	PO BOX 335	PO BOX 335	48220 SYCAN RD	48220 SYCAN RD	Address Line 1/3
BEATTY, OREGON 97621	BEATTY, OREGON 97621	P.M.B. #50	P.M.B. #50	MEDFORD, OR 97504	MEDFORD, OR 97504	BEATTY, OREGON 97621	BEATTY, OREGON 97621	BEATTY, OREGON 97621	BEATTY, OREGON 97621	Address Line 2/4

Exhib.....

Sender: Law Offices Of Les Zieve 30 Corporate Park Drive, Suite 450 Irvine CA 92606

ostal Class: Electronic - Ret

ype of Mailing: ORNTSHO

.ffidavit Attachment: 0105078-01 000 20180212 Zieve000336

71969002484050502060 19	71969002484050502046 17	71969002484050502039 15	71969002484050502022 13	71969002484050502015 11	71969002484050502008 9	71969002484050501995 7	71969002484050501988 5	71969002484050501971 3	71969002484 <u>0505</u> 01 <u>926</u> 1	ostal Number Sequenc
TONY M. KLOBUCAR	CHRISTINE F. KLOBUCAR	CHRISTINE F. KLOBUCAR	TONY M. KLOBUCAR	CHRISTINE F. KLOBUCAR	TONY M. KLOBUCAR	TONY M. KLOBUCAR	CHRISTINE F. KLOBUCAR	CHRISTINE F. KLOBUCAR	TONY M. KLOBUCAR	Sequence Recipient Name
42615 HWY 140 E	42615 HWY 140 E	6510 SOUTH 6TH ST. KLAMATH FALLS, OR 97603	6510 SOUTH 6TH ST. KLAMATH FALLS, OR 97603	726 ROYAL AVENUE #64	726 ROYAL AVENUE #64	PO BOX 335	PO BOX 335	48220 SYCAN RD	48220 SYCAN RD	Address Line 1/3
BEATTY, OREGON 97621	BEATTY, OREGON 97621	P.M.B. #50	P.M.B. #50	MEDFORD, OR 97504	MEDFORD, OR 97504	BEATTY, OREGON 97621	BEATTY, OREGON 97621	BEATTY, OREGON 97621	BEATTY, OREGON 97621	Address Line 2/4

#### AFFIDAVIT OF MAILING

#### Law Offices of Les Zieve

Mailing Number 0105080-01 T.S. No.: 17-47964 Loan No.: 0001255335 STATE OF California } **COUNTY OF Orange** The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County at 9620 Ridgehaven Court, Suite A, San Diego, CA 92123; by iMailTracking, LLC acting on behalf of Law Offices of Les Zieve and that on 2/12/2018, (s)he caused to be mailed copies of the document titled Notice of Sale and Tenant Notice via certified or registered mail and first class mail with postage prepaid, and that such envelope was sealed and deposited in the mail and addressed to the person(s) in attached Exhibit "A". I declare under penalty of perjury that the foregoing is true and correct. **Irving Carrillo** A notary public or other officer completing this certificate verifies only the identity of the individual who signed this Affidavit 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 FEB 1 5 2018 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 name 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. D. DUTCHER Signature D. Mikhe Notary Public -- California San Diego County

My Comm. Expires Jan 27, 2021

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

#### Original Beneficiary Name:

CITIFINANCIAL, INC.

#### **Current Beneficiary Name:**

Bayview Loan Servicing, LLC, a Delaware Limited Liability Company

#### **Trustor Name:**

TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY

#### **Original Trustee Name:**

ASPEN TITLE AND ESCROW

#### Original trust deed recorded:

2/14/2002, as Document No.: 54476

TS NO. 17-47964

#### After recording return to:

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

RECORDING COVER SHEET

#### TRUSTEE'S NOTICE OF SALE

TS NO.: 17-47964

Reference is made to that certain Deed of Trust (hereinafter referred as the Trust Deed) made by TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY as Grantor to ASPEN TITLE AND ESCROW, as trustee, in favor of CITIFINANCIAL, INC., as Beneficiary, dated 2/12/2002, recorded 2/14/2002, in mortgage records of Klamath County, Oregon Document No. 54476 in Book M02 Page 9176 This loan was modified under Adjustment of Terms Agreement dated 7/3/2012. covering the following described real property situated in said County and State, to-wit:

THE W 1/2 NE 1/4 OF SECTION 32, TOWNSHIP 35 SOUTH, RANGE 13 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

EXCEPTING THEREFROM ANY PORTION LYING WITHIN SYCAN ROAD AND FIVE MILE CREEK ROAD.

The street address or other common designation, if any for the real property described above is purported to be: 48220 SYCAN RD
BEATTY, OREGON 97621

The Tax Assessor's Account ID for the Real Property is purported to be: R-3513-03200-01100-000 / R296469

Both the beneficiary and the trustee, Amy F. Harrington, Attorney at Law have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which the grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The default for which the foreclosure is made is:

The monthly installment of principal and interest which became due on 12/1/2016, late charges, and all subsequent monthly installments of principal and interest.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

The amount required to cure the default in payments to date is calculated as follows as of 12/29/2017:

From: 12/1/2016 to 12/29/2017

Total of past due payments: \$9,142.51

Additional charges (Taxes, Insurance): \$636.00

Trustee's Fees and Costs: \$1,588.25 Total necessary to cure: \$11,366.76

Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the successor trustee Amy F. Harrington, Attorney at Law, to obtain a "reinstatement' and or "payoff" quote prior to remitting funds.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety as of 12/29/2017 was: \$146,633.28.

Said sale shall be held at the hour of 10:00 AM on 6/20/2018 in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771(7) shall occur at the following designated place:

On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR 97601

Other than as shown of record, neither the said beneficiary nor the said trustee have 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(s) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except:

NONE

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation(s) of the Trust Deed, 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 Trust Deed, together with the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778.

The mailing address of the trustee is: Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

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" include their respective successors in interest, if any.

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.

Dated:  $1 \cdot 3 \cdot 8$ 

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP

Signature By:

Amy F. Harrington

#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 6/20/2018. 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:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

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 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 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 90 days or at the end of your fixed term lease. 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 90 days or before your fixed term lease expires. 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.

If this property includes a dwelling unit that is subject to ORS chapter 90 and an individual occupies the unit under a bona fide tenancy, the purchaser may obtain possession by following the procedures set forth in ORS 105.105 to 105.168 and by using the complaint form provided in ORS 105.124 or 105.126.

Oregon State Bar Lawyer Referral Service: 503-684-3763 or toll-free in Oregon at 800-452-7636 Legal Aid Services of Oregon: 1-800-520-5292

# Exhibit A to Affidavit of Mailing

Sender:

Law Offices Of Les Zieve 30 Corporate Park Drive, Suite 450 Irvine CA 92606

ostal Class: First Class

ype of Mailing: ORRES

ffidavit Attachment: 0105080-01 000 20180212 Zieve000336

(11)9690024866624907 2

ostal Number Sequence Recipient Name

Residential Tenants 48220 SYCAN RD

Address Line 1/3

Address Line 2/4

BEATTY, OREGON 97621

(11)9690024866624914 4 Residential Tenants PO BOX 335 BEATTY, OREGON 97621

# Exhibit A to Affidavit of Mailing

Sender:

Law Offices Of Les Zieve 30 Corporate Park Drive, Suite 450 Irvine CA 92606

ype of Mailing: ORRES

ostal Class:

Electronic - Ret

vffidavit Attachment: 0105080-01 000 20180212 Zieve000336

ostal Number Sequence Recipient Name

71969002484050502077 1

Residential Tenants

71969002484050502121 3

Residential Tenants

Address Line 1/3

48220 SYCAN RD

PO BOX 335

Address Line 2/4

BEATTY, OREGON 97621

BEATTY, OREGON 97621

#### AFFIDAVIT OF MAILING

#### Law Offices of Les Zieve

Mailing Number 0105081-01

T.S. No.:

17-47964

}

Loan No.:

0001255335

STATE OF California COUNTY OF Orange

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County at 9620 Ridgehaven Court, Suite A, San Diego, CA 92123; by iMailTracking, LLC acting on behalf of Law Offices of Les Zieve and that on 2/12/2018, (s)he caused to be mailed copies of the document titled Notice of Sale and Tenant Notice via certified or registered mail and first class mail with postage prepaid, and that such envelope was sealed and deposited in the mail and addressed to the person(s) in attached Exhibit "A".

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

Irving Carrillo

A notary public or other officer completing this certificate verifies only the identity of the individual who signed this Affidavit 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 FEB 1 5 2018

On \_\_\_\_\_\_\_\_\_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 name 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

D. DUTCHER
Notary Public – California
San Diego County
Commission # 2181508
My Comm. Expires Jan 27, 2021

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

#### Original Beneficiary Name:

CITIFINANCIAL, INC.

#### **Current Beneficiary Name:**

Bayview Loan Servicing, LLC, a Delaware Limited Liability Company

#### **Trustor Name:**

TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY

#### **Original Trustee Name:**

ASPEN TITLE AND ESCROW

#### Original trust deed recorded:

2/14/2002, as Document No.: 54476

TS NO. 17-47964

#### After recording return to:

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

**RECORDING COVER SHEET** 

#### TRUSTEE'S NOTICE OF SALE

TS NO.: 17-47964

Reference is made to that certain Deed of Trust (hereinafter referred as the Trust Deed) made by TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY as Grantor to ASPEN TITLE AND ESCROW, as trustee, in favor of CITIFINANCIAL, INC., as Beneficiary, dated 2/12/2002, recorded 2/14/2002, in mortgage records of Klamath County, Oregon Document No. 54476 in Book M02 Page 9176 This loan was modified under Adjustment of Terms Agreement dated 7/3/2012. covering the following described real property situated in said County and State, to-wit:

THE W 1/2 NE 1/4 OF SECTION 32, TOWNSHIP 35 SOUTH, RANGE 13 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

EXCEPTING THEREFROM ANY PORTION LYING WITHIN SYCAN ROAD AND FIVE MILE CREEK ROAD.

The street address or other common designation, if any for the real property described above is purported to be: 48220 SYCAN RD
BEATTY, OREGON 97621

The Tax Assessor's Account ID for the Real Property is purported to be: R-3513-03200-01100-000 / R296469

Both the beneficiary and the trustee, Amy F. Harrington, Attorney at Law have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which the grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The default for which the foreclosure is made is:

The monthly installment of principal and interest which became due on 12/1/2016, late charges, and all subsequent monthly installments of principal and interest.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

The amount required to cure the default in payments to date is calculated as follows as of 12/29/2017:

From: 12/1/2016 to 12/29/2017

Total of past due payments: \$9,142.51

Additional charges (Taxes, Insurance): \$636.00

Trustee's Fees and Costs: \$1,588.25 Total necessary to cure: \$11,366.76

Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the successor trustee Amy F. Harrington, Attorney at Law, to obtain a "reinstatement' and or "payoff" quote prior to remitting funds.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety as of 12/29/2017 was: \$146,633.28.

Said sale shall be held at the hour of 10:00 AM on 6/20/2018 in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771(7) shall occur at the following designated place:

On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR 97601

Other than as shown of record, neither the said beneficiary nor the said trustee have 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(s) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except:

NONE

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation(s) of the Trust Deed, 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 Trust Deed, together with the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778.

The mailing address of the trustee is: Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

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" include their respective successors in interest, if any.

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.

Dated:  $1 \cdot 31 \cdot 18$ 

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP

Signature By:

Amy F. Harrington

#### NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 6/20/2018. 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:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

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 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 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 90 days or at the end of your fixed term lease. 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 90 days or before your fixed term lease expires. 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.

If this property includes a dwelling unit that is subject to ORS chapter 90 and an individual occupies the unit under a bona fide tenancy, the purchaser may obtain possession by following the procedures set forth in ORS 105.105 to 105.168 and by using the complaint form provided in ORS 105.124 or 105.126.

Oregon State Bar Lawyer Referral Service: 503-684-3763 or toll-free in Oregon at 800-452-7636 Legal Aid Services of Oregon: 1-800-520-5292

Sender:

Law Offices Of Les Zieve 30 Corporate Park Drive, Suite 450 Irvine CA 92606

ostal Class: First Class

ype of Mailing: ORNTS

iffidavit Attachment: 0105081-01 000 20180212 Zieve000336

(11)9690024866624921	ostal Number Sequence Recipient Name
	Address Line 1/3
	Address Line 2/4

(11)9690024866624938 4	2
OREGON DEPARTMENT OF REVENUE	CITIFINANCIAL, INC.
955 CENTER ST NE	P. O. BOX 17170
SALEM, OR 97301-2555	BALTIMORE, MD 21203

(11)9690024866624952	(11)9690024866624945 6
	ENVIRONMENTAL CLEANUP SECTION LAND QUALITY DIVISION, DEQ 811 SW. SIXTH AVENUE, 9TH FLOOR
	PORTLAND, OR 97204

(11)9690024866624969 10	œ
KLAMATH COUNTY TAX COLLECTOR	DEPARTMENT OF ENVIRONMENTAL QUALITY
305 MAIN ST, ROOM 121	NORM KING, CROSS PROGRAM SECTION PORTLAND, OR 97204
KLAMATH FALLS, OR 9760	811 SW. SIXTH AVENUE

i	(11)9690024866624976 12
PO BOX 14725	OREGON DEPARTMENT OF REVENUE ATTN: SUSAN EET OF CAROLINATIONS DEVENUE AGENTS
SALEM, OR 97309-5018	

14	(11)9690024866624983
OREGON DEPARTMENT OF ENVIRONMENTAL QUALITY (DEO) 811 SW SIXTH AVENUE	
PORTLAND, OR 97204	

(11)9690024868625003	(11)9690024866624990
18	16
OREGON DEPARTMENT OF REVENUE, WARRANT CLERK PERSONAL TAX & COMPLIANCE, CENTRAL SU	DEPARTMENT OF ENVIRONMENTAL QUALITY, NORM KING, CROSS PROGRAM SECTION
PO BOX 14725	811 SW SIXTH AVENUE
IANCE, CENTRAL SUPPORT UNIT - 3RD FLOOR SALEM, OR 97309-5018	PORTLAND, OR 97204

Exhib

Law Offices Of Les Zieve 30 Corporate Park Drive, Suite 450 Irvine CA 92606

Sender:

ostal Class: Electronic - Ret

/pe of Mailing: ORNTS

ffidavit Attachment: 0105081-01 000 20180212 Zieve000336

71969002484050502305 15	71969002484050502282 13	71969002484050502268 11	71969002484050502251 9	71969002484050502244 7	71969002484050502237 5	71969002484050502220 3	71969002484050502152 1	ostal Number Sequence
DEPARTMENT OF ENVIRONMENTAL QUALITY, NORM KING, CROSS PROGRAM SEC 811 SW SIXTH AVENUE	OREGON DEPARTMENT OF ENVIRONMENTAL QUALITY (DEO) 811 SW SIXTH AVENUE	OREGON DEPARTMENT OF REVENUE, ATTN: SUSAN FE1 or CAROLYN or JOSIE, REV PO BOX 14725	KLAMATH COUNTY TAX COLLECTOR	DEPARTMENT OF ENVIRONMENTAL QUALITY	ENVIRONMENTAL CLEANUP SECTION LAND QUALITY DIVISION, DEQ 811 SW. SIXTH	OREGON DEPARTMENT OF REVENUE	CITIFINANCIAL, INC.	Sequence Recipient Name
1 KING, CROSS PROGRAM SECTION 811 SW SIXTH AVENUE	TY (DEO) 811 SW SIXTH AVENUE	I FE1 or CAROLYN or JOSIE, REVENUE AGENTS PO BOX 14725	305 MAIN ST, ROOM 121	NORM KING, CROSS PROGRAM SECTION PORTLAND, OR 97204	Y DIVISION, DEQ 811 SW. SIXTH AVENUE, 9TH FLOOR	955 CENTER ST NE	P. O. BOX 17170	Address Line 1/3
PORTLAND, OR 97204	PORTLAND, OR 97204	SALEM, OR 97309-5018	KLAMATH FALLS, OR 9760	811 SW. SIXTH AVENUE	PORTLAND, OR 97204	SALEM, OR 97301-2555	BALTIMORE, MD 21203	Address Line 2/4

71969002484050502312 17

OREGON DEPARTMENT OF REVENUE, WARRANT CLERK PERSONAL TAX & COMPLIANCE, CENTRAL SUPPORT UNIT - 3RD FLOOR PO BOX 14725

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

#### Original Beneficiary Name:

CITIFINANCIAL, INC.

#### **Current Beneficiary Name:**

Bayview Loan Servicing, LLC, a Delaware Limited Liability Company

#### **Trustor Name:**

TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY

#### **Original Trustee Name:**

ASPEN TITLE AND ESCROW

#### Original trust deed recorded:

2/14/2002, as Document No.: 54476

TS NO. 17-47964

#### After recording return to:

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

RECORDING COVER SHEET

#### TRUSTEE'S NOTICE OF SALE

TS NO.: 17-47964

Reference is made to that certain Deed of Trust (hereinafter referred as the Trust Deed) made by TONY M. KLOBUCAR AND CHRISTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY as Grantor to ASPEN TITLE AND ESCROW, as trustee, in favor of CITIFINANCIAL, INC., as Beneficiary, dated 2/12/2002, recorded 2/14/2002, in mortgage records of Klamath County, Oregon Document No. 54476 in Book M02 Page 9176 This loan was modified under Adjustment of Terms Agreement dated 7/3/2012. covering the following described real property situated in said County and State, to-wit:

THE W 1/2 NE 1/4 OF SECTION 32, TOWNSHIP 35 SOUTH, RANGE 13 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

EXCEPTING THEREFROM ANY PORTION LYING WITHIN SYCAN ROAD AND FIVE MILE CREEK ROAD.

The street address or other common designation, if any for the real property described above is purported to be: 48220 SYCAN RD BEATTY, OREGON 97621

The Tax Assessor's Account ID for the Real Property is purported to be: R-3513-03200-01100-000 / R296469

Both the beneficiary and the trustee, Amy F. Harrington, Attorney at Law have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which the grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The default for which the foreclosure is made is:

The monthly installment of principal and interest which became due on 12/1/2016, late charges, and all subsequent monthly installments of principal and interest.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

The amount required to cure the default in payments to date is calculated as follows as of 12/29/2017:

From: 12/1/2016 to 12/29/2017

Total of past due payments: \$9,142.51

Additional charges (Taxes, Insurance): \$636.00

Trustee's Fees and Costs: \$1,588.25 Total necessary to cure: \$11,366.76

Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the successor trustee Amy F. Harrington, Attorney at Law, to obtain a "reinstatement' and or "payoff" quote prior to remitting funds.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety as of 12/29/2017 was: \$146,633.28.

Said sale shall be held at the hour of 10:00 AM on 6/20/2018 in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771(7) shall occur at the following designated place:

On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR 97601

Other than as shown of record, neither the said beneficiary nor the said trustee have 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(s) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except:

NONE

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation(s) of the Trust Deed, 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 Trust Deed, together with the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778.

The mailing address of the trustee is: Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 97204 (714) 848-7920

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" include their respective successors in interest, if any.

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.

Dated:  $1 \cdot 3 \cdot 8$  Am

Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax & Steele, LLP

Signature By:

Amy F. Harrington

#### **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: 48220 SYCAN RD BEATTY, OREGON 97621

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 to pay as of 12/29/2017 to bring your mortgage loan current was \$11,366.76. (See enclosed Notice of Sale for additional details regarding this amount.) 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 (503) 946-6558 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:

Amy F. Harrington, Attorney at Law One World Trade Center 121 Southwest Salmon Street, 11<sup>th</sup> Floor Portland, OR 92704 (714) 848-7920

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

Sale Date: 6/20/2018 Time: 10:00 AM

Place: On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath

Falls, County of Klamath, OR 97601

#### 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 877-205-9958 to find out of 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 may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <a href="http://www.oregonlawhelp.org">http://www.oregonlawhelp.org</a>

**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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated:  $\sqrt{3}$ 

Trustee Name: Amy F. Harrington, Attorney at Law

c/o Zieve, Brodnax & Steele, LLP

Trustee telephone number: 714-848-7920

#### LESZIEVE

#### **AFFIDAVIT OF POSTING**

STATE OF OREGON County of Klamath

SS.

I, Chelsea Chambers, 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 and Notice to Residential 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":

48220 Sycan Road Beatty, OR 97621

#### As follows:

On 02/15/2018 at 2:28 PM, I attempted personal service at the Property Address. A "NO TRESSPASSING" sign exists at the entrance to the Property Address effectively preventing lawful access to the Property. At that time, I POSTED such true copy conspicuously and securely at the main entrance of the property pursuant to ORS 86.750 (1)(b)(A).

On 03/09/2018 at 3:07 PM, I returned to the Property Address. A "NO TRESPASSING" sign continues to exist at the entrance to the Property Address effectively preventing lawful access to the Property. At that time, I POSTED such true copy conspicuously and securely at the main entrance of the property pursuant to ORS 86.750 (1)(b)(B).

On 03/12/2018 at 3:36 PM, I returned to the Property Address. A gate "NO TRESPASSING" sign continues to exist at the entrance to the Property Address effectively preventing lawful access to the Property. This attempt in person at the Property Address satisfies the third attempt requirement pursuant to ORS 86.750 (1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME this 20 day of Mach . 20 8

by Chelsea Chambers.

Notary Public for Oregon

Chelsea Chambers

Nationwide Process Service, Inc.

300 Century Tower 1201 SW 12th Avenue Portland, OR 97205 (503) 241-0636





#### LESZIEVE

#### **AFFIDAVIT OF MAILING**

STATE OF OREGON County of Klamath

SS.

I, Chelsea Chambers, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On March 13, 2018, I mailed a copy of the Trustee's Notice of Sale and Notice to Residential Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

**OCCUPANT** 48220 Sycan Road **Beatty, OR 97621** 

This mailing completes service upon an occupant at the above address with an effective date of **02/15/2018** as calculated pursuant to ORS 86.750 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME this 20 day of 20 to Chelsea Chambers.

Chelsea Chambers

Nationwide Process Service, Inc.

1201 SW 12th Avenue Portland, OR 97205 (503) 241-0636



#### AFFIDAVIT OF PUBLICATION STATE OF OREGON, COUNTY OF KLAMÁTH

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#18217 SALE

TS NO.: 17-47964 KLOBUCAR a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

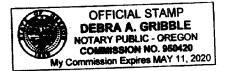
Insertion(s) in the following issues: 02/28/2018 03/07/2018 03/14/2018 03/21/2018

Total Cost: \$1581.80

Subscribed and sworn by Pat Bergstrom before me on: 21st day of March in the year of 2018

Notary Public of Oregon

My commision expires on May 11, 2020



#### TRUSTEE'S NOTICE OF SALE TS NO.: 17-47964

Reference is made to that certain Deed of Trust (here-inafter referred as the Trust Deed) made by TONY M. KLOBUCAR AND CHRJSTINE F. KLOBUCAR, AS TENANTS BY THE ENTIRETY as Grantor to ASPEN TITLE AND ESCROW, as trustee, in favor of CITIFINANCIAL, INC, as Beneficiary, dated 2/12/2002, recorded 2/14/2002, in mortgage records of Klamath County, Oregon Document No. 54476 in Book M02 Page 9176 This loan was modified under Adjustment of Terms Agreement dated 7/3/2012. covering the following described real property situated in said County and State, to-wit:THE W 1/2 NE 1/4 OF SECTION 32, TOWNSHIP 35 SOUTH, RANGE 13 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.EXCEPTING THEREFROM ANY PORTION LYING WITHIN SYCAN ROAD AND FIVE MILE CREEK ROAD. The street address or other common designation, if any for the real property described above is purported to be: 48220 SYCAN RD BEATTY, OREGON 97621. The Tax Assessor's Account ID for the Real Property is purported to be: R-3513-03200-01100-000 / R296469.

Both the beneficiary and the trustee, Amy F. Harrington, Attorney at Law have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which the grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys. The default for which the foreclosure is made is:The monthly installment of principal and interest which became due on 12/1/2016, late charges, and all subsequent monthly installments of principal and interest. You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges. Furthermore, as a condition to bring Ilmited to, foreclosure trustee fees and costs, advances and late charges. Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance. Nothing in this notice of default should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the least december. The amount required to under the deed of trust, pursuant to the terms and provisions of the loan documents. The amount required to cure the default in payments to date is calculated as follows as of 12/29/2017: From: 12/1/2016 to 12/29/2017 Total of past due payments: \$9,142.51. Additional charges (Taxes, Insurance): \$636.00. Trustee's Fees and Costs: \$1,588.25. Total necessary to cure: \$11,366.76. Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the succhange during the next 30 days. Please contact the successor trustee Amy F. Harrington, Attorney at Law, to obtain a "reinstatement" and or "payoff quote prior to remitting funds.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety as of 12/29/2017 was: \$146,633.28. Said sale shall be held at the hour of 10:00 AM on 6/20/2018 in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771(7) shall occur at the following designated place: On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR 97601. Other than as shown of record, neither the said trusted have any actual notice. beneficiary nor the said trustee have 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(s) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except: NONE Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for 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) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation (s) of the Trust Deed, 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 Trust Deed, together with the trustee's and attorney's fees not exceeding the operation provided by ORS 65 779. The mailing ing the amounts provided by ORS 86.778. The mailing address of the trustee is: Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax and Steele, LLP One World Trade Center 121 Southwest Salmon Street, 11th Floor Portland, OR 97204 (714) 848-7920

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" include their respective successors in interest, if any. 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. Dated: January 31, 2018. Amy F. Harrington, Attorney at Law c/o Zieve, Brodnax and Steele, LLP Signature By: Amy F. Harrington A-4647365 02/28/2018, 03/07/2018, 03/14/2018, 03/21/2018 #18217 February 28, March 07, 14, 21, 2018.