2018-007463

Klamath County, Oregon

06/21/2018 11:32:00 AM

Fee: \$97.00

When recorded mail document to:

Clear Recon Corp 111 SW Columbia Street #950 Portland, OR 97201 Phone: 866-931-0036

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 070888-OR Loan No.: *****6754

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by OCTAVIO ORTEGA AND LORENA ORTEGA, HUSBAND AND WIFE, as Grantor, to FIRST AMERICAN TITLE INSURANCE CO., AN OREGON CORP, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR HOMESTREET BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS., as Beneficiary, dated 1/19/2007, recorded 1/26/2007, as Instrument No. 2007-001413, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

LOT 5, BLOCK 200, MILLS SECOND ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

APN: R613303 // R-3809-033DB-12600-000

Commonly known as: 2028 RECLAMATION AVE KLAMATH FALLS, OR 97601

The current beneficiary is: HomeStreet Bank

The undersigned hereby certifies that no assignments of the Deed of Trust by the trustee or by the beneficiary 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 Deed of Trust, or, if such action has been instituted, the action has been dismissed, except as permitted by ORS 86.752(7), 86.010.

There is a default by grantor or other person owing an obligation, or by their successor-in-interest, the performance of which is secured by the Deed of Trust with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is grantor's failure to pay when due, the following sums:

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Delinquent Payments:

 Dates:
 Total:

 09/01/2017 - 06/01/2018
 \$6,445.20

 Late Charges:
 \$270.00

 Beneficiary Advances:
 \$775.50

 TOTAL REQUIRED TO REINSTATE:
 \$7,490.70

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following: \$121,442.18

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust 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 grantor executed the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust 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 1:00 PM., standard time, as established by ORS 187.110, on 11/5/2018, at the following place:

ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601

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 the sale, to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with trustee's and attorneys' fees not exceeding the amounts provided by ORS 86.778.

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.

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

Dated: 6/19/2018 CLEAR RECON CORP

111 SW Columbia Street #950

Portland, OR 97201

Phone: 858-750-7600 or 866-931-0036

Hamsa Uchi, Authorized Signatory of 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)						
) ss.						
County of San Diego)		_				
On JUN 19 2018	before me,	Misano	lasar	, 1	Notary Pu	blic, persona	lly appeared
HAMSU JUNI	who	proved to me	on the basis of				
name(s) is/are subscri							
his/her/their authorize entity upon behalf of v	ed capacity(ies),	and that by hi	is/her/their sig	gnature(s) on			
I certify under PENA true and correct.	LTY OF PERJU	JRY under the	laws of the S	State of Califo	ornia that t	he foregoing	paragraph is
WITNESS my hand a	nd official seal.			M. SAND	OVAL	7	
Signature	<u>m</u>	(Seal)		Notary Public San Diego Commission : My Comm, Expire	County 2205565	A New Y	

After recording, return to:

HOMESTREET BANK Attn: Melissa Hjorten 33405 8th Avenue South, Suite 100 Federal Way, WA 98003



DEPARTMENT OF JUSTICE PORTLAND LEGAL

OREGON FORECLOSURE AVOIDANCE PROGRAM **BENEFICIARY EXEMPTION AFFIDAVIT**

	Lender/Beneficiary:	HOMESTREET BANK	
	Jurisdiction*	Washington	
*if Lender/Benefi	ciary is not a natural person, p	rovide the state or other jurisdiction in which the Lender/Beneficiary is organized	d.
I, Randall Hof	fert	(printed name) being first duly swom, depose, and st	ate that:
	s submitted for a claim of apter 304, §2(1)(b).	exemption to the Office of the Attorney General of Oregon under O)regon
to con sale u	nmence the following nur nder ORS 86.752 or by s	entity commenced or caused an affiliate or agent of the individual mber of actions to foreclose a residential trust deed by advertisement uit under ORS 88.010 during the calendar year preceding the date to exceed 175);	ent and
[] i [• /] i exemp	s the individual claiming on the First Vice Presiden	stablished under Or Laws 2013, ch 304, and is authorized by such	·
State of Wast	nington)	(43.18.2.5)	
County of King Signed and sw by Mar	g) rom to (or affirmed) before	e me this 18th day of Jonuary, 2018	
St	MARTHA PORTER Notary Rublic ate of Washington Iment Expires Jun 9, 2020	Notary Public for State of Washingth My commission expires: June 9,2028	מני