

**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

**2018-007887**

**Klamath County, Oregon**

**06/29/2018 03:02:00 PM**

**Fee: \$112.00**

RE: Trust Deed from GUNTER P. HENTSCHEL, A  
MARRIED MAN, Grantor

To QUALITY LOAN SERVICE CORPORATION OF  
WASHINGTON - Successor Trustee

After recording return to:  
Quality Loan Service Corporation of Washington  
c/o Quality Loan Service Corporation  
411 Ivy Street  
San Diego, CA 92101

TS No: OR-18-826270-SH

**CERTIFICATE OF COMPLIANCE WITH SB 558 ATTACHED**

Reference is made to that certain trust deed made by **GUNTER P. HENTSCHEL, A MARRIED MAN** as grantor, to **WELLS FARGO FINANCIAL NATIONAL BANK**, as trustee, in favor of **WELLS FARGO BANK, N.A.**, as beneficiary, dated **12/13/2006**, recorded **1/4/2007**, in the Records of **KLAMATH** County, Oregon, and/or as fee/file/instrument/microfilm/reception No. **2007-000153** covering the following described real property situated in the above-mentioned county and state.

**APN: R787250 / R-4012-02900-00900-000**

A TRACT OF LAND SITUATED IN THE NORTHWEST 1/4 SOUTHEAST 1/4 OF SECTION 29, TOWNSHIP 40 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, BEING A TRACT OF LAND TOGETHER WITH AN INGRESS-EGRESS EASEMENT DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST BOUNDARY OF THAT TRACT OF LAND CONVEYED TO SHASTA VIEW IRRIGATION DISTRICT, FROM WHICH THE NORTHEAST CORNER OF SAID SECTION 29 BEARS NORTH 22 DEGREES 58 MINUTES 32 SECONDS EAST 3588.02 FEET; THENCE SOUTH 00 DEGREES 37 MINUTES EAST, ALONG SAID BOUNDARY, 309.00 FEET; THENCE SOUTH 89 DEGREES 23 MINUTES WEST 310.00 FEET TO THE CENTERLINE OF A 30 FOOT WIDE EASEMENT (SAID EASEMENT EXTENDING FROM THIS POINT SOUTH 01 DEGREES 23 MINUTES WEST 365 FEET, MORE OR LESS, TO THE SOUTH LINE OF SAID NORTHWEST 1/4 SOUTHEAST 1/4); THENCE CONTINUING SOUTH 89 DEGREES 23 MINUTES WEST 65.00 FEET; THENCE NORTH 00 DEGREES 37 MINUTES WEST 309.00 FEET; THENCE NORTH 89 DEGREES 23 MINUTES EAST 375.00 FEET TO THE POINT OF BEGINNING, WITH BEARINGS BASED ON A SOLAR OBSERVATION. TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS SITUATE IN THE NORTHWEST 1/4 SOUTHEAST 1/4 OF SECTION 29, TOWNSHIP 40 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, AS DISCLOSED BY MAJOR LAND PARTITION 8-85. THE CENTERLINE OF WHICH BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST BOUNDARY OF THAT TRACT OF LAND CONVEYED TO SHASTA VIEW IRRIGATION DISTRICT, FROM WHICH THE NORTHEAST CORNER OF SAID SECTION 29 BEARS NORTH 22 DEGREES 58 MINUTES 32 SECONDS EAST 3588.02 FEET; THENCE SOUTH 00 DEGREES 37 MINUTES EAST, ALONG SAID BOUNDARY, 309.00 FEET; THENCE SOUTH 89 DEGREES 23 MINUTES WEST 310.00 FEET TO THE CENTERLINE OF THE 30 FOOT WIDE EASEMENT; THENCE EXTENDING FROM THIS POINT SOUTH 01 DEGREES 23 MINUTES WEST 365 FEET, MORE OR LESS, TO THE SOUTH LINE OF SAID NORTHWEST 1/4 SOUTHEAST 1/4. ALSO TOGETHER WITH THAT CERTAIN ROADWAY EASEMENT RECORDED MARCH 4, 1980 IN BOOK M-80 AT PAGE 4115, MICROFILM RECORDS OF

KLAMATH COUNTY, OREGON, TO WIT: AN EASEMENT FOR INGRESS AND EGRESS OVER THE NORTHERLY 50 FEET OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 AND THE SOUTHWEST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 29, TOWNSHIP 40 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON. ALSO TOGETHER WITH AN EASEMENT FOR THE PURPOSES OF INGRESS AND EGRESS AND A RIGHT OF WAY FOR PUBLIC UTILITIES OVER THE OLD ROADWAY, RECORDED JUNE 28, 1978 IN BOOK M-78 AT PAGE 13889, MORE PARTICULARLY DESCRIBED AS FOLLOWS: PARCEL 1: THE NORTH 40 FEET OF THE NORTHEAST 1/4 NORTHEAST 1/4 OF SECTION 25, TOWNSHIP 40 SOUTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON. PARCEL 2: THE NORTH 20 FEET OF THAT PORTION OF LOT 4 LYING NORTHEASTERLY OF THE MALIN-BONANZA HIGHWAY; THE SOUTHEAST 1/4 SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 40 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON. PARCEL 3: THE SOUTH 20 FEET OF THE SOUTH 1/2 OF LOT 3 AND THE NORTHEAST 1/4 SOUTHWEST 1/4 OF SECTION 30, TOWNSHIP 40 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed 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 trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7).

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

TOTAL REQUIRED TO REINSTATE:	\$7,885.08
TOTAL REQUIRED TO PAYOFF:	\$106,697.87

Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay.

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

**The installments of principal and interest which became due on 5/15/2017, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.**

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.815, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110 on **11/13/2018**, at the following place: **Inside the main lobby of the Klamath County Courthouse, located at 316**

**Main St, Klamath Falls, OR 97601** County of **KLAMATH**, State of Oregon, which is the hour, date and place last set for sale.

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address and Nature of Right, Lien or Interest

GUNTER HENTSCHEL  
17449 HARPOLD RD  
MALIN, OR 97632  
Original Borrower

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 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 or trust deed, 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 trust deed, together with trustee's and attorney fees not exceeding the amounts provided by ORS 86.778.

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 trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

**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.**

**NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF DEFAULT, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.**

**QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

TS No: OR-18-826270-SH

Dated: 6-29-18

Quality Loan Service Corporation of Washington, as Trustee

Signature By \_\_\_\_\_  
Joseph Carroll, Assistant Secretary  
Quality Loan Service Corporation of Washington

Trustee's Mailing Address:  
Quality Loan Service Corp. of Washington  
C/O Quality Loan Service Corporation  
411 Ivy Street  
San Diego, CA 92101

Trustee's Physical Address:  
Quality Loan Service Corp. of Washington  
108 1<sup>st</sup> Ave South, Suite 202, Seattle, WA 98104  
Toll Free: (866) 925-0241

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of: California  
County of: San Diego

On JUN 29 2018 before me, R. Moore  
appeared Joseph Carroll a notary public, personally  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the  
within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized  
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of  
which the person(s) acted, executed the instrument.

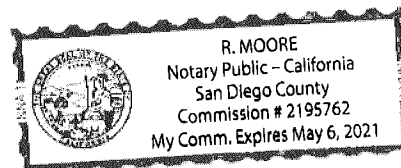
I certify under *PENALTY OF PERJURY* under the laws of the State of California that the foregoing  
paragraph is true and correct.

WITNESS my hand and official seal.

(Seal)

Signature

R. Moore



## **NOTICE TO RESIDENTIAL TENANTS**

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 11/13/2018. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

### **PROTECTION FROM EVICTION**

**IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:**

- **60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR**
- **AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.**

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- **Is the result of an arm's-length transaction;**
- **Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and**
- **Was entered into prior to the date of the foreclosure sale.**

**ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.**

## **SECURITY DEPOSIT**

**You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.**

## **ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE**

**The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:**

- You do not owe rent;**
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and**
- You must move out by the date the new owner specifies in a notice to you.**

**The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.**

**IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.**

**Oregon State Bar: (503) 684-3763; (800) 452-7636  
Legal assistance: <http://oregonlawhelp.org/>**



**CERTIFICATE OF COMPLIANCE  
STATE OF OREGON  
FORECLOSURE AVOIDANCE PROGRAM**

**AFTER RECORDING RETURN TO:**

Sandra Moya  
For Wells Fargo  
ATTN:SDDMT-MAC T7405-020  
4101 Wiseman Blvd, Bldg 106  
San Antonio, TX 78251-4200

9/18/2017

<b>Grantor:</b>	GUNTER P. HENTSCHEL
<b>Beneficiary:</b>	WELLS FARGO BANK, N.A.
<b>Property Address:</b>	17449 HARPOLD RD MALIN, OR 97632-9712
<b>Instrument / Recording No. Date / County</b>	Instrument Number: 2007-000153 Recording Number: 2007-000153 Loan Number [REDACTED] 1998 1/4/2007 Klamath
<b>Case Number</b>	BI-170726-9757

1. The Service Provider hereby certifies that:

☐

The beneficiary and/or its agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4;  
or

☒

The grantor did not pay the required fee by the deadline.

2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 18 day of September, 2017.

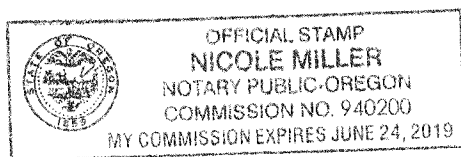
*[Signature]*

Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON           )  
  ) ss.  
County of Multnomah       )

The foregoing instrument was acknowledged before me on  
as Compliance Officer of Mediation Case Manager.

September 18<sup>th</sup>, 2017, by April CURTIS  
[Print Name]



*[Signature]*

Notary Public - State of Oregon  
My Commission Expires:

6/24/2019