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07/30/2019 01:13:55 PM

Fee: \$92.00

After Recording Return to:

Rima Ghandour
Ghandour Law LLC
319 SW Washington, Suite 301
Portland, OR 97204

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Deed of Trust made by Gregory Louis Philpott, as Grantor, to the Rural Housing Service, United States Department of Agriculture, acting through the State Director for the State of Oregon for USDA Rural Housing Service, as Trustee, in favor of the United States of America as Beneficiary, dated October 9, 2003 recorded on October 9, 2003, in Vol M03, Page 75450-55 and re-recorded on October 16, 2003 in Vol M03 Pg. 77244-50, of the Records of Klamath County, OR, to-wit:

Unit 10737 (Kincheloe Avenue) Tract, Falcon Heights Condominiums Stage 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Commonly referred to as 10737 Kincheloe Avenue, Klamath Falls, OR 97063

Rima Ghandour of Ghandour Law LLC, at 319 SW Washington, Suite 301, Portland, OR 97204, was appointed Successor Trustee by the Beneficiary on March 28, 2018.

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

As of April 4, 2018, pursuant to a Promissory Note dated October 5, 2003, the total amount of \$37,384.33 plus late charges in the amount of \$331.96 and fees due in the amount of \$9,684.72 for a total delinquency of \$47,401.01.

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

As of March 5, 2018, with respect to the Promissory Note, dated October 5, 2003, unpaid principal in the amount of \$83,957.32, accrued interest in the amount of \$26,491.85, subsidy recapture in the amount of \$22,114.44, assessed fees in the amount of \$9,917.09, and interest on fees in the amount of \$1,431.28, for a total amount of \$143,552.18 plus interest continuing to accrue at the rate of \$13.2262 per day, including daily interest on fees at the rate of \$1.5622, until paid, plus any unpaid property taxes, attorney's fees, foreclosure costs, and sums advanced by the beneficiary pursuant to the terms of said Deed of Trust.


WHEREFORE, notice is hereby given that the undersigned Trustee will on Thursday, July 11, 2019, at the hour of 11:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at the following place: on the front steps of the Klamath County Courthouse, located at 316 Main Street in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for the sale. sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor has or had power to convey at the

time of the execution by Grantor of the said Deed of Trust, together with any interest which the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five (5) days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal and interest as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with Trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778.

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

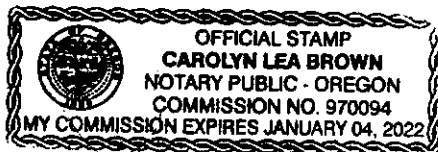
In construing this Notice, the singular includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by said Deed of Trust, and the words "Trustee" and "Beneficiary" include its respective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


DATED: 2/28, 2019.


Rima Ghandour, Successor Trustee
Ghandour Law LLC
319 SW Washington, Suite 301
Portland, OR 97204
Telephone: 503-345-9255

STATE OF OREGON)
) ss.
County of Multnomah)

This instrument was acknowledged before me on Feb 28th, 2019, by Rima I. Ghandour as Successor Trustee.




Notary Public for Oregon