

**2020-002778**

**Klamath County, Oregon**

03/05/2020 12:15:16 PM

Fee: \$197.00

Recording Requested By:

When Recorded Mail to:

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

TS No. OR07000046-19-1

APN R607310

TO No. 190766775-OR-MSO

## AFFIDAVIT OF MAILING

**GRANTEE:** Nationstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as Trustee

**GRANTOR:** GEORGE W. KOSTEN AND CAROLYN J. KOSTEN, HUSBAND AND WIFE

**CURRENT TRUSTEE:** Nathan F. Smith, Esq.

DECLARATION OF MAILING

Reference No: OR07000046-19  
Mailing Number: 0147369-01

STATE OF CALIFORNIA                    }  
  }SS  
COUNTY OF SAN DIEGO                }

I,                                   **Jacob Smith**                                  , declare as follows:


I am and at all times herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California:

That at the request of Trustee Corps on 11/18/2019, I deposited in the United States mail a copy of the attached document, in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

- |   |                                     |   |
|---|-------------------------------------|---|
| <input checked="" type="checkbox"/> First Class | <input type="checkbox"/> Certified  | <input checked="" type="checkbox"/> Certified Electronic Return Receipt |
| <input type="checkbox"/> Certified Return       | <input type="checkbox"/> Registered | <input type="checkbox"/> Registered International                       |

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

11-19-19 San Diego, California  
Date and Place

  
Declarant

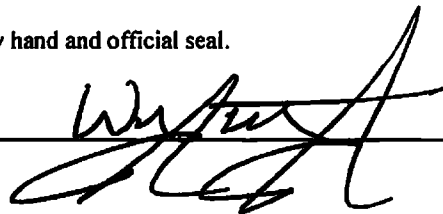
A notary public or other officer completing this certificate verifies only the identity of the individual who signed this Declaration of Mailing, and not the truthfulness, accuracy, or validity of the document to which this form is attached.

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

On NOV 19 2019 before me, the undersigned, a Notary Public in and for said State, personally appeared Jacob Smith, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose names 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 

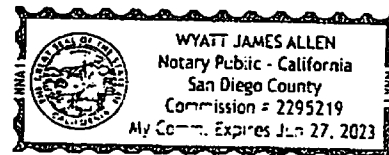


Exhibit A to Affidavit of Mailing

Postal Class: First Class  
Mail Date: 11/18/2019  
Type of Mailing: OR  
Affidavit Attachment: 0147369-01 000 505236 Trustee\_000418

Sender: Trustee Corps  
17100 Gillette Ave.  
Irvine CA 92064

- 1 (11)9690024889502213  
GEORGE W. KOSTEN, GUARDIAN FOR THE ESTATE OF CAROLYN J. KOSTEN, A PROTECTED PERSON  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 2 (11)9690024889502237  
CAROLYN J KOSTEN  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 3 (11)9690024889502244  
GEORGE W KOSTEN  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 4 (11)9690024889502251  
LAURA K. ROSE, GUARDIAN FOR THE ESTATE OF CAROLYN J. KOSTEN, A PROTECTED PERSON  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 5 (11)9690024889502275  
LAURA K. ROSE, GUARDIAN FOR THE ESTATE OF CAROLYN J. KOSTEN, A PROTECTED PERSON  
5640 HARLAN DR.  
KLAMATH FALLS, OR 97603
- 6 (11)9690024889502282  
OCCUPANT  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 7 (11)9690024889502305  
RONALD L. SPERRY, PERSONAL REP OF THE ESTATE OF CAROLYN JOANN KOSTEN  
435 SE KANE ST  
ROSEBURG, OR 97470
- 8 (11)9690024889502312  
RONALD L. SPERRY, PERSONAL REP OF THE ESTATE OF CAROLYN JOANN KOSTEN  
PO BOX 1265  
ROSEBURG, OR 97470
- 9 (11)9690024889502336  
LAURA KOSTEN ROSE  
5640 HARLAN DR.  
KLAMATH FALLS, OR 97603
- 10 (11)9690024889502343  
SECRETARY OF HOUSING AND URBAN DEVELOPMENT  
451 SEVENTH STREET, S.W.  
WASHINGTON, DC 20410
- 11 (11)9690024889502367  
SECRETARY OF HOUSING AND URBAN DEVELOPMENT  
C/O EQUIPOINT FINANCIAL NETWORK, INC.  
13200 DANIELSON STREET SU  
POWAY, CA 92064
- 12 (11)9690024889502381  
THE HEIRS AND DEVISEES OF THE ESTATE OF CAROLYN JOANN KOSTEN  
3185 HARPOLD ROAD  
BONANZA, OR 97623

13

(11)9690024889502398  
THE HEIRS AND DEVISEES OF THE ESTATE OF GEORGE W KOSTEN  
3185 HARPOLD ROAD  
BONANZA, OR 97023-7793

14

(11)9690024889502428  
WESTERN BUILDERS & DESIGN CORP  
4907 NE 42ND  
PORTLAND, OR 97218

Unofficial  
Copy

Exhibit A to Affidavit of Mailing

Postal Class: Electronic - Ret  
Mail Date: 11/18/2019  
Type of Mailing: OR  
Affidavit Attachment: 0147369-01 000 505236 Trustee\_000418

Sender: Trustee Corps  
17100 Gillette Ave.  
Irvine CA 92064

- 1 71969002484059249928  
GEORGE W. KOSTEN, GUARDIAN FOR THE ESTATE OF CAROLYN J. KOSTEN, A PROTECTED PERSON  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 2 71969002484059249935  
CAROLYN J KOSTEN  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 3 71969002484059249942  
GEORGE W KOSTEN  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 4 71969002484059249959  
LAURA K. ROSE, GUARDIAN FOR THE ESTATE OF CAROLYN J. KOSTEN, A PROTECTED PERSON  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 5 71969002484059249966  
LAURA K. ROSE, GUARDIAN FOR THE ESTATE OF CAROLYN J. KOSTEN, A PROTECTED PERSON  
5640 HARLAN DR.  
KLAMATH FALLS, OR 97603
- 6 71969002484059249973  
OCCUPANT  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793
- 7 71969002484059249980  
RONALD L. SPERRY, PERSONAL REP OF THE ESTATE OF CAROLYN JOANN KOSTEN  
435 SE KANE ST  
ROSEBURG, OR 97470
- 8 71969002484059249997  
RONALD L. SPERRY, PERSONAL REP OF THE ESTATE OF CAROLYN JOANN KOSTEN  
PO BOX 1265  
ROSEBURG, OR 97470
- 9 71969002484059250009  
LAURA KOSTEN ROSE  
5640 HARLAN DR.  
KLAMATH FALLS, OR 97603
- 10 71969002484059250016  
SECRETARY OF HOUSING AND URBAN DEVELOPMENT  
451 SEVENTH STREET, S.W.  
WASHINGTON, DC 20410
- 11 71969002484059250023  
SECRETARY OF HOUSING AND URBAN DEVELOPMENT  
C/O EQUIPOINT FINANCIAL NETWORK, INC.  
13200 DANIELSON STREET SU  
POWAY, CA 92064
- 12 **71969002484059250030**  
**THE HEIRS AND DEVISEES OF THE ESTATE OF CAROLYN JOANN KOSTEN**  
**3185 HARPOLD ROAD**  
**BONANZA, OR 97623**

13

71969002484059250047  
THE HEIRS AND DEVISEES OF THE ESTATE OF GEORGE W KOSTEN  
3185 HARPOLD ROAD  
BONANZA, OR 97623-7793

14

71969002484059250054  
WESTERN BUILDERS & DESIGN CORP  
4907 NE 42ND  
PORTLAND, OR 97218

Unofficial  
Copy

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, GEORGE W. KOSTEN AND CAROLYN J. KOSTEN, HUSBAND AND WIFE as Grantor to PAR ESCROW as Trustee, in favor of EQUIPOINT FINANCIAL NETWORK, INC. as Beneficiary dated as of September 28, 2009 and recorded on October 19, 2009 as Instrument No. 2009-013566 and the beneficial interest was assigned to Nationstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as trustee and recorded April 3, 2019 as Instrument Number 2019-003600 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: R607310

LOTS 1 THROUGH 20, INCLUSIVE, IN BLOCK 70 OF BOWNE ADDITION TO BONANZA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 3185 HARPOLD ROAD, BONANZA, OR 97623-7793

Both the Beneficiary, Nationstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as Trustee, and the Trustee, Nathan F. Smith, Esq. OSB #120112, OSB #120112, have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence, pursuant to paragraph 6 under the Note, and pursuant to paragraph 9 of the Deed of Trust.

By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$96,716.08 together with interest thereon from October 26, 2018 until paid; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on March 30, 2020 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601 County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, Trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation of Trust Deed, at any time prior to five days before the date last set for sale.

Without limiting the Trustee's disclaimer of representations or warranties, Oregon law requires the Trustee to state in this notice that some residential property sold at a Trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the Trustee's sale.

TS No. OR07000046-19-1

APN R607310

TO No 190766775-OR-MSO

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words "Trustee" and "Beneficiary" includes their respective successors in interest, if any

Dated: November 13, 2019

By: Nathan F. Smith, Esq., OSB #120112  
Successor Trustee

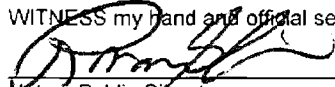
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

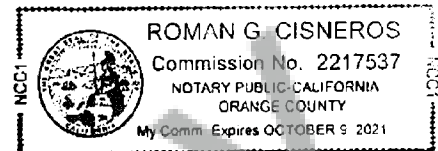
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On November 13, 2019 before me, ROMAN G. CISNEROS, Notary Public, personally appeared NATHAN F. SMITH, ESQ., who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

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

WITNESS my hand and official seal.

  
Notary Public Signature



Malcolm & Cisneros, A Law Corporation  
Attention: Nathan F. Smith, Esq., OSB #120112  
c/o TRUSTEE CORPS  
17100 Gillette Ave. Irvine, CA 92614  
949-252-8300

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

**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:  
3185 HARPOLD ROAD, BONANZA, Oregon 97623-7793.

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

The amount you would have had to pay as of October 31, 2019 to bring your mortgage loan current was \$209,934.43. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call 800-306-9027 to find out the exact amount you must pay to bring your mortgage loan current and to get other details about the amount you owe. You may also get these details by sending a request by certified mail to:

Malcolm & Cisneros, A Law Corporation  
Attention: Nathan F. Smith, Esq. OSB #120112, OSB #120112  
c/o Trustee Corps  
17100 Gillette Ave.  
Irvine, CA 92614  
949-252-8300

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

Date and Time: March 30, 2020 at 10:00 AM  
Place: on the Main Street entrance **steps to the Klamath County  
Circuit Court, 316 Main St, Klamath Falls, OR 97601,  
County of Klamath**

**THIS IS WHAT YOU CAN DO TO STOP THE SALE:**

1. **You can pay the amount past due or correct any other default, up to**

five days before the sale.

2. You can refinance or otherwise pay off the loan in full anytime before the sale.

3. You can call NATIONSTAR MORTGAGE LLC at phone no 800-306-9027 to find out if your lender is willing to give you more time or change the terms of your loan.

4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you can visit its website at <http://www.osbar.org>. Legal assistance may be available to you if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

**WARNING:** You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: November 13, 2019

  
By: **Nathan F. Smith, Esq. OSB #120112**  
**Successor Trustee**

## NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **March 30, 2020**. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property.

After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

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

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

### PROTECTION FROM EVICTION

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

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

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

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

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

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

### ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

### SECURITY DEPOSIT

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

for any deposit or prepaid rent you paid to your landlord.

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

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

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

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

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

**Oregon Law Center**  
**Portland: 503-473-8329**  
**Coos Bay: 800-303-3638**  
**Ontario: 888-250-9877**  
**Salem: 503-485-0696**  
**Grants Pass: 541-476-1058**  
**Woodburn: 800-973-9003**  
**Hillsboro: 877-726-4381**  
**<http://www.oregonlawcenter.org/>**

**Oregon State Bar's Lawyer Referral Service** at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the website at: <http://www.osbar.org>

Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://oregonlawhelp.org>

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

**2019-013451**  
Klamath County, Oregon  
11/18/2019 02:22:01 PM  
Fee: \$102.00

**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

RE: Trust Deed from:  
GEORGE W. KOSTEN AND CAROLYN J.  
KOSTEN, HUSBAND AND WIFE, Grantor  
To:  
Nathan F. Smith, Esq, OSB #120112, OSB  
#120112

After recording return to:

Malcolm & Cisneros, A Law Corporation  
Attention: Nathan F. Smith, Esq. OSB  
#120112, OSB #120112  
c/o TRUSTEE CORPS  
17100 Gillette Ave  
Irvine, CA 92614

TS No. OR0700046-19-1

APN R607310

TO No 190766775-OR-MSO

Reference is made to that certain Trust Deed made by GEORGE W. KOSTEN AND CAROLYN J. KOSTEN, HUSBAND AND WIFE as Grantor, to PAR ESCROW as Trustee, in favor of EQUIPOINT FINANCIAL NETWORK, INC. as original Beneficiary, dated as of September 28, 2009 and recorded October 19, 2009 in the records of Klamath County, Oregon as Instrument No. 2009-013566 and the beneficial interest was assigned to Natlonstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as trustee and recorded April 3, 2019 as Instrument Number 2019-003600 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R607310

**LOTS 1 THROUGH 20, INCLUSIVE, IN BLOCK 70 OF BOWNE ADDITION TO BONANZA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq. OSB #120112, OSB #120112, or by the Beneficiary, Natlonstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as Trustee, and no appointments of a successor Trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Trust Deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by Grantor or other person owing an obligation, performance of which is secured by the Trust Deed or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is: Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence, pursuant to paragraph 6 under the Note, and pursuant to paragraph 9 of the Deed of Trust.

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

1. Principal balance of \$96,716.08
2. \$85,415.05 in Unpaid Interest through October 31, 2019.
3. \$1,050.00 in Appraisals.
4. \$7,141.52 in MIP.
5. \$3,630.00 in service fees
6. \$1,533.68 in taxes
7. \$1,667.00 in insurance
8. \$67,305.91 in preservation
9. \$1,857.50 in attorney expenses
10. \$210.00 in Property Inspections.

11. \$3,407.69 in foreclosure fees and costs.

12. Together with title expenses, costs, Trustees fees and attorney fees incurred here in by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest there in.

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 March 30, 2020 at the following place: on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601

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

THE HEIRS AND DEVISEES OF THE ESTATE OF CAROLYN JOANN KOSTEN  
3185 HARPOLD ROAD, BONANZA, OR 97623

CAROLYN J KOSTEN  
3185 HARPOLD ROAD, BONANZA, OR 97623-7793

GEORGE W KOSTEN  
3185 HARPOLD ROAD, BONANZA, OR 97623-7793

OCCUPANT  
3185 HARPOLD ROAD, BONANZA, OR 97623-7793

RONALD L. SPERRY, PERSONAL REP OF THE ESTATE OF CAROLYN JOANN KOSTEN  
435 SE KANE ST, ROSEBURG, OR 97470

THE HEIRS AND DEVISEES OF THE ESTATE OF GEORGE W KOSTEN  
3185 HARPOLD ROAD, BONANZA, OR 97623-7793

Notice is further given that any person named in ORS 86.753 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), together with costs, Trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, at any time prior to five days before the date last set for sale.

Without limiting the Trustee's disclaimer of representations or warranties, Oregon law requires the Trustee to state in this notice that some residential property sold at a Trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the Trustee's sale.

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

Dated: November 13, 2019

By:   
Nathan F. Smith, Esq., OSB #120112  
Successor Trustee

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

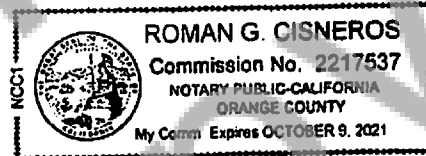
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On November 13, 2019 before me, ROMAN G. CISNEROS, Notary Public, personally appeared NATHAN F. SMITH, ESQ., who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

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

WITNESS my Hand and Official Seal.

  
Notary Public Signature



Malcolm & Cisneros, A Law Corporation  
Attention: Nathan F. Smith, Esq., OSB #120112  
c/o TRUSTEE CORPS  
17100 Gillette Ave, Irvine, CA 92614  
949-252-8300

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.



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

**AFTER RECORDING RETURN TO:**  
Roman G Cisneros  
For Malcolm & Cisneros, For Champion Mortgage  
2112 Business Center Drive  
Irvine, CA 92612

5/13/2019

<b>Grantor:</b>	GEORGE W KOSTEN AND CAROLYN J KOSTEN
<b>Beneficiary:</b>	Nationstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as Trustee
<b>Property Address:</b>	3185 HARPOLD ROAD BONANZA, OR 97623-7793
<b>Instrument / Recording No. Date / County</b>	Instrument Number: 2009-013566 Recording Number: 2009-013566 Loan Number: [REDACTED] 10/19/2009 Klamath
<b>Case Number</b>	BI-190402-3232

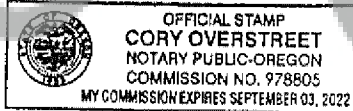
1. The Service Provider hereby certifies that:
- The beneficiary and/or its agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4; or
- The grantor did not pay the required fee by the deadline.
2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 13 day of May, 2019

April Curtis  
Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON            )  
  ) ss.  
County of Multnomah        )

The foregoing instrument was acknowledged before me on May 13<sup>th</sup>, 2019, by April Curtis  
as Compliance Officer of Mediation Case Manager. [Print Name]



CO  
Notary Public - State of Oregon  
My Commission Expires: 09/03/2022

Recording Requested By:

When Recorded Mail to:

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

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TS No. OR0700046-19-1

APN R607310

TO No. 190766775-OR-MSO

## AFFIDAVIT OF COMPLIANCE

Unofficial  
Copy

When Recorded Mail to:

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

**AFFIDAVIT OF COMPLIANCE**  
With ORS 86.748 (Oregon Laws 2013, Chapter 304, Section 9)

Grantor(s):	GEORGE W. KOSTEN AND CAROLYN J. KOSTEN, HUSBAND AND WIFE
Beneficiary:	Nationstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as Trustee
Trustee:	Nathan F. Smith, Esq., OSB #120112
Property Address:	3185 HARPOLD ROAD, BONANZA, OR 97623-7793
Instrument Recording Number:	2009-013566

I, the undersigned, being duly sworn, hereby depose and say that:

1. I am the Assistant Secretary of NATIONSTAR MORTGAGE LLC, Attorney in Fact for Nationstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as Trustee, who is the Beneficiary of the above-referenced instrument.

2. The Beneficiary has determined that the Grantor(s) of the above-referenced instrument:

- Is not eligible for a foreclosure avoidance measure: or
- Has not complied with the terms of a foreclosure avoidance measure to which the Grantor(s) agreed: or
- Has not requested a foreclosure avoidance measure
- The Beneficiary/Service mailed written notice, in plain language, explaining the basis for the Beneficiary's determination to the Grantor(s) within 10 days after making the determination as required by ORS 86.748.
- The Borrower(s) did not request a foreclosure avoidance measure

3. By reason of the above, the Beneficiary has complied with the requirements of ORS 86.748.

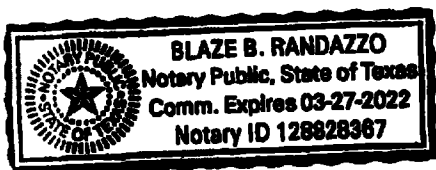
Melanie Harris 1/14/2020  
Signature

Melanie Harris, Assistant Secretary  
Print Name

County of Denton  
State of Texas

Subscribed and sworn to (or affirmed) before me this 14 day of January  
2020, by Melanie Harris of Nationstar Mortgage LLC

[Signature]  
Notary Signature  
My commission expires: 3-27-2022



Recording Requested By:

When Recorded Mail to:

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

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TS No. OR0700046-19-1

APN R607310

TO No. 190766775-OR-MSO

## AFFIDAVIT OF PUBLICATION


Unofficial  
Copy

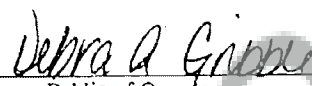
**AFFIDAVIT OF PUBLICATION  
STATE OF OREGON,  
COUNTY OF KLAMATH**

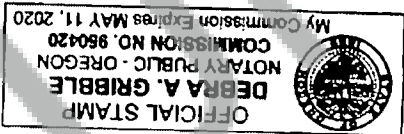
I, Megan McGuffee, Legal Specialist, being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News, a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97603 in the aforesaid county and state; that I know from my personal knowledge that the Legal#19272 SALE ISL# 66598 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:  
12/19/2019 12/26/2019 01/02/2020 01/09/2020

Total Cost: \$1211.48

  
Subscribed and sworn by Megan McGuffee before me on:  
9th day of January in the year of 2020

  
Notary Public of Oregon  
My commission expires on May 11, 2020



**TS No. OR07000046-19-1 APN R607310  
TO No 190786775-OR-MSO  
TRUSTEE'S NOTICE OF SALE**

Reference is made to that certain Trust Deed made by, GEORGE W. KOSTEN AND CAROLYN J. KOSTEN, HUSBAND AND WIFE as Grantor to PAR ESCROW as Trustee, in favor of EQUIPOINT FINANCIAL NETWORK, INC. as Beneficiary dated as of September 28, 2009 and recorded on October 19, 2009 as Instrument No. 2009-013568 and the beneficial interest was assigned to Nationstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as trustee and recorded April 3, 2019 as Instrument Number 2019-003600 of official records in the Office of the Recorder of Klamath County, Oregon to-wit: APN: R607310 LOTS 1 THROUGH 20, INCLUSIVE, IN BLOCK 70 OF BOWNE ADDITION TO BONANZA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 3185 HARPOLD ROAD, BONANZA, OR 97623-7793 Both the Beneficiary, Nationstar HECM Acquisition Trust 2015-1, Wilmington Savings Fund Society, FSB, not individually, but solely as Trustee, and the Trustee, Nathan F. Smith, Esq., OSB #120112, have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to Section 86.735(9) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: Failed to pay the principal balance which became all due and payable based upon the move-out by all mortgagors from the property, ceasing to use the property as the principal residence, pursuant to paragraph 8 under the Note, and pursuant to paragraph 9 of the Deed of Trust. By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$96,716.08 together with interest thereon from October 26, 2018 until paid; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed. Wherefore, notice is hereby given that, the undersigned Trustee will on March 30, 2020 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St. Klamath Falls, OR 97601 County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, Trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Trust Deed, at any time prior to five days before the date last set for sale. Without limiting the Trustee's disclaimer of representations or warranties, Oregon law requires the Trustee to state in this notice that some residential property sold at a Trustee's sale may have been used in manufacturing methamphetamine, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the Trustee's sale. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words "Trustee" and "Beneficiary" includes their respective successors in interest, if any. Dated: 11/13/2019. By: Nathan F. Smith, Esq., OSB #120112, Successor Trustee, Merced, California, A Law Corporation Attention: Nathan F. Smith, Esq., OSB #120112 c/o TRUSTEE CORP 17100 Gillette Ave, Irvine, CA 92614 949-252-6600 Order Number 66598, Pub Dates: 12/19/2019, 12/26/2019, 01/02/2020, 01/09/2020, HERALD & NEWS #19272 December 19; 26, 2019. January 2, 9, 2020

Recording Requested By:

When Recorded Mail to:

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

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TS No. OR0700046-19-1

APN R607310

TO No. 190766775-OR-MSO

## AFFIDAVIT OF SERVICE

Unofficial  
Copy

**AFFIDAVIT OF POSTING**

STATE OF OREGON  
County of Klamath

ss.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the Trustee's Notice of Sale; Notice: You Are In Danger of Losing Your Property If You Do Not Take Action Immediately; Notice to Residential Tenants; Notice of Default and Election to Sell; Certificate of Compliance - State of Oregon - Foreclosure Avoidance Program upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

**3185 Harpold Road  
Bonanza, OR 97623-7793**

As follows:

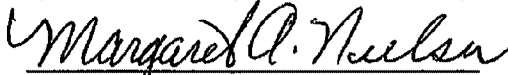
On 11/21/2019 at 2:44 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

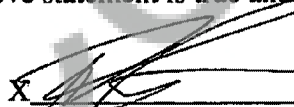
On 11/25/2019 at 2:47 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

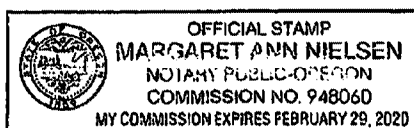
On 12/02/2019 at 3:48 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME  
this 10 day of DECEMBER, 2019  
by Robert Bolenbaugh.

  
Notary Public for Oregon

  
Robert Bolenbaugh  
Nationwide Process Service, Inc.  
300 Century Tower  
1201 SW 12th Avenue  
Portland, OR 97205  
(503) 241-0636



\*347823\*

OR07000046-19-1 / KOSTEN  
ISL# 66598

**TCORPS**

**AFFIDAVIT OF MAILING**

STATE OF OREGON  
County of Klamath                      ss.

I, Robert Bolenbaugh, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On December 03, 2019, I mailed a copy of the Trustee's Notice of Sale; Notice: You Are In Danger of Losing Your Property If You Do Not Take Action Immediately; Notice to Residential Tenants; Notice of Default and Election to Sell; Certificate of Compliance - State of Oregon - Foreclosure Avoidance Program, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

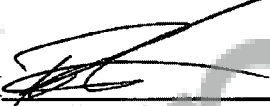
**OCCUPANT  
3185 Harpold Road  
Bonanza, OR 97623-7793**

This mailing completes service upon an occupant at the above address with an effective date of 11/21/2019 as calculated pursuant to ORS 86.774 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME  
this 10<sup>th</sup> day of DECEMBER, 2019  
by Robert Bolenbaugh.

  
Notary Public for Oregon

X   
Robert Bolenbaugh  
Nationwide Process Service, Inc.  
300 Century Tower  
1201 SW 12th Avenue  
Portland, OR 97205  
(503) 241-0636



\*347823\*

