

2020-003245

Klamath County, Oregon

03/17/2020 08:13:04 AM

Fee: \$162.00

RECORDING COVER SHEET *(Please Print or Type)*

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

AFTER RECORDING RETURN TO:

Quality Loan Service Corporation of Washington
c/o Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108
619-645-7711

- 1.) Title(s) of the transaction(s) ORS 205.234(a):
Affidavit of Mailing Notice of Sale
Affidavit of Service or Posting
Affidavit of Publication
- 2.) Direct Party/ Assignor(s) ORS 205.125(1)(b) and 205.160:
Current Borrower(s): **RUDOLPH N BOWMAN, CHERYN L BOWMAN**
- 3.) Indirect Party/Assignee(s) ORS 205.125(1)(a) and 205.160:
QUALITY LOAN SERVICE CORPORATION OF WASHINGTON
Reverse Mortgage Solutions, Inc.
- 4.) True and actual consideration ORS 93.030(5) Amount in dollars or other: *Not applicable*
- 5.) Send tax statements to: *Not applicable*
- 6.) Satisfaction of order or warrant ORS 205.125(1)(e): *Not applicable*
- 7.) Check One: *(if applicable)* _____ Full or _____ Partial
The amount of the monetary obligation imposed by the order or warrant. ORS 205.125(1)(c):
Not applicable
- 8.) If this instrument is being Re-Recorded, complete the following statement, in accordance with ORS 205.244: *Not applicable*

RERECORDED AT THE REQUEST OF _____ TO CORRECT _____
PREVIOUSLY RECORDED IN BOOK _____ AND PAGE _____, OR AS FEE NUMBER _____

WHEN RECORDED MAIL TO:
Quality Loan Servicer Corporation of Washington
108 1st Ave South, Suite 202
Seattle, WA 98104

AFFIDAVIT OF MAILING NOTICE OF SALE AND NOTICE TO THE GRANTOR UNDER ORS 86.756

I, **Robyn Moore**, of **Quality Loan Service Corporation of Washington**, do hereby certify that: At all times hereinafter mentioned I was and now am a resident of the State of **California**, I am a competent person over the age of eighteen years and am not the beneficiary or his or her successor in interest named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice. I have continuing access to the business records for the subject loan, and I have personally reviewed the subject business records, specifically the mailings, relied upon to compile this Affidavit. Based on my review of the business records, the notice of sale of the real property was provided as required under ORS § 86.756, by the mailing of a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

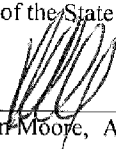
NAME AND ADDRESS
SEE ATTACHED

CERTIFIED NO.

Said person(s) include the grantor of the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS § 86.806, and all junior lien holders as provided in ORS § 86.764. Each of the notices so mailed was certified to be a true copy of the original notice of sale by **Quality Loan Service Corporation of Washington**, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail, in **San Diego, California**, on **12/13/2019**. Each of said notices were mailed after the notice of default and election to sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

I declare under the penalty of perjury under the Laws of the State of Oregon that the foregoing is true and correct.
Dated:

MAR 16 2020


By: Robyn Moore, Assistant Secretary, Quality Loan Service Corp. of Washington

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)

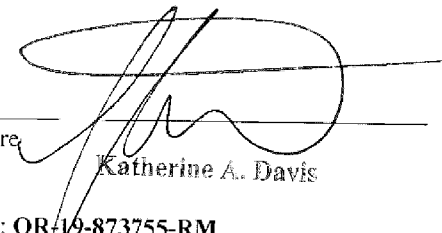
) ss.

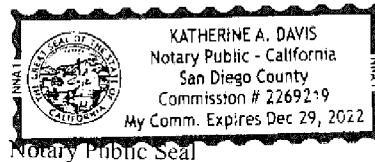
County of San Diego)

Subscribed and sworn to (or affirmed) before me this 16 day of March, 2020 by

Robyn Moore, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature


Katherine A. Davis



T.S. NO.: OR-19-873755-RM

TRUSTEE'S NOTICE OF SALE

T.S. No.: OR-19-873755-RM

Order No.: 8760580

Reference is made to that certain deed made by, **RUDOLPH N BOWMAN AND CHERYN L BOWMAN, HUSBAND AND WIFE** as Grantor to **AMERITITLE**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS")**, AS NOMINEE FOR **GENWORTH FINANCIAL HOME EQUITY ACCESS, INC., ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, dated 7/3/2012, recorded 7/10/2012, in official records of **KLAMATH County, Oregon** in book/reel/volume No. fee/file/instrument/microfilm/reception number **2012-007536** and subsequently assigned or transferred by operation of law to **Reverse Mortgage Solutions, Inc.** covering the following described real property situated in said County, and State,

APN: 423054 3808-023CA-00400

LOT 15, EXCEPT THE EASTERLY 35 FEET THEREOF, LAKEWOOD HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: **2709 LAKESHORE DR., KLAMATH FALLS, OR 97601**

Both the beneficiary and the trustee 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 86.752(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the grantors:

THE PROPERTY CEASED TO BE THE PRINCIPAL RESIDENCE OF THE BORROWER(S) FOR A REASON OTHER THAN DEATH AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE OTHER BORROWER AND, AS A RESULT, ALL SUMS DUE UNDER THE NOTE HAVE BECOME DUE AND PAYABLE. This default can be resolved if at least one borrower takes possession of the property as his or her principal residence. In order to cure the default in this manner you must contact Quality, whose contact information is set forth herein.

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: the sum of **\$68,885.00** together with interest thereon at the rate of 5.0600 per annum; plus all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**, the undersigned trustee will on **4/23/2020** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **Inside the main lobby of the Klamath County Courthouse, located at 316 Main St, Klamath Falls, OR 97601** County of **KLAMATH**, State of Oregon, 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 86.778 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 (if applicable) 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 the sale date.

For Sale Information Call: 916-939-0772 or Login to: www.nationwideposting.com

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.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

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.

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-19-873755-RM

Dated:

12/13/19

Quality Loan Service Corporation of Washington, as Trustee

Signature By:


Maria Montana, Assistant Secretary

Trustee's Mailing Address:

Quality Loan Service Corp. of Washington
108 1st Ave South, Suite 202, Seattle, WA 98104
Toll Free: (866) 925-0241

Trustee's Physical Address:

Quality Loan Service Corp. of Washington
108 1st Ave South, Suite 202, Seattle, WA 98104
Toll Free: (866) 925-0241

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 4/23/2020. 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 State Bar: (503) 684-3763; (800) 452-7636

Legal assistance: <http://oregonlawhelp.org/>

OR-19-873755-RM
365090

**PROOF OF SERVICE
JEFFERSON STATE PROCESS SERVICE**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: TRUSTEE'S NOTICE OF SALE

FOR THE WITHIN NAMED: All Occupants of 2709 Lakeshore Dr. Klamath Falls, OR 97601

PERSONALLY SERVED: Original or True Copy to within named, personally and in person to ___ at the address below.

SUBSTITUTE SERVICE: By delivering an Original or True Copy to __, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

OTHER METHOD: By posting the above-mentioned documents to the Main Entrance of the address below.

1 st Attempt:	December 17, 2019	2:41 PM	POSTED
2 nd Attempt:	December 24, 2019	8:55 AM	POSTED
3 rd Attempt:	December 26, 2019	12:27 PM	POSTED

NON-OCCUPANCY: I certify that I received the within document(s) for service on ___ and after personal inspection, I found the above described real property to be unoccupied.

SUBSTITUTE SERVICE MAILER: That on the day of December 30, 2019, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Sheba Chambers

2709 Lakeshore Dr. Klamath Falls, OR 97601
ADDRESS OF SERVICE

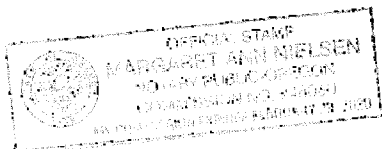
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

December 17, 2019 2:41 PM
DATE OF SERVICE TIME OF SERVICE

or non occupancy

By: Sheba Chambers

Subscribed and sworn to before on this 30 day of December, 2019.



Margaret A. Nielsen
Notary Public for Oregon

Affidavit of Publication

**STATE OF OREGON,
COUNTY OF KLAMATH**

I, Susan Belden, RAM,
being first duly sworn, depose and say
that I am the interim clerk of the
publisher of the Herald and News
a newspaper in general circulation, as
defined by Chapter 193 ORS, printed and
published at Klamath Falls in the
aforesaid county and state: that I know from my
Personal knowledge that the

#19303 - Trustee's Notice of Sale

T.S. No #OR-19-873755-RM

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)

Four

Insertion(s) in the following issues:

1/10/20

1/17/20

1/24/20

1/31/20

Total Cost: \$1,592.12

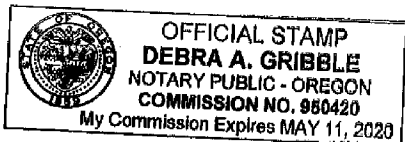
Susan Belden

Subscribed and sworn by Susan Belden
before me on: February 1, 2020

Debra A. Gribble

Notary Public of Oregon

My commission expires May 11, 2020



TRUSTEE'S NOTICE OF SALE
T.S. No.: OR-19-873755-RM
Order No.: 8760580

Reference is made to that certain deed made by, **RUDOLPH N BOWMAN AND CHERYN L BOWMAN, HUSBAND AND WIFE** as Grantor to **AMERITITLE**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. ("MERS")**, AS NOMINEE FOR **GENWORTH FINANCIAL HOME EQUITY ACCESS, INC., ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, dated 7/3/2012, recorded 7/10/2012, in official records of **KLAMATH County, Oregon** in book/reel/volume No. fee/file/instrument/microfilm/reception number 2012-007536 and subsequently assigned or transferred by operation of law to Reverse Mortgage Solutions, Inc. covering the following described real property situated in said County, and State, **APN: 423054 3808-023CA-00400 LOT 15, EXCEPT THE EASTERLY 35 FEET THEREOF, LAKEWOOD HEIGHTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.** Commonly known as: **2709 LAKESHORE DR., KLAMATH FALLS, OR 97601** Both the beneficiary and the trustee 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 86.752(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the grantors: **THE PROPERTY CEASED TO BE THE PRINCIPAL RESIDENCE OF THE BORROWER(S) FOR A REASON OTHER THAN DEATH AND THE PROPERTY IS NOT THE PRINCIPAL RESIDENCE OF AT LEAST ONE OTHER BORROWER AND, AS A RESULT, ALL SUMS DUE UNDER THE NOTE HAVE BECOME DUE AND PAYABLE.** This default can be resolved if at least one borrower takes possession of the property as his or her principal residence. In order to cure the default in this manner you must contact Quality, whose contact information is set forth herein. By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: the sum of **\$65,885.00** together with interest thereon at the rate of 5.0600 per annum; plus all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust. Whereof, notice hereby is given that **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**, the undersigned trustee will on **4/23/2020** at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **inside the main lobby of the Klamath County Courthouse, located at 316 Main St, Klamath Falls, OR 97601 County of KLAMATH, State of Oregon**, 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 86.778 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 (if applicable) 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 the sale date. For Sale Information Call: **916-939-0772**

or Login to: www.nationwideposting.com 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. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**. If there are any irregularities are discovered within 10 days of the date of this sale, that the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. 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.** TS No: OR-19-873755-RM Dated: 12/13/2019 Quality Loan Service Corporation of Washington, as Trustee Signature By: Maria Montana, Assistant Secretary Trustee's Mailing Address: Quality Loan Service Corp. of Washington 108 1st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 Trustee's Physical Address: Quality Loan Service Corp. of Washington 108.1 st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 IDSPub #0159106 1/10/2020 1/17/2020 1/24/2020 1/31/2020 #19303 10, 17, 24, 31, 2020

TS No.: OR-19-873755-RM

NOTICE:
YOU ARE IN DANGER OF LOSING YOUR PROPERTY
IF YOU DO NOT TAKE ACTION IMMEDIATELY

This notice is about your reverse mortgage loan on your property at:

Street Address: 2709 LAKESHORE DR.

KLAMATH

City: FALLS

State: OR

ZIP: 97601

Your lender has decided to sell this property because you have failed to fulfill an obligation to your lender pursuant to the terms of your mortgage loan contract(s). This is sometimes called "foreclosure."

If the default precipitating these foreclosure proceedings was the borrower(s)' failure to occupy the property as his/her principal residence, this default may be cured if at least one borrower takes possession of the property as his/her principal residence and furnishes requisite proof it has done so to Reverse Mortgage Solutions, Inc. . In order to cure the default in this manner you must contact Reverse Mortgage Solutions, Inc. at either:

888-918-1110

Reverse Mortgage Solutions, Inc.
14405 Walters Road, Suite 200
Houston, TX 77014

If the default precipitating these foreclosure proceedings was the death of the last surviving borrower, please note that this default cannot be "cured."

However, if the default is either of the above, you may also avoid foreclosure by paying the total amount due under your loan. As of 12/11/2019, this amount is: \$118,807.99. This amount may have increased since that date. As such, you must contact Reverse Mortgage Solutions, Inc. before paying off your loan so that you may be advised of the exact amount you will be required to pay. To do so, or to ascertain whether your loan servicer offers additional foreclosure avoidance options, please contact Reverse Mortgage Solutions, Inc. at either the address or telephone number above.

TS No.: OR-19-873755-RM

By law, your lender has to provide you with details about the amount you owe (as applicable), if you ask. You can call 888-918-1110 to find out the exact amount you must pay and to get other details about the amount you owe.

You may also get details by sending a request by certified mail to:

Quality Loan Service Corporation of Washington
108 1st Ave South, Suite 202
Seattle, WA 98104

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

Date and Time: **4/23/2020 at 10:00 AM**

Place: **Inside the main lobby of the Klamath County Courthouse, located at
316 Main St, Klamath Falls, OR 97601**

THIS IS WHAT YOU CAN DO TO STOP THE SALE:

1. You can pay the amount past due and/or correct all other defaults before the date of the foreclosure sale (as applicable).
2. You may also be able to refinance or otherwise pay off the loan in full any time before the sale.
3. You can call Reverse Mortgage Solutions, Inc. at 888-918-1110 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 or is otherwise sufficient pursuant to the terms of mortgage loan contract(s).

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 phone number of an organization near you, call the statewide phone contact number at **855-480-1950**. You may also want to talk to a lawyer. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or 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 <http://www.oregonlawhelp.org>.

TS No.: OR-19-873755-RM

WARNING: You may get offers from people saying they can help you keep your property. 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.

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

Dated: 12/13/19

QUALITY LOAN SERVICE CORPORATION OF

Trustee Name: **WASHINGTON**

A handwritten signature in black ink, appearing to read 'Maria Montana', is written over a horizontal line.

By: Maria Montana, Assistant Secretary

Trustee telephone number: (866) 925-0241

AFFIDAVIT OF MAILING

Date: 12/13/2019
T.S. No.: OR-19-873755-RM
Mailing: Notice of Sale

STATE OF California
COUNTY OF San Diego

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County that his/her business address is at 2763 Camino Del Rio S., 1st FL San Diego CA 92108, It is further declared that (s)he is readily familiar with business practices relative to the mailing of documents and that on 12/13/2019, a copy of the Notice of Sale, of which the attached is a true and correct copy, was mailed in the ordinary course of business. The copy of the Notice of Sale was placed in a sealed envelope and addressed to the person(s)/entity(ies) set forth below. Said mailing was sent by certified or registered mail and first class, with postage prepaid and then delivered to the United States Postal Service for delivery.

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

IDSolutions, Inc., as Authorized Agent for QUALITY LOAN SERVICE CORPORATION OF WASHINGTON

Date: 12/13/2019



Affiant Hue Banh, as Authorized Signor of IDSolutions, Inc.

Occupant
2709 LAKESHORE DR.
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337107658572 with return receipt requested

RUDOLPH N BOWMAN
600 SCHOOL ST APT 10
ULYSSES, PA 16948
First Class and Cert. No. 71969002337107658589 with return receipt requested

RUDOLPH N BOWMAN
2709 LAKESHORE DR.
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337107658596 with return receipt requested

RUDOLPH N BOWMAN
15302 GERKIN AVENUE
LAWNDALE, CA 90260
First Class and Cert. No. 71969002337107658602 with return receipt requested

CHERYN L BOWMAN
600 SCHOOL ST APT 10
ULYSSES, PA 16948
First Class and Cert. No. 71969002337107658619 with return receipt requested

CHERYN L BOWMAN
2709 LAKESHORE DR.
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337107658626 with return receipt requested

CHERYN L BOWMAN
15302 GERKIN AVENUE
LAWNDALE, CA 90260
First Class and Cert. No. 71969002337107658640 with return receipt requested

CHERYN BOWMAN
600 SCHOOL ST APT 10
ULYSSES, PA 16948
First Class and Cert. No. 71969002337107658671 with return receipt requested

RUDOLPH BOWMAN
600 SCHOOL ST APT 10
ULYSSES, PA 16948
First Class and Cert. No. 71969002337107658695 with return receipt requested

RUDOLPH BOWMAN
2709 LAKESHORE DR.
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337107658718 with return receipt requested

CHERYN BOWMAN
2709 LAKESHORE DR.
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337107658725 with return receipt requested

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT
451 SEVENTH STREET SW
WASHINGTON, DC 20410
First Class and Cert. No. 71969002337107658749 with return receipt requested

REVERESE MORTGAGE SOLUTIONS, INC
14405 WALTERS RD,STE 200
HOUSTON, TX 77014
First Class and Cert. No. 71969002337107658763 with return receipt requested

GENWORTH FINANCIAL HOME EQUITY ACCESS, INC
10951 WHITE ROCK ROAD,SUTTE 200
RANCHO CORDOVA, CA 95670
First Class and Cert. No. 71969002337107658787 with return receipt requested

CURRENT OCCUPANT

2709 LAKESHORE DR

KLAMATH FALLS, OR 97601

First Class and Cert. No. 71969002337107658800 with return receipt requested

Unknown Heirs and Devisees of CHERYN L BOWMAN

2709 LAKESHORE DR.

KLAMATH FALLS, OR 97601

First Class and Cert. No. 71969002337107658831 with return receipt requested