

RETURN TO:
Brandsness, Brandsness & Rudd, P.C.
411 Pine Street
Klamath Falls, OR 97601

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON)
) ss:
County of Klamath)

I, Michael P. Rudd, being first duly sworn, depose, say and certify that: At all times hereinafter mentioned, I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

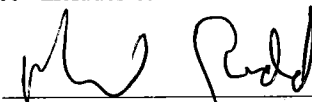
I gave notice of the sale of the real property described in the attached trustee's notice of sale by mailing copies thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

West Coast Construction and Remodel, LLC
Attn: Julio Garcia
1720 Neota Street NE
Salem, OR 97301

Said persons include (a) the grantor in the trust deed; (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice; (c) and any person, including the Department of Revenue or an other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest; and (d) any person requesting notice, as required by ORS 86.806.

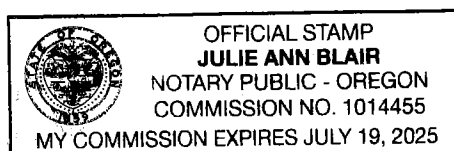
Each of the notices so mailed was certified to be a true copy of the original notice of sale by the trustee Michael P. Rudd. Each such copy was mailed in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on December 13, 2021. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt, with postage thereon in the amount sufficient to accomplish the same. Each such notice was mailed after the Notice of Default and Election to Sell described in said notice of sale was recorded.

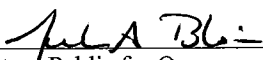
As used herein, the singular includes the plural, "trustee" includes successor trustee, and "person" includes a corporation and any other legal or commercial entity.



Michael P. Rudd

SUBSCRIBED AND SWORN to before me this 13th day of December, 2021.





Notary Public for Oregon
My Commission expires: 7/19/25

Notary Public for Oregon
My Commission expires: 07/19/25

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: NKA Dawn Loop, Chiloquin, OR 97624, more particularly described as follows:

PARCEL 1: Lot 10 in Block 43 of Tract 1184, Oregon Shores Unit 2, First Addition, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

PARCEL 2: Lot 28, Block 44, TRACT 1184, OREGON SHORES UNIT 2, FIRST ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PARCEL 3: Lot 8, Block 28 of Tract 1113 Oregon Shores Unit 2, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

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 a "foreclosure."

The amount you would have had to pay as of October 7, 2021 to bring your mortgage current was \$36,527.11. The amount you must now pay to bring your loan current has 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 (541) 882-6616 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:

Michael P. Rudd
Brandsness, Brandsness & Rudd, P.C.
411 Pine Street
Klamath Falls, OR 97601

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

Date and time: April 5, 2022 at 10:00 AM

Place: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, Oregon.

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 Michael P. Rudd at 541-882-6616 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 phone number of an organization near you, please call the statewide phone 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 may visit its Web site 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 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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Date: December 13, 2021

Trustee name: Michael P. Rudd

Trustee signature: 

Trustee phone number: 541-882-6616

RETURN TO:
Brandsness, Brandsness & Rudd, P.C.
411 Pine Street
Klamath Falls, OR 97601

TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY


STATE OF OREGON)
) ss.
County of Klamath)

I, Michael P. Rudd, being first duly sworn, depose, say and certify that:

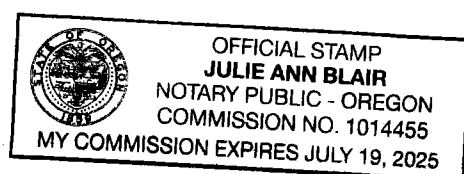
I am the successor trustee in that certain trust deed executed and delivered by West Coast Construction and Remodel, LLC, an Oregon limited liability company, and Danny Garcia, as grantors to AmeriTitle as trustee in which Edwin Hildebrand and Judith Hildebrand, husband and wife are beneficiaries, recorded on May 18, 2018 in the mortgage records of Klamath, Oregon, in book/volume No. 2018 at page 006113.

I hereby certify that on November 29, 2021, the real property described in the aforementioned trust deed was not occupied.

The word "trustee" as used in this affidavit means any successor trustee to the trustee named in the trust deed first mentioned above.


Michael P. Rudd
Successor Trustee

SUBSCRIBED AND SWORN to before me this 13th day of December, 2021.



Notary Public for Oregon
My Commission expires: 07/19/25

RETURN TO:
Brandsness, Brandsness & Rudd, P.C.
411 Pine Street
Klamath Falls, OR 97601

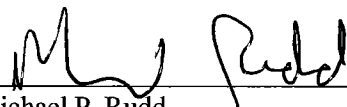
AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF OREGON)
) ss.
County of Klamath)

THIS IS TO CERTIFY That I am the attorney for the Beneficiary/Beneficiary's successor in interest in that certain Trust Deed in which West Coast Construction and Remodel, LLC, an Oregon limited liability company, as Grantor, conveyed to AmeriTitle as Trustee, certain real property in Klamath County, Oregon; which said Trust Deed was dated April 23, 2018, and recorded in the mortgage records of said county, in book/volume 2018 at page 006113; thereafter a Notice of Default with respect to said Trust Deed was recorded November 29, 2021, in Volume 2021, Page 017705 of said mortgage records.

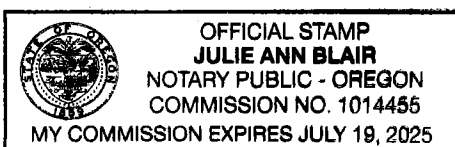
To the best of my knowledge and belief the Grantor of the above Trust Deed is not in the military service, or was not so within 367 days before the recording of the Notice of Default, or a dependent of a service member in military service based on the following facts made known to me by the Beneficiary or based on inquiry made by this office: (1) Grantor's address is not part of a military installation; (2) the Beneficiary has not been provided with any information that indicated that Grantor is a member of any branch of military service, whether active or reserve; and (3) notice was personally served on Grantor at an address that is not part of a military installation.

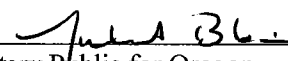
In construing this certificate the masculine includes the feminine, the singular includes the plural, the word "Grantor" includes any successor in interest to the grantor, the word "Trustee" includes any successor trustee, and the word "Beneficiary" includes any successor in interest to the beneficiary named in said Trust Deed.



Michael P. Rudd

SUBSCRIBED AND SWORN to before me this 13th day of December, 2021.





Notary Public for Oregon
My Commission expires: 07/19/25

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

I, Joe Hudon, Advertising Director 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 97601 in the aforesaid county and state: that I know from my personal knowledge that the Legal # 20350 #20350 - Notice of Default and Election

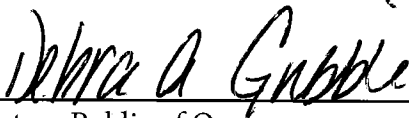
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues: 02/09/22, 02/16/22, 02/23/22, 03/02/22

Total Cost: \$1,556.82

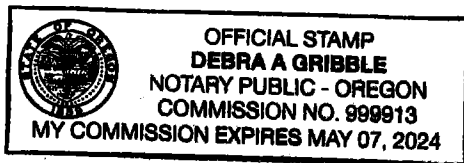


Subscribed and sworn by Joe Hudon before me on:
On 2nd day of March, in the year of 2022



Notary Public of Oregon

My commission expires May 7, 2024



**NOTICE OF DEFAULT AND ELECTION
TO SELL AND OF SALE**

Reference is made to a certain trust deed ("Trust Deed") made, as follows: West Coast Construction and Remodel, LLC, an Oregon limited liability company, Grantor; AmeriTitle, Trustee; and Edwin Hildebrand and Judith Hildebrand, husband and wife, Beneficiary, recorded in Official/Microfilm Records, Volume 2018, Page 006113, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as ("Property"):

PARCEL 1: Lot 10 in Block 43 of Tract 1184, Oregon Shores Unit 2, First Addition, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

PARCEL 2: Lot 28, Block 44, TRACT 1184, OREGON SHORES UNIT 2, FIRST ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PARCEL 3: Lot 8, Block 28 of Tract 1113 Oregon Shores Unit 2, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums: Failure to make monthly payments of \$200.00 since June 19, 2019, therefore, leaving a balance due of \$30,703.60 from October 22, 2019, plus per diem of \$8.13.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: \$36,527.11 principal plus interest thereon at the rate of 10% per annum from October 7, 2021 until paid; 2019-2021 Klamath County real property taxes in the amount of \$626.53, plus interest thereon, if any; 2019-2021 Oregon Shores Homeowners Association Fees in the amount of \$2,400.00, plus interest thereon, if any, 2019-2020 Oregon Shores Homeowners Association liens in the amount of \$1,055, plus interest thereon, if any. Trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on April 5, 2022, at the hour of 10:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Office of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, OR, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy 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 86.783 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 said sum 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's fees not exceeding the amounts provided by said ORS 86.783.

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 includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated November 22, 2021.

TRUSTEE
/s/ Michael P. Rudd, Successor Trustee

STATE OF OREGON)
)ss.
County of Klamath)

I, the undersigned, certify that the foregoing is a complete and exact copy of the original Notice of Sale.

/s/ Michael P. Rudd, Successor Trustee
#20350 February 9, 16, 23, March 2, 2022