

2022-007801

Klamath County, Oregon

06/24/2022 10:04:01 AM

Fee: \$247.00

**RECORDING COVER SHEET
FOR NOTICE OF SALE PROOF**

OF COMPLIANCE, PER ORS 205.234

THIS COVER SHEET HAS BEEN PREPARED BY THE
PERSON PRESENTING THE ATTACHED
INSTRUMENT FOR RECORDING. ANY ERRORS IN
THIS COVER SHEET DO NOT AFFECT THE
TRANSACTION(S) CONTAINED IN THE INSTRUMENT
ITSELF.

**AFTER RECORDING RETURN
CLEAR RECON CORP
1050 SW 6th Avenue, Suite 1100
Portland, OR 97204**

This Space For County Recording Use Only

TRANSACTION INCLUDES:

AFFIDAVIT OF MAILING NOTICE OF SALE

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

PROOF OF SERVICE

Original Grantor on Trust Deed

BESSIE L. COLLINS

Beneficiary

**BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS
MANAGEMENT SERIES I TRUST**

Deed of Trust Instrument Number:

Instrument #: M06-01242

Trustee

**CLEAR RECON CORP
1050 SW 6th Avenue, Suite 1100
Portland, OR 97204**

TS Number: 095203-OR



AFFIDAVIT OF MAILING

T.S. NO.: 095203-OR

State: OR

STATE OF GEORGIA
COUNTY OF FULTON } SS

I, Tyvee Lee, certify as follows:

I am not a party to the action and at all time herein mentioned a citizen of the United States, over the age of eighteen years employed by Aldridge Pite, LLP, and a resident of the State of Georgia:

That on 2/9/2022, I deposited in the United States Mail copies of the attached Oregon Notice of Default and Sale Homeowner, in separate, sealed envelopes, First Class, Certified Electronic RR, postage prepaid, addressed respectively as follows:

SEE ATTACHED – Oregon Notice of Default and Sale Homeowner

I certify under penalty of perjury under the laws of the State of Georgia that the foregoing is true and correct.

Executed on FEB 11, 2022 in Atlanta, Georgia.

Tyvee Lee
Affiant: Tyvee Lee Mail Service Administrative Support

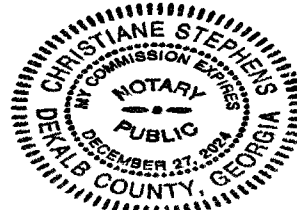
Signed, sealed and delivered this 11th day of Feb., 2022 in the presence of:

Miriam Rowe
Witness

Miriam Rowe
Print Witness Name

Christiane Stephens
Notary Public

My Commission Expires:
NOTARY SEAL



BUSINESS ADDRESS OF AFFIANT: 3575 Piedmont Road, Suite 500, Atlanta, GA 30305

CRCAFFOM 12222015
PHH Mortgage - Reverse

TRUSTEE'S NOTICE OF SALE

TS No.: 095203-OR
Loan No.: *****4323

Reference is made to that certain trust deed (the "Deed of Trust") executed by BESSIE L. COLLINS, as Grantor, to ALLIANCE TITLE CO, as Trustee, in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B., as Beneficiary, dated 12/28/2005, recorded 1/23/2006, as Instrument No. M06-01242, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 69, MERRYMAN'S REPLAT OF VACATED PORTION OF OLD ORCHARD
MANOR, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE
OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.**

APN: R443737 / R3809-034CB-08600-000

Commonly known as:
**2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603**

The current beneficiary is:
**BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS
MANAGEMENT SERIES I TRUST**

Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is failure to pay the required real property taxes consist of tax year(s) 2021 in a total amount of \$5,287.77.

TOTAL REQUIRED TO PAYOFF: \$179,835.19

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$115,310.50 together with interest thereon in the total amount of \$49,832.87, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP, whose address is 111 SW Columbia Street #950, Portland, OR 97201, will on **6/9/2022**, at the hour of **10:00 AM**, standard time, as established by ORS 187.110, **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**, sell at public auction to the highest bidder in the form of cash equivalent (certified funds or cashier's check) the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than 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


TS No.: 095203-OR
Loan No.: *****4323

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 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 the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 1/25/2022

CLEAR RECON CORP
111 SW Columbia Street #950
Portland, OR 97201
Phone: 858-750-7777
866-931-0036

By: 
Name: Hamsa Uchi

Authorized Signatory of Trustee

TS No.: 095203-OR
Loan No.: *****4323

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 6/9/2022 at **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601** at 10:00 AM. 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

TS No.: 095203-OR
Loan No.: *****4323

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.

Trustee: CLEAR RECON CORP
111 SW Columbia Street #950
Portland, OR 97201

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636
<http://www.osbar.org>; <http://www.osbar.org/public/ris/ris.html#referral>

Oregon Law Help: <http://oregonlawhelp.org/OR/index.cfm>

Free Legal Assistance: <http://www.oregonlawcenter.org/>
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

095203-OR

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:

**2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603**

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 1/25/2022 to bring your mortgage loan current was \$179,835.19. 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 **(858) 750-7777** 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:

**CLEAR RECON CORP
1050 SW 6th Avenue, Suite 1100
Portland, OR 97204
858-750-7777**

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

Date and time: 6/9/2022 at 10:00 AM

Place: ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH
COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR
97601

095203-OR

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 **PHH Mortgage Corporation** at **800-799-7724** 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, call the statewide toll-free phone contact number at 855-480-1950. You may also wish 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>.

If you are a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency. Contact information for a local county veterans' service officer and community action agency may be obtained by calling a 2-1-1 information service.

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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 1/25/2022

Trustee name: Clear Recon Corp.

Trustee signature:  Hamsa Uchi

Trustee telephone number: 858-750-7777

Trustee Sale No.: 095203-OR

1035992

2022-001205
Klamath County, Oregon
01/28/2022 03:45:01 PM
Fee: \$92.00

When recorded mail document to:

Clear Recon Corp
1050 SW 6th Avenue, Suite 1100
Portland, OR 97204
Phone: 866-931-0036

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 095203-OR
Loan No.: *****4323
Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by BESSIE L. COLLINS, as Grantor, to ALLIANCE TITLE CO, as Trustee, in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B., as Beneficiary, dated 12/28/2005, recorded 1/23/2006, as Instrument No. M06-01242, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

LOT 69, MERRYMAN'S REPLAT OF VACATED PORTION OF OLD ORCHARD MANOR, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

APN: R443737 / R3809-034CB-08600-000

**Commonly known as:
2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603**

**The current beneficiary is:
BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR
MORTGAGE ASSETS MANAGEMENT SERIES I TRUST**

The undersigned hereby certifies that no assignments of the Deed of Trust by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above-described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Deed of Trust, or, if such action has been instituted, the action has been dismissed, except as permitted by ORS 86.752(7), 86.010.

CRC NOD 04172014

TS No.: 095203-OR
Loan No.: *****4323

There is a default by grantor or other person owing an obligation, or by their successor-in-interest, the performance of which is secured by the Deed of Trust with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is failure to pay the required real property taxes and/or maintain adequate hazard insurance. Failure to pay the required real property taxes consist of tax year(s) 2021 in the total amount of \$5,287.77.

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following: **\$179,835.19**

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust by advertisement and sale pursuant to ORS 86.705 to 86.795, 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 grantor executed the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust 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., standard time, as established by ORS 187.110, on 6/9/2022, at the following place:

ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601

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

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.: 095203-OR
Loan No.: *****4323

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

Dated: 1/25/2022

CLEAR RECON CORP
Clear Recon Corp
1050 SW 6th Avenue, Suite 1100
Portland, OR 97204
Phone: 858-750-7777 or 866-931-0036



Hamsa Uchi, Authorized Signatory of 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)
) ss.
County of San Diego)

On JAN 25 2022 before me, Lorelle Aoun, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature Lorelle Aoun (Seal)



Recipient List (addresses)

Client: PHH Mortgage - Reverse

**1035992
BESSIE L. COLLINS AKA BESSIE COLLINS
2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603
9214890144258241933845 (Electronic Return Receipt)**

**1035992
BESSIE L. COLLINS AKA BESSIE COLLINS
2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603**

**1035992
BESSIE L. COLLINS AKA BESSIE COLLINS
1610 HOPE ST
KLAMATH FALLS, OR 97603
9214890144258241933869 (Electronic Return Receipt)**

**1035992
BESSIE L. COLLINS AKA BESSIE COLLINS
1610 HOPE ST
KLAMATH FALLS, OR 97603**

**1035992
BESSIE L. COLLINS AKA BESSIE COLLINS
2826 RECLAMATION AVE
KLAMATH FALLS, OR 97603-3641
9214890144258241933883 (Electronic Return Receipt)**

**1035992
BESSIE L. COLLINS AKA BESSIE COLLINS
2826 RECLAMATION AVE
KLAMATH FALLS, OR 97603-3641**



AFFIDAVIT OF MAILING

T.S. NO.: 095203-OR

State: OR

STATE OF GEORGIA

} SS

COUNTY OF FULTON

I, Tyvee Lee, certify as follows:

I am not a party to the action and at all time herein mentioned a citizen of the United States, over the age of eighteen years employed by Aldridge Pite, LLP, and a resident of the State of Georgia:

That on 2/9/2022, I deposited in the United States Mail copies of the attached Oregon Notice of Default and Sale, in separate, sealed envelopes, First Class, Certified Electronic RR, postage prepaid, addressed respectively as follows:

SEE ATTACHED – Oregon Notice of Default and Sale

I certify under penalty of perjury under the laws of the State of Georgia that the foregoing is true and correct.

Executed on Feb 11, 2022 in Atlanta, Georgia.

Tyvee Lee

Affiant: Tyvee Lee Mail Service Administrative Support

Signed, sealed and delivered this 11th day of Feb., 2022 in the presence of:

Miriam Rowe

Witness

Miriam Rowe

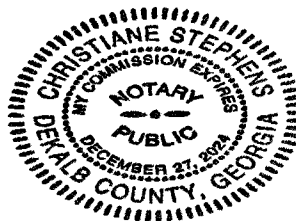
Print Witness Name

Christiane Stephens

Notary Public

My Commission Expires:

NOTARY SEAL



BUSINESS ADDRESS OF AFFIANT: 3575 Piedmont Road, Suite 500, Atlanta, GA 30305

CRCAFFOM 12222015
PHH Mortgage - Reverse

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TS No.: 095203-OR
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TS No.: 095203-OR
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Dated: 1/25/2022

CLEAR RECON CORP
111 SW Columbia Street #950
Portland, OR 97201
Phone: 858-750-7777
866-931-0036

By: 
Name: Hamsa Uchi
Authorized Signatory of Trustee

TS No.: 095203-OR
Loan No.: *****4323

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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

TS No.: 095203-OR
Loan No.: *****4323

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.

Trustee: CLEAR RECON CORP
111 SW Columbia Street #950
Portland, OR 97201

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636
<http://www.osbar.org>; <http://www.osbar.org/public/cis/cis.html#referral>

Oregon Law Help: <http://oregonlawhelp.org/OR/index.cfm>

Free Legal Assistance: <http://www.oregonlawcenter.org/>
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

1035991

2022-001205
Klamath County, Oregon
01/28/2022 03:46:01 PM
Fee: \$92.00

When recorded mail document to:

Clear Recon Corp
1050 SW 6th Avenue, Suite 1100
Portland, OR 97204
Phone: 866-931-0036

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 095203-OR
Loan No.: *****4323
Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by BESSIE L. COLLINS, as Grantor, to ALLIANCE TITLE CO, as Trustee, in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B., as Beneficiary, dated 12/28/2005, recorded 1/23/2006, as Instrument No. M06-01242, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

LOT 69, MERRYMAN'S REPLAT OF VACATED PORTION OF OLD ORCHARD MANOR, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

APN: R443737 / R3809-034CB-08600-000

**Commonly known as:
2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603**

**The current beneficiary is:
BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR
MORTGAGE ASSETS MANAGEMENT SERIES I TRUST**

The undersigned hereby certifies that no assignments of the Deed of Trust by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above-described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Deed of Trust, or, if such action has been instituted, the action has been dismissed, except as permitted by ORS 86.752(7), 86.010.

CRC NOD 04172014

TS No.: 095203-OR
Loan No.: *****4323

There is a default by grantor or other person owing an obligation, or by their successor-in-interest, the performance of which is secured by the Deed of Trust with respect to provisions therein which authorize sale in the event of default of such provision. The default for which foreclosure is made is failure to pay the required real property taxes and/or maintain adequate hazard insurance. Failure to pay the required real property taxes consist of tax year(s) 2021 in the total amount of \$5,287.77.

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following: **\$179,835.19**

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust by advertisement and sale pursuant to ORS 86.705 to 86.795, 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 grantor executed the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust 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., standard time, as established by ORS 187.110, on 6/9/2022, at the following place:

ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601

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

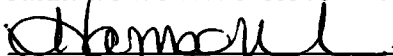
Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective 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.: 095203-OR
Loan No.: *****4323

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

Dated: 1/25/2022

CLEAR RECON CORP
Clear Recon Corp
1050 SW 6th Avenue, Suite 1100
Portland, OR 97204
Phone: 858-750-7777 or 866-931-0036


Hamsa Uchi, Authorized Signatory of 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)
) ss.
County of San Diego)

On JAN 25 2022 before me, Lorelle Aoun, Notary Public, personally appeared HAMSA UCHI who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature Lorelle Aoun (Seal)



Recipient List (addresses)

Client: PHH Mortgage - Reverse

**1035991
Occupants/Tenants
2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603
9214890144258241933609 (Electronic Return Receipt)**

**1035991
Occupants/Tenants
2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603**

**1035991
Laurie K. Friedl
BISHOP, WHITE, MARSHALL & WEIBEL, P.S.**

**720 OLIVE WAY, SUITE 1201
SEATTLE, WASHINGTON, 98101
9214890144258241933623 (Electronic Return Receipt)**

**1035991
Laurie K. Friedl
BISHOP, WHITE, MARSHALL & WEIBEL, P.S.**

**720 OLIVE WAY, SUITE 1201
SEATTLE, WASHINGTON, 98101**

**1035991
Midland Funding, LLC
c/o Daniel N. Gordon, P.C.
4023 W 1st Ave
P.O. Box 22338
Eugene, Oregon 97402
9214890144258241933647 (Electronic Return Receipt)**

1035991
Midland Funding, LLC
c/o Daniel N. Gordon, P.C.
4023 W 1st Ave
P.O. Box 22338
Eugene, Oregon 97402

1035991
Daniel N. Gordon, P.C.

4023 W 1st Ave
P.O. Box 22338
Eugene, Oregon 97402
9214890144258241933661 (Electronic Return Receipt)

1035991
Daniel N. Gordon, P.C.

4023 W 1st Ave
P.O. Box 22338
Eugene, Oregon 97402

1035991
SECRETARY OF HOUSING AND URBAN DEVELOPMENT
451 SEVENTH STREET, S.W.
WASHINGTON, DC 20410
9214890144258241933685 (Electronic Return Receipt)

1035991
SECRETARY OF HOUSING AND URBAN DEVELOPMENT
451 SEVENTH STREET, S.W.
WASHINGTON, DC 20410

1035991

**SECRETARY OF HOUSING AND URBAN DEVELOPMENT C/O FINANCIAL
FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC
BANK., F.S.B.
500 NORTH RIDGE ROAD STE. 500
ATLANTA, GA 30350
9214890144258241933708 (Electronic Return Receipt)**

**1035991
SECRETARY OF HOUSING AND URBAN DEVELOPMENT C/O FINANCIAL
FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDY MAC
BANK., F.S.B.
500 NORTH RIDGE ROAD STE. 500
ATLANTA, GA 30350**

**1035991
DISCOVER BANK
6500 NEW ALBANY ROAD, PO BOX 3025
NEW ALBANY, OH 43054-3025
9214890144258241933722 (Electronic Return Receipt)**

**1035991
DISCOVER BANK
6500 NEW ALBANY ROAD, PO BOX 3025
NEW ALBANY, OH 43054-3025**

**1035991
DISCOVER BANK
6500 NEW ALBANY ROAD
NEW ALBANY, OH 43054-3025
9214890144258241933746 (Electronic Return Receipt)**

**1035991
DISCOVER BANK
6500 NEW ALBANY ROAD
NEW ALBANY, OH 43054-3025**

1035991
DISCOVER BANK
PO BOX 3025
NEW ALBANY, OH 43054-3025
9214890144258241933760 (Electronic Return Receipt)

1035991
DISCOVER BANK
PO BOX 3025
NEW ALBANY, OH 43054-3025

1035991
DISCOVER BANK
C/O BISHOP, WHITE, MARSHALL & WEIBEL, P.S.
720 OLIVE WAY, SUITE 1201
SEATTLE, WA 98101
9214890144258241933784 (Electronic Return Receipt)

1035991
DISCOVER BANK
C/O BISHOP, WHITE, MARSHALL & WEIBEL, P.S.
720 OLIVE WAY, SUITE 1201
SEATTLE, WA 98101

1035991
MIDLAND FUNDING, LLC
C/O DANIEL N. GORDON, P.C.
4023 W 1ST AVE
EUGENE, OR 97402
9214890144258241933807 (Electronic Return Receipt)

1035991
MIDLAND FUNDING, LLC
C/O DANIEL N. GORDON, P.C.

4023 W 1ST AVE
EUGENE, OR 97402

1035991
MIDLAND FUNDING, LLC
C/O DANIEL N. GORDON, P.C.
P.O. BOX 22338
EUGENE, OR 97402
9214890144258241933821 (Electronic Return Receipt)

1035991
MIDLAND FUNDING, LLC
C/O DANIEL N. GORDON, P.C.
P.O. BOX 22338
EUGENE, OR 97402

Affidavit of Service/Posting

Trustee's Notice of Sale Upon Occupant; Notice to Tenants; Notice- Danger of Losing Property

Case Number: 095203-OR

Grantor: **BESSIE L. COLLINS**

For:
Attn: POSTINGS
The Stox Group- POSTINGS
2030 EAST 4TH STREET
SUITE 230 B
SANTA ANA, CA 92705

Received by MALSTROM'S PROCESS SERVING CO. to be served on **BESSIE L. COLLINS and/or ALL OCCUPANTS, 2826 RECLAMATION AVENUE, KLAMATH FALLS, OR 97603.**

I, Ron Miller, being duly sworn, depose and say that on the **8th day of February, 2022 at 6:00 pm, I:**

made service of the attached Trustee's Notice of Sale Upon Occupant; Notice to Tenants; Notice- Danger of Losing Property upon the individuals and/or entities named below by delivering a copy of the aforementioned documents at the following ("Property Address"):

2826 RECLAMATION AVENUE, KLAMATH FALLS, OR 97603

As follows:

PERSONALLY SERVED a true copy of the Trustee's Notice of Sale Upon Occupant; Notice to Tenants; Notice- Danger of Losing Property on " **JANE DOE** ", **CO-OCCUPANT** at the address stated above Pursuant to State Statutes.

At the same time and place, I **SUBSTITUTE SERVED** a true copy of the same documents on **ALL OTHER OCCUPANTS** by leaving a true copy with " **JANE DOE** " who is a person over the age of 14 occupying the premises of 2826 RECLAMATION AVENUE, KLAMATH FALLS, OR 97603 .

CERTIFICATION OF MAILING: I Robin Robbins certify that on **2/9/2022** a true copy of Trustee's Notice of Sale Upon Occupant; Notice to Tenants; Notice- Danger of Losing Property and a statement regarding service were mailed by First Class Mail postage paid addressed to:

"OCCUPANT" 2826 RECLAMATION AVENUE, KLAMATH FALLS, OR 97603

Description of Person Served: Age: 50s, Sex: F, Race/Skin Color: CAUCASIAN, Height: 5'6", Weight: 140, Hair: BROWN, Glasses: N

Affidavit of Service/Posting For 095203-OR

I declare I am a resident of the State of Oregon. I am a competent person 18 years of age or older and not a party to or attorney in this proceeding. I certify that the person, firm, or corporation served is the identical one named in this action. I hereby declare that the above statement is true to the best of my knowledge and belief, and that I understand it is made for use as evidence in court and is subject to penalty for perjury.

STATE OF Oregon

County of Douglas
Subscribed and Sworn to before me on the 15th day
of Feb 2022 by the affiant who is
personally known to me or has provided identification.

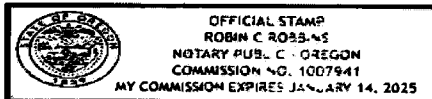
Robin C. Ross
NOTARY PUBLIC

Ron Miller
Process Server

Date

2-15-22
MALSTROM'S PROCESS SERVING CO.
155 Culver Lane S
Salem, OR 97302
(503) 585-0234

Our Job Serial Number: ONE-2022000457
Ref: 930819



TRUSTEE'S NOTICE OF SALE

TS No.: 095203-OR
Loan No.: *****4323

Reference is made to that certain trust deed (the "Deed of Trust") executed by BESSIE L. COLLINS, as Grantor, to ALLIANCE TITLE CO, as Trustee, in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B., as Beneficiary, dated 12/28/2005, recorded 1/23/2006, as Instrument No. M06-01242, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 69, MERRYMAN'S REPLAT OF VACATED PORTION OF OLD ORCHARD
MANOR, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE
OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.**

APN: R443737 / R3809-034CB-08600-000

Commonly known as:
**2826 RECLAMATION AVENUE
KLAMATH FALLS, OR 97603**

The current beneficiary is:
**BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS
MANAGEMENT SERIES I TRUST**

Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is failure to pay the required real property taxes consist of tax year(s) 2021 in a total amount of \$5,287.77.

TOTAL REQUIRED TO PAYOFF: \$179,835.19

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$115,310.50 together with interest thereon in the total amount of \$49,832.87, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP, whose address is 111 SW Columbia Street #950, Portland, OR 97201, will on **6/9/2022**, at the hour of **10:00 AM**, standard time, as established by ORS 187.110, **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601**, sell at public auction to the highest bidder in the form of cash equivalent (certified funds or cashier's check) the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than 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

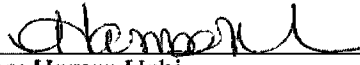
TS No.: 095203-OR
Loan No.: *****4323

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 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 the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 1/25/2022

CLEAR RECON CORP
111 SW Columbia Street #950
Portland, OR 97201
Phone: 858-750-7777
866-931-0036

By: 
Name: Hamsa Uchi

Authorized Signatory of Trustee

TS No.: 095203-OR
Loan No.: *****4323

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 6/9/2022 at **ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601** at 10:00 AM. 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

TS No.: 095203-OR
Loan No.: *****4323

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.

Trustee: CLEAR RECON CORP
111 SW Columbia Street #950
Portland, OR 97201

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636
<http://www.osbar.org>; <http://www.osbar.org/public/ris/ris.html#referral>

Oregon Law Help: <http://oregonlawhelp.org/OR/index.cfm>

Free Legal Assistance: <http://www.oregonlawcenter.org/>
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

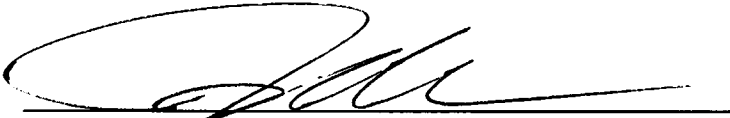
**AFFIDAVIT OF PUBLICATION
STATE OF OREGON,
COUNTY OF KLAMATH**

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 # 20353 #20353 - TS#095203-OR 2826 Reclamation

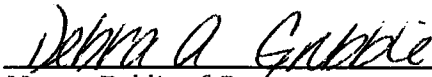
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues: 02/15/22, 02/22/22, 03/01/22, 03/08/22

Total Cost: \$1,155.14



Subscribed and sworn by Joe Hudon before me on:
On 11th day of March, in the year of 2022



Notary Public of Oregon
My commission expires May 7, 2024



TRUSTEE'S NOTICE OF SALE

TS No.: 095203-OR Loan No.: *****4323 Reference is made to that certain trust deed (the "Deed of Trust") executed by BESSIE L. COLLINS, as Grantor, to ALLIANCE TITLE CO, as Trustee, in favor of FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, F.S.B., as Beneficiary, dated 12/28/2005, recorded 1/23/2006, as Instrument No. M06-01242, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon: LOT 69, MERRYMAN'S REPLAT OF VACATED PORTION OF OLD ORCHARD MANOR, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON. APN: R443737 / R3809-034CB-08600-000 Commonly known as: 2826 RECLAMATION AVENUE KLAMATH FALLS, OR 97603 The current beneficiary is: BANK OF NEW YORK MELLON TRUST COMPANY, N.A. AS TRUSTEE FOR MORTGAGE ASSETS MANAGEMENT SERIES I TRUST Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is failure to pay the required real property taxes consist of tax year(s) 2021 in a total amount of \$5,287.77. TOTAL REQUIRED TO PAYOFF: \$179,835.19 By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$115,310.50 together with interest thereon in the total amount of \$49,832.87, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP, whose address is 111 SW Columbia Street #950, Portland, OR 97201, will on 6/9/2022, at the hour of 10:00 AM, standard time, as established by ORS 187.110, ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR 97601, sell at public auction to the highest bidder in the form of cash equivalent (certified funds or cashier's check) the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than 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 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 the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: 1/25/2022 CLEAR RECON CORP 111 SW Columbia Street #950 Portland, OR 97201 Phone: 858-750-7777 866-931-0036 Name: Hamsa Uchi Authorized Signatory of Trustee

#20353 February 15, 22, March 1, 8, 2022