

**2022-009545**

**Klamath County, Oregon**

**08/05/2022 08:31:01 AM**

**Fee: \$207.00**

**RECORDING COVER SHEET**  
**Pursuant to ORS 205.234**

**After recording return to:**

ZBS Law, LLP  
5 Centerpointe Dr., Suite 400  
Lake Oswego, OR 97035  
Phone: (503) 946-6558  
TS NO.: 21-62056

1. AFFIDAVIT OF MAILING – (s)
2. AFFIDAVIT OF MAILING – TRUSTEE’S NOTICE OF SALE
3. TRUSTEE’S NOTICE OF SALE & DANGER NOTICE
4. PROOF OF SERVICE
5. AFFIDAVIT OF PUBLICATION

**Original Grantor(s) on Trust Deed:**

TAMMY ANDERSON FRANKLIN M. ANDERSON

**Beneficiary:**

Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust as Trustee for PNPMS Trust II

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

# AFFIDAVIT OF MAILING

ZBS Law, LLP

Mailing Number 0155467-01

T.S. No.: 21-62056

Loan No.: 0000314908

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 at 9620 Ridgehaven Court, Suite A, San Diego, CA 92123; by iMailTracking, LLC acting on behalf of ZBS Law, LLP and that on 4/7/2022, (s)he caused to be mailed copies of the document titled Notice of Sale, Tenant Notice and Danger Notice via certified or registered mail and first class mail with postage prepaid, and that such envelope was sealed and deposited in the mail and addressed to the person(s) in attached Exhibit "A".

Additional Services provided during the production of this mail order (if any):

El/A

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

X

Jacob Smith

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

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

Adelina R. Larson

On APR 08 2022 before me, \_\_\_\_\_, personally appeared Jacob Smith, 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 this 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

*AM*

(Seal)

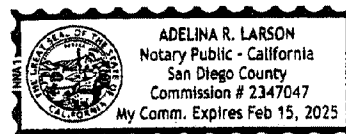


Exhibit A to Declaration of Mailing

Postal Class: First Class  
Mail Date: 04/07/2022  
Type of Mailing: OROCC  
Attachment: 0155467-01 000 20220406 Zieve000336

Sender: ZBS Law, LLP  
30 Corporate Park Drive, Suite 450  
Irvine CA 92606

2 (11)9690024827365565  
Occupant  
18210 FREIGHT LINE RD  
KENO, OREGON 97627

4 (11)9690024827365596  
Occupant  
18210 FREIGHT ROAD LN  
KLAMATH FALLS, OREGON 97601

Exhibit A to Declaration of Mailing

Postal Class: Electronic - Ret  
Mail Date: 04/07/2022  
Type of Mailing: OROCC  
Attachment: 0155467-01 000 20220406 Zieve000336

Sender: ZBS Law, LLP  
30 Corporate Park Drive, Suite 450  
Irvine CA 92606

1 71969002484069155806  
Occupant  
18210 FREIGHT LINE RD  
KENO, OREGON 97627

3 71969002484069155813  
Occupant  
18210 FREIGHT ROAD LN  
KLAMATH FALLS, OREGON 97601

# AFFIDAVIT OF MAILING

ZBS Law, LLP

Mailing Number 0155469-01

T.S. No.: 21-62056

Loan No.: 0000314908

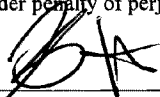
STATE OF California }  
COUNTY OF San Diego

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Additional Services provided during the production of this mail order (if any):

*AKA*

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

X   
Jacob Smith

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STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

Adelina R. Larson

On APR 08 2022 before me, \_\_\_\_\_, personally appeared Jacob Smith, 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 this 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 

(Seal)

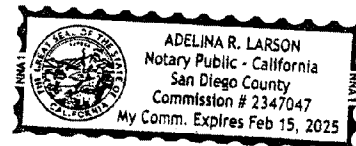


Exhibit A to Declaration of Mailing

Postal Class: First Class  
Mail Date: 04/07/2022  
Type of Mailing: ORNTSHO  
Attachment: 0155469-01 000 20220406 Zieve000336

Sender: ZBS Law, LLP  
30 Corporate Park Drive, Suite 450  
Irvine CA 92606

2	(11)9690024827365695 TAMMY ANDERSON 18210 FREIGHT LINE RD KENO, OREGON 97627
4	(11)9690024827365749 FRANKLIN M. ANDERSON 18210 FREIGHT LINE RD KENO, OREGON 97627
6	(11)9690024827365787 FRANKLIN M. ANDERSON 18210 FREIGHT ROAD LN KLAMATH FALLS, OREGON 97601
8	(11)9690024827365817 TAMMY ANDERSON 18210 FREIGHT ROAD LN KLAMATH FALLS, OREGON 97601
10	(11)9690024827365855 TAMMY ANDERSON POB 872 KENO, OR 97627
12	(11)9690024827365893 FRANKLIN M. ANDERSON POB 872 KENO, OR 97627
14	(11)9690024827365930 TAMMY ANDERSON 2824 SOUTH 6TH STREET KLAMATH FALLS, OR 97603
16	(11)9690024827365978 FRANKLIN M. ANDERSON 2824 SOUTH 6TH STREET KLAMATH FALLS, OR 97603

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Postal Class: Electronic - Ret  
Mail Date: 04/07/2022  
Type of Mailing: ORNTSHO  
Attachment: 0155469-01 000 20220406 Zieve000336

Sender: ZBS Law, LLP  
30 Corporate Park Drive, Suite 450  
Irvine CA 92606

1	71969002484069155851 TAMMY ANDERSON 18210 FREIGHT LINE RD KENO, OREGON 97627
3	71969002484069155868 FRANKLIN M. ANDERSON 18210 FREIGHT LINE RD KENO, OREGON 97627
5	71969002484069155882 FRANKLIN M. ANDERSON 18210 FREIGHT ROAD LN KLAMATH FALLS, OREGON 97601
7	71969002484069155899 TAMMY ANDERSON 18210 FREIGHT ROAD LN KLAMATH FALLS, OREGON 97601
9	71969002484069155905 TAMMY ANDERSON POB 872 KENO, OR 97627
11	71969002484069155912 FRANKLIN M. ANDERSON POB 872 KENO, OR 97627
13	71969002484069155936 TAMMY ANDERSON 2824 SOUTH 6TH STREET KLAMATH FALLS, OR 97603
15	71969002484069155943 FRANKLIN M. ANDERSON 2824 SOUTH 6TH STREET KLAMATH FALLS, OR 97603

# AFFIDAVIT OF MAILING

ZBS Law, LLP

Mailing Number 0155468-01

T.S. No.: 21-62056

Loan No.: 0000314908

STATE OF California }  
COUNTY OF San Diego

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Additional Services provided during the production of this mail order (if any):

*NA*

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

X \_\_\_\_\_  
Jacob Smith

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STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

On APR 08 2022 before me, Adelina R. Larson, personally appeared Jacob Smith, 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 this 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 \_\_\_\_\_

(Seal)

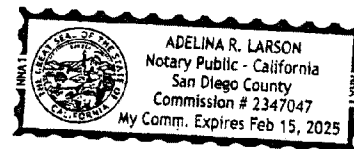




Exhibit A to Declaration of Mailing

Postal Class: First Class  
Mail Date: 04/07/2022  
Type of Mailing: ORRES  
Attachment: 0155468-01 000 20220406 Zieve000336

Sender: ZBS Law, LLP  
30 Corporate Park Drive, Suite 450  
Irvine CA 92606

2 (11)9690024827365626  
Residential Tenants  
18210 FREIGHT LINE RD  
KENO, OREGON 97627

4 (11)9690024827365640  
Residential Tenants  
18210 FREIGHT ROAD LN  
KLAMATH FALLS, OREGON 97601

Exhibit A to Declaration of Mailing

Postal Class: Electronic - Ret  
Mail Date: 04/07/2022  
Type of Mailing: ORRES  
Attachment: 0155468-01 000 20220406 Zieve000336

Sender: ZBS Law, LLP  
30 Corporate Park Drive, Suite 450  
Irvine CA 92606

1 71969002484069155820  
Residential Tenants  
18210 FREIGHT LINE RD  
KENO, OREGON 97627

3 71969002484069155844  
Residential Tenants  
18210 FREIGHT ROAD LN  
KLAMATH FALLS, OREGON 97601

# AFFIDAVIT OF MAILING

ZBS Law, LLP

Mailing Number 0155470-01

T.S. No.: 21-62056

Loan No.: 0000314908

STATE OF California }  
COUNTY OF San Diego

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Additional Services provided during the production of this mail order (if any):

*NA*

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

X \_\_\_\_\_  
Jacob Smith

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COUNTY OF SAN DIEGO

Adelina R. Larson

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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 \_\_\_\_\_

(Seal)

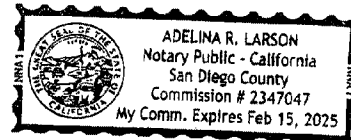


Exhibit A to Declaration of Mailing

Postal Class: First Class  
Mail Date: 04/07/2022  
Type of Mailing: ORNTS  
Attachment: 0155470-01 000 20220406 Zieve000336

Sender: ZBS Law, LLP  
30 Corporate Park Drive, Suite 450  
Irvine CA 92606

2 (11)9690024827366043  
STATE OF OREGON, COUNTY OF KLAMATH  
305 MAIN STREET RM 121  
KLAMATH FALLS, OR 97601

4 (11)9690024827366098  
CARTER-JONES COLLECTION SERVICE, INC.  
1143 PINE STREET  
KLAMATH FALLS, OR 97601

Exhibit A to Declaration of Mailing

Postal Class: Electronic - Ret  
Mail Date: 04/07/2022  
Type of Mailing: ORNTS  
Attachment: 0155470-01 000 20220406 Zieve000336

Sender: ZBS Law, LLP  
30 Corporate Park Drive, Suite 450  
Irvine CA 92606

1 71969002484069155950  
STATE OF OREGON, COUNTY OF KLAMATH  
305 MAIN STREET RM 121  
KLAMATH FALLS, OR 97601

3 71969002484069155974  
CARTER-JONES COLLECTION SERVICE, INC.  
1143 PINE STREET  
KLAMATH FALLS, OR 97601

**RECORDING COVER SHEET  
FOR NOTICE OF SALE PROOF  
OF COMPLIANCE PER ORS 205.234**

**Original Beneficiary Name:**  
CITIFINANCIAL, INC.

**Current Beneficiary Name:**  
Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust  
as Trustee for PNPMS Trust II

**Trustor Name:**  
TAMMY ANDERSON FRANKLIN M. ANDERSON

**Original Trustee Name:**  
ASPEN TITLE AND ESCROW

**Original trust deed recorded:**  
9/26/2002, in Book M02, Page 54820

**TS NO. 21-62056**

**After recording return to:**  
ZBS Law, LLP  
5 Centerpointe Dr., Suite 400  
Lake Oswego, OR 97035  
(503) 946-6558

**RECORDING COVER SHEET**

## TRUSTEE'S NOTICE OF SALE

TS NO.: 21-62056

Reference is made to that certain Deed of Trust (hereinafter referred as the Trust Deed) made by TAMMY ANDERSON FRANKLIN M. ANDERSON as Grantor to ASPEN TITLE AND ESCROW, as trustee, in favor of CITIFINANCIAL, INC., as Beneficiary, dated 9/24/2002, recorded 9/26/2002, in Book M02, Page 54820, in mortgage records of Klamath County, Oregon covering the following described real property situated in said County and State, to-wit:

LOT 11 BLOCK 26 TRACT NO 1005 FOURTH ADDITION TO KLAMATH RIVER ACRES ACORDING TO THE OFICAIL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY OREGON

MORE ACCURATELY DESCRIBED AS:

LOT 11, BLOCK 26, TRACT 1005, FOURTH ADDITION TO KLAMATH RIVER ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY OREGON

The street address or other common designation, if any for the real property described above is purported to be:

**18210 FREIGHT LINE RD**

**KENO, OREGON 97627 (aka 18210 FREIGHT ROAD LANE, KLAMATH FALLS, OR 97601)**

The Tax Assessor's Account ID for the Real Property is purported to be: **3907-026D0-09900 / 488902**

Both the beneficiary and the trustee, ZBS Law, LLP have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which the grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The default for which the foreclosure is made is:

The monthly installment of principal and interest which became due on 12/9/2010, late charges, and all subsequent monthly installments of principal and interest.

You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges.

Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance.

Nothing in this notice should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents.

The amount required to cure the default in payments to date is calculated as follows:

**From: 12/9/2010**

**Total of past due payments: \$65,870.55**

**Additional charges (Taxes, Insurance, Corporate Advances, Other Fees): \$672.00**

**Suspense: (\$137.83)**

**Trustee's Fees and Costs: \$1,375.00**

**Total necessary to cure: \$67,779.72**

Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the successor trustee ZBS Law, LLP, to obtain a "reinstatement" and or "payoff" quote prior to remitting funds.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety as of 4/15/2022 is: **\$92,200.32**

Said sale shall be held at the hour of **10:00 AM** on **8/12/2022** in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771(7) shall occur at the following designated place:

**On the front steps of the Circuit Court, 316 Main Street. in the City of Klamath Falls, County of Klamath, OR 97601**

Other than as shown of record, neither the said beneficiary nor the said trustee have any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the Trust Deed, or of any successor(s) in interest to the grantors or of any lessee or other person in possession of or occupying the property, except: **NONE**

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 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(s) of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778.

The mailing address of the trustee is:  
ZBS Law, LLP  
5 Centerpointe Dr., Suite 400  
Lake Oswego, OR 97035  
(503) 946-6558

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.

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.

Dated: 3/30/2022

**ZBS Law, LLP**

By: 

Bradford Ellis Klein, QSB#165784

ZBS Law, LLP

Authorized to sign on behalf of the trustee



**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:

18210 FREIGHT LINE RD

KENO, OREGON 97627

(aka 18210 FREIGHT ROAD LANE, KLAMATH FALLS, OR 97601)

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 to pay as of 4/15/2022 to bring your mortgage loan current was \$67,779.72. (See enclosed Notice of Sale for additional details regarding this amount.) 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 (503) 946-6558 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:

ZBS Law, LLP

5 Centerpointe Dr., Suite 400

Lake Oswego, OR 97035

(503) 946-6558

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

Sale Date: 8/12/2022      Time: 10:00 AM

Place: On the front steps of the Circuit Court, 316 Main Street. in the City of Klamath Falls, County of Klamath, OR 97601

**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 Statebridge Company, LLC at 866-466-3360 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

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

Dated: 3/30/2022

Trustee Name: ZBS Law, LLP

Trustee Signature: 

Bradford Ellis Klein, OSB#165784

ZBS Law, LLP

Authorized to sign on behalf of the trustee

Trustee telephone number: 503-946-6558

## NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **8/12/2022**. 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:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

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 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 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 90 days or at the end of your fixed term lease. 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 90 days or before your fixed term lease expires. 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.

If this property includes a dwelling unit that is subject to ORS chapter 90 and an individual occupies the unit under a bona fide tenancy, the purchaser may obtain possession by following the procedures set forth in ORS 105.105 to 105.168 and by using the complaint form provided in ORS 105.124 or 105.126.

Oregon State Bar Lawyer Referral Service: 503-684-3763 or toll-free in Oregon at 800-452-7636  
Legal Aid Services of Oregon: 1-800-520-5292

2162056 / ANDERSON  
ISL# 4745819

**LESZIEVE**

**AFFIDAVIT OF POSTING**

STATE OF OREGON

County of Klamath

ss.

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

I made service of the Trustee's Notice of Sale; Notice to Residential Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "Property Address":

**18210 Freight Line Rd, Keno OR 97627**  
**(aka 18210 Freight Road Lane, Klamath Falls OR 97627)**

As follows:

On 04/07/2022 at 11:17 AM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

On 04/12/2022 at 2:35 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

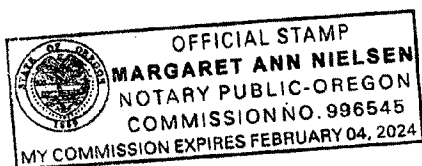
On 04/16/2022 at 2:25 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME  
this 24 day of May, 2022  
by Kirk Loveness.

*Margaret A. Nielsen*  
Notary Public for Oregon

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



\*357485\*

2162056 / ANDERSON  
ISL# 4745819

**LESZIEVE**

**AFFIDAVIT OF MAILING**

STATE OF OREGON

County of Klamath ss.

I, Kirk Loveness, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On April 18, 2022, I mailed a copy of the Trustee's Notice of Sale; Notice to Residential Tenants, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

**OCCUPANT**

**18210 Freight Line Rd, Keno OR 97627(aka 18210 Freight Road Lane, Klamath Falls OR 97627)**

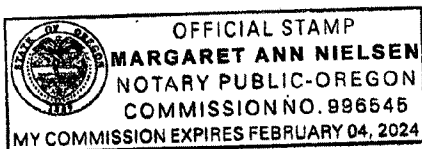
This mailing completes service upon an occupant at the above address with an effective date of **04/07/2022** as calculated pursuant to ORS 86.774 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME  
this 24 day of May, 2022  
by Kirk Loveness.

*Margaret A. Nielsen*  
Notary Public for Oregon

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



\*357485\*

**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 # 20478 - TS 2162056 18210 Freight Line Rd

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: 05/04/22, 05/11/22, 05/18/22, 05/25/22

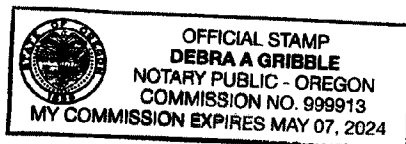
Total Cost: \$1,657.28



Subscribed and sworn by Joe Hudon before me on:  
On 25th day of May, in the year of 2022



Notary Public of Oregon  
My commission expires May 7, 2024



## TRUSTEE'S NOTICE OF SALE

TS NO.: 21-62056 Reference is made to that certain Deed of Trust (hereinafter referred as the Trust Deed) made by TAMMY ANDERSON FRANKLIN M. ANDERSON as Grantor to ASPEN TITLE AND ESCROW, as trustee, in favor of CITIFINANCIAL, INC., as Beneficiary, dated 9/24/2002, recorded 9/26/2002, in Book M02, Page 54820, in mortgage records of Klamath County, Oregon covering the following described real property situated in said County and State, to-wit: LOT 11 BLOCK 26 TRACT NO 1005 FOURTH ADDITION TO KLAMATH RIVER ACRES ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY OREGON MORE ACCURATELY DESCRIBED AS: LOT 11, BLOCK 26, TRACT 1005, FOURTH ADDITION TO KLAMATH RIVER ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY OREGON The street address or other common designation, if any for the real property described above is purported to be: 18210 FREIGHT LINE RD KENO, OREGON 97627 (aka 18210 FREIGHT ROAD LANE, KLAMATH FALLS, OR 97601) The Tax Assessor's Account ID for the Real Property is purported to be: 3907-026D0-09900 / 488902 Both the beneficiary and the trustee, ZBS Law, LLP have elected to foreclose the above referenced Trust Deed and sell the said real property to satisfy the obligations secured by the Trust Deed and a Notice of Default and Election to Sell has been recorded pursuant to ORS 86.752(3). All right, title, and interest in the said described property which the grantors had, or had power to convey, at the time of execution of the Trust Deed, together with any interest the grantors or their successors in interest acquired after execution of the Trust Deed shall be sold at public auction to the highest bidder for cash to satisfy the obligations secured by the Trust Deed and the expenses of sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys. The default for which the foreclosure is made is: The monthly installment of principal and interest which became due on 12/9/2010, late charges, and all subsequent monthly installments of principal and interest. You are responsible to pay all payments and charges due under the terms and conditions of the loan documents which come due subsequent to the date of this notice, including, but not limited to, foreclosure trustee fees and costs, advances and late charges. Furthermore, as a condition to bring your account in good standing, you must provide the undersigned with written proof that you are not in default on any senior encumbrance and provide proof of insurance. Nothing in this notice should be construed as a waiver of any fees owing to the beneficiary under the deed of trust, pursuant to the terms and provisions of the loan documents. The amount required to cure the default in payments to date is calculated as follows: From: 12/9/2010 Total of past due payments: \$65,870.55 Additional charges (Taxes, Insurance, Corporate Advances, Other Fees): \$672.00 Suspense: (\$13743) Trustee's Fees and Costs: \$1,375.00 Total necessary to cure: \$67,779.72 Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact the successor trustee ZBS Law, LLP, to obtain a "reinstatement" and or "payoff" quote prior to remitting funds. By reason of said default the beneficiary has declared all sums owing on the obligation secured by the Trust Deed due and payable. The amount required to discharge this lien in its entirety as of 4/15/2022 is: \$92,200.32 Said sale shall be held at the hour of 10:00 AM on 8/12/2022 in accord with the standard of time established by ORS 187.110, and pursuant to ORS 86.771 (7) shall occur at the following designated place: On the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, OR 97601 Other than as shown of record, neither the said beneficiary nor the said trustee have any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the Trust Deed, or of any successors in interest to the grantors or of any lessee or other person in possession of or occupying the property, except: NONE 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 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(s) of the Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amounts provided by ORS 86.778. The mailing address of the trustee is: ZBS Law, LLP 5 Centerpointe Dr., Suite 400 Lake Oswego, OR 97035 (503) 946-6558 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. 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. Dated 3/30/2022 ZBS Law LLP By: Bradford Ellis Klein, OSB#165784 ZBS Law, LLP Authorized to sign on behalf of the trustee A-4745819 05/04/2022, 05/11/2022, 05/18/2022, 05/25/2022 #20478 May 4, 11, 18, 25, 2022