

<div>NOTICE OF DEFAULT AND ELECTION TO SELL</div> <div>RE: Trust Deed from: KATHY J KENT, Grantor To: Nathan F. Smith, Esq., OSB #120112</div> <div>After recording return to:  Malcolm &amp; Cisneros, A Law Corporation Attention: Nathan F. Smith, Esq., OSB #120112 c/o TRUSTEE CORPS 17100 Gillette Ave Irvine, CA 92614</div>	
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TS No. OR08000013-22-1APN 249332TO No 220071052-OR-MSO

Reference is made to that certain Trust Deed made by KATHY J KENT as Grantor, to ASPEN TITLE & ESCROW, INC as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ("MERS"), as designated nominee for BCK CAPITAL INC., Beneficiary of the security instrument, its successors and assigns, dated as of April 1, 2009 and recorded April 10, 2009 in the records of Klamath County, Oregon as Instrument No. 2009-005038 and the beneficial interest was assigned to **Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Owner Trustee of CSMC 2019-RPL7 Trust** and recorded September 23, 2019 as Instrument Number 2019011064 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: 249332

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, **Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Owner Trustee of CSMC 2019-RPL7 Trust**, and no appointments of a successor Trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Trust Deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by Grantor or other person owing an obligation, performance of which is secured by the Trust Deed or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is Grantor's failure to pay when due the following sums:

The total monthly payment(s) in the amount of \$9,616.11 beginning November 1, 2021, as follows:  
  
\$2,362.74 = 3 monthly payment(s) at \$787.58  
\$7,253.37 = 9 monthly payment(s) at \$805.93

By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable totaling **\$75,650.51**, said sums being the following:

1. Principal balance of **\$68,556.62** and accruing interest as of **October 31, 2022**, per annum, from **July 1, 2021** until paid.
2. **\$4,284.72** in interest
3. **\$421.12** in late charges
4. **\$1,117.41** in escrow advance
5. **\$512.54** in recoverable balance
6. **\$28.10** in total fees
7. **\$730.00** in foreclosure fees and costs
8. Together with title expenses, costs, Trustees fees and attorney fees incurred here in by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest there in.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, those sums being the following, to- wit: **Failed to pay payments which became due**

Notice hereby is given that the Beneficiary and Trustee, by reason of default, have elected and do hereby elect to foreclose the Trust Deed by advertisement and sale pursuant to ORS 86.705 to 86.815, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by Grantor of the Trust Deed, together with any interest Grantor or Grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the Trust Deed and the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of Trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **March 3, 2023** at the following place: **on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601**

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

KATHY J KENT  
31213 HWY 97 N, CHILOQUIN, OR 97624-0000

KATHRYN JOANNE KENT, TRUSTEE OF THE KATHRYN JOANNE KENT LIVING TRUST, U.A.D. JUNE 16, 2010  
31211 N HWY 97, CHILOQUIN, OR 97624

OCCUPANT  
31213 HWY 97 N, CHILOQUIN, OR 97624-9723

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

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

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

Dated: 10/19/22

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

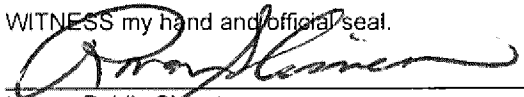
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

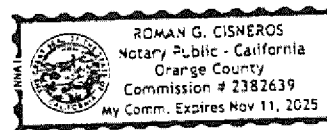
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On October 19, 2022 before me, ROMAN G. CISNEROS, Notary Public, personally appeared NATHAN F. SMITH, ESQ., who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

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

WITNESS my hand and official seal.

  
Notary Public Signature



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

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

## SEE EXHIBIT A -Legal Description

A parcel of land situated in Government Lot 24 in Section 28, Township 35 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point on the East line of said Lot 24, which is North a distance of 1800.0 feet from the Southeast corner of said Section 28; thence North  $89^{\circ}49'$  West a distance of 649.0 feet to a point; thence South  $08^{\circ}42'54''$  East a distance of 487.8 feet, more or less, to the Northwest corner of parcel conveyed by James E. Rogers, et ux, to Richard S. Horton, et ux by Volume M78, page 18102, Microfilm Records of Klamath County, Oregon; thence South  $89^{\circ}31'16''$  East along the North line of last mentioned parcel a distance of 573.57 feet to a 1/2 inch iron pin on the East line of said Section 28; thence North along said East line a distance of 480.15 feet, more or less, to the point of beginning.

Together With an easement along the following described parcel:

A 60 foot strip of land situated in Lots 17 and 24, Section 28, Township 35 South, Range 7 East of the Willamette Meridian, described as follows: Beginning at a point on the East line of said Lot 24 which is 1800.0 feet North from the Southeast corner of said Section 28; thence North  $89^{\circ}49'$  West 649.0 feet; thence North  $8^{\circ}41'$  West a distance of 789.0 feet; thence South  $89^{\circ}43'$  East a distance of 60.7 feet; thence South  $8^{\circ}41'$  East a distance of 758.65 feet to a point; thence South  $89^{\circ}49'$  East a distance of 597.4 feet to the East line of said Lot 24; thence South along said East line a distance of 60.0 feet to the point of beginning.



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

**AFTER RECORDING RETURN TO:**

Betsy Chavarria  
For Malcolm & Cisneros, For Select Portfolio Servicing, Inc.  
2112 Business Center Drive  
Irvine, CA 92612

4/12/2022

<b>Grantor:</b>	KATHY J KENT
<b>Beneficiary:</b>	Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as Owner Trustee of CSMC 2019-RPL7 Trust
<b>Property Address:</b>	31213 HWY 97 N CHILOQUIN, OR 97624
<b>Instrument / Recording No. Date / County</b>	Instrument Number: 2009-005038 Recording Number: 2009-005038 Loan Number: [REDACTED] 9/26/2014 Klamath
<b>Case Number</b>	BI-220218-6737

1. The Service Provider hereby certifies that:

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The beneficiary and/or its agent complied with the requirements of ORS 86.726, 86.729 and 86.732; or

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The grantor did not pay the required fee by the deadline.

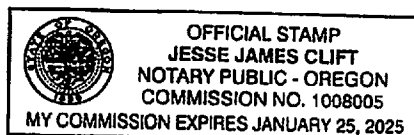
2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 12 day of April, 2022.

Annette Phelps  
Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON       )  
                                      ) ss.  
County of Multnomah    )

The foregoing instrument was acknowledged before me on April 12<sup>th</sup>, 2022, by Annette Phelps  
[Print Name]  
as Compliance Officer of Mediation Case Manager.



Notary Public - State of Oregon  
My Commission Expires: 01/25/2025