

2022-013160
Klamath County, Oregon
11/09/2022 08:25:02 AM
Fee: \$267.00

Recording Requested By:

When Recorded Mail to:

Nathan F. Smith, Esq.
c/o Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

S No. OR08000049-22-1

APN 370690

TO No. 220204199-OR-MSO

AFFIDAVIT OF MAILING

GRANTEE: NAVY FEDERAL CREDIT UNION
GRANTOR: HALLIE L MORRIS, A MARRIED WOMAN
CURRENT TRUSTEE: Nathan F. Smith, Esq., OSB #120112

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, TIMOTHY J. MORT as Grantor to FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as designated nominee for SUMMIT FUNDING, INC., Beneficiary of the security instrument, its successors and assigns, dated as of March 3, 2021 and recorded on March 5, 2021 as Instrument No. 2021-009983 and the beneficial interest was assigned to SUMMIT FUNDING, INC. and recorded August 3, 2022 as Instrument Number 2022-024172 of official records in the Office of the Recorder of Jackson County, Oregon to-wit:

APN: 10594108 || 364W15CD 1154

LOT 9, BROOKSIDE VILLAGE, PHASE II, IN JACKSON COUNTY, OREGON, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN VOLUME 13, PAGE 19 OF PLAT RECORDS.

Commonly known as: 100 ROGUE LANE, ROGUE RIVER, OR 97537

Both the Beneficiary, Summit Funding Inc., and the Trustee, Nathan F. Smith, Esq., OSB #120112, have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: Failed to pay payments which became due

Monthly Payment(s):

Total Monthly Payment(s) from 12/01/2021 to 08/31/2022 at \$12,477.84

Monthly Late Charge(s):

1 Monthly Late Charge(s) at \$166.44


By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$270,613.28 together with interest thereon at the rate of 2.87500% per annum from November 1, 2020 until paid; plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on January 5, 2023 at the hour of 01:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, Front Entrance, Jackson County Courthouse, 10 South Oakdale, Medford, OR 97501 County of Jackson, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, Trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Trust Deed, at any time prior to 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 said Trust Deed, the words "Trustee" and "Beneficiary" includes their respective successors in interest, if any.

Dated: 8/24/22

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

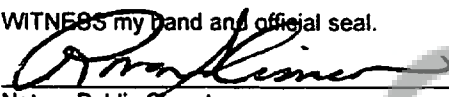
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

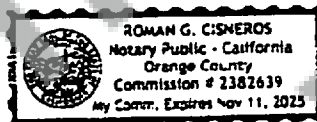
STATE OF CALIFORNIA
COUNTY OF ORANGE

On August 24, 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.

**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:
100 ROGUE LANE, ROGUE RIVER, Oregon 97537.

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 August 15, 2022 to bring your mortgage loan current was \$16,111.73. 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 949-252-8300 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:

Nathan F. Smith, Esq.
c/o Trustee Corps
17100 Gillette Ave.
Irvine, CA 92614

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

Date and time: January 5, 2023, at 01:00 PM

Place: Front Entrance, Jackson County Courthouse, 10 South Oakdale, Medford, OR 97501, County of Jackson.

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 The Money Source Inc. at 866-867-0330 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 can visit its website at <http://www.osbar.org>. Legal assistance may be available to you 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>.

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

NOTICE TO VETERANS OF THE ARMED FORCES

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

DATED: _____

8/24/22

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

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **January 5, 2023**. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property.

After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Oregon Law Center
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
<http://www.oregonlawcenter.org/>

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the website at: <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://oregonlawhelp.org>

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

Jackson County Official Records **2022-026343**
R-ND
Stn=82 HALLEH **08/26/2022 12:48:01 PM**
\$25.00 \$10.00 \$13.00 \$11.00 \$11.00 **\$134.00**
\$60.00 \$4.00
I, Christine Walker, County Clerk for Jackson County, Oregon, certify
that the instrument identified herein was recorded in the Clerk
records.
Christine Walker - County Clerk

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

**RE: Trust Deed from:
TIMOTHY J. MORT, Grantor
To:
Nathan F. Smith, Esq., OSB #120112**

After recording return to:

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

TS No. OR08000049-22-1 APN 10594108 || 384W15CD 1154 TO No 220416116

Reference is made to that certain Trust Deed made by TIMOTHY J. MORT as Grantor, to FIRST AMERICAN TITLE as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for SUMMIT FUNDING, INC., Beneficiary of the security instrument, its successors and assigns, dated as of March 3, 2021 and recorded March 5, 2021 in the records of Jackson County, Oregon as Instrument No. 2021-009983 and the beneficial interest was assigned to SUMMIT FUNDING, INC. and recorded August 3, 2022 as Instrument Number 2022-024172 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: 10594108 || 384W15CD 1154

LOT 9, BROOKSIDE VILLAGE, PHASE II, IN JACKSON COUNTY, OREGON, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN VOLUME 13, PAGE 19 OF PLAT RECORDS.

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, Summit Funding Inc., 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 \$12,477.84 beginning December 1, 2021, as follows:

\$12,477.84 = Total monthly payment(s) at \$12,477.84

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 \$281,120.82, said sums being the following:

1. Principal balance of \$270,813.28 and accruing interest as of August 31, 2022, per annum, from November 1, 2020 until paid.
2. \$8,474.52 in interest

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 01:00 PM, in accord with the standard of time established by ORS 187.110, on January 8, 2023 at the following place: Front Entrance, Jackson County Courthouse, 10 South Oakdale, Medford, OR 97501

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:

TIMOTHY JAY MORT
100 ROGUE LANE, ROGUE RIVER, OR 97537

TIMOTHY J MORT
100 ROGUE LANE, ROGUE RIVER, OR 97537

BROOKSIDE VILLAGE OWNERS ASSOCIATION
JORDAN RAMIS PC, TWO CENTERPOINTE DR STE 600, LAKE OSWEGO, OR 97035

CPM REAL ESTATE SERVICES INC
C/O COMMERCIAL PROPERTY MANAGEMENT, 718 BLACK OAK DR #A, MEDFORD, OR 97504

BRUCE HANSON
C/O COMMERCIAL PROPERTY MANAGEMENT, 718 BLACK OAK DR #A, MEDFORD, OR 97504

OCCUPANT
100 ROGUE LANE, ROGUE RIVER, OR 97537

SOUTHERN OREGON CREDIT SERVICE
PO BOX 4070, MEDFORD, OR 97501

WELLS FARGO BANK, NA
C/O HERSHNER HUNTER LLP ATTORNEYS, PO BOX 1475, EUGENE, OR 97440

ESTATE OF TIMOTHY J. MORT
100 ROGUE LANE, ROGUE RIVER, OR 97537

HEIRS & DEVISEES OF TIMOTHY J. MORT
100 ROGUE LANE, ROGUE RIVER, OR 97537

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.

Unofficial
Copy

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: 8/24/22

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.

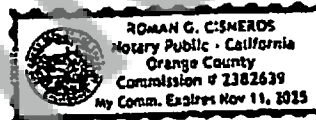
STATE OF CALIFORNIA
COUNTY OF ORANGE

On August 24, 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.

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT**

Lender/Beneficiary:	Summit Funding Inc
Jurisdiction*	Sacramento, California

*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Cindy Cowden (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under ORS 86.726(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 86.010 during the 2019 calendar year: 1 [not to exceed 30];
2. The undersigned further certifies that she/he: [check only one of the following boxes]
 is the individual claiming exemption from requirements established under ORS 86.705 to 86.815, or
 is the Vice President [insert title] of the entity claiming exemption from requirements established under ORS 86.705 to 86.815 and is authorized by such entity to execute this affidavit on its behalf.

Cowden

(Signature)

State of ARIZONA)
) ss.

County of MARICOPA)

Signed and sworn to (or affirmed) before me this 11 day of March, 2022

by Cindy Cowden

Patricia Olesek

Notary Public for ARIZONA

My commission expires: 02/03/2024



Exhibit A to Declaration of Mailing

Postal Class: First Class
Mail Date: 08/29/2022
Type of Mailing: OR
Attachment: 0207479-01 000 740834 Trustee_000418

Sender: Trustee Corps
17100 Gillette Ave.
Irvine CA 92064

- 1 (11)9690024835295496
BROOKSIDE VILLAGE OWNERS ASSOCIATION
JORDAN RAMIS PC
TWO CENTERPOINTE DR STE 600
LAKE OSWEGO, OR 97035
- 2 (11)9690024835295533
BROOKSIDE VILLAGE OWNERS ASSOCIATION
700 BROOKSIDE CIRCLE
ROGUE RIVER, OR 97537
- 3 (11)9690024835295571
CPM REAL ESTATE SERVICES INC
C/O COMMERCIAL PROPERTY MANAGEMENT
718 BLACK OAK DR #A
MEDFORD, OR 97504
- 4 (11)9690024835295618
ESTATE OF TIMOTHY J. MORT
100 ROGUE LANE
ROGUE RIVER, OR 97537
- 5 (11)9690024835295663
ESTATE OF TIMOTHY J. MORT
100 ROGUE CT
ROGUE RIVER, OR 97537
- 6 (11)9690024835295694
ESTATE OF TIMOTHY J. MORT
PO BOX 601
ROGUE RIVER, OR 97537
- 7 (11)9690024835295731
BRUCE HANSON
C/O COMMERCIAL PROPERTY MANAGEMENT
718 BLACK OAK DR #A
MEDFORD, OR 97504
- 8 (11)9690024835295779
HEIRS & DEVISEES OF TIMOTHY J. MORT
100 ROGUE LANE
ROGUE RIVER, OR 97537
- 9 (11)9690024835295830
HEIRS & DEVISEES OF TIMOTHY J. MORT
100 ROGUE CT
ROGUE RIVER, OR 97537
- 10 (11)9690024835295892
HEIRS & DEVISEES OF TIMOTHY J. MORT
PO BOX 601
ROGUE RIVER, OR 97537
- 11 (11)9690024835295946
TIMOTHY J MORT
100 ROGUE LANE
ROGUE RIVER, OR 97537
- 12 (11)9690024835295960
TIMOTHY J MORT
PO BOX 601
ROGUE RIVER, OR 97537

- 13 (11)9690024835296011
TIMOTHY J MORT
100 ROGUE CT
ROGUE RIVER, OR 97537
- 14 (11)9690024835296066
OCCUPANT
100 ROGUE LANE
ROGUE RIVER, OR 97537
- 15 (11)9690024835296103
SOUTHERN OREGON CREDIT SERVICE
PO BOX 4070
MEDFORD, OR 97501
- 16 (11)9690024835296158
WELLS FARGO BANK, NA
C/O HERSHNER HUNTER LLP ATTORNEYS
PO BOX 1475
EUGENE, OR 97440
- 17 (11)9690024835296189
WELLS FARGO BANK, NA
PO BOX 659558
SAN ANTONIO, TX 78265

Unofficial
Copy

Exhibit A to Declaration of Mailing

Postal Class: Electronic - Ret
Mail Date: 08/29/2022
Type of Mailing: OR
Attachment: 0207479-01 000 740834 Trustee_000418

Sender: Trustee Corps
17100 Gillette Ave.
Irvine CA 92064

- 1 71969002484071478948
BROOKSIDE VILLAGE OWNERS ASSOCIATION
JORDAN RAMIS PC
TWO CENTERPOINTE DR STE 600
LAKE OSWEGO, OR 97035
- 2 71969002484071478993
BROOKSIDE VILLAGE OWNERS ASSOCIATION
700 BROOKSIDE CIRCLE
ROGUE RIVER, OR 97537
- 3 71969002484071479037
CPM REAL ESTATE SERVICES INC
C/O COMMERCIAL PROPERTY MANAGEMENT
718 BLACK OAK DR #A
MEDFORD, OR 97504
- 4 71969002484071479082
ESTATE OF TIMOTHY J. MORT
100 ROGUE LANE
ROGUE RIVER, OR 97537
- 5 71969002484071479129
ESTATE OF TIMOTHY J. MORT
100 ROGUE CT
ROGUE RIVER, OR 97537
- 6 71969002484071479167
ESTATE OF TIMOTHY J. MORT
PO BOX 601
ROGUE RIVER, OR 97537
- 7 71969002484071479211
BRUCE HANSON
C/O COMMERCIAL PROPERTY MANAGEMENT
718 BLACK OAK DR #A
MEDFORD, OR 97504
- 8 71969002484071479266
HEIRS & DEVISEES OF TIMOTHY J. MORT
100 ROGUE LANE
ROGUE RIVER, OR 97537
- 9 71969002484071479303
HEIRS & DEVISEES OF TIMOTHY J. MORT
100 ROGUE CT
ROGUE RIVER, OR 97537
- 10 71969002484071479358
HEIRS & DEVISEES OF TIMOTHY J. MORT
PO BOX 601
ROGUE RIVER, OR 97537
- 11 71969002484071479389
TIMOTHY J MORT
100 ROGUE LANE
ROGUE RIVER, OR 97537
- 12 71969002484071479426
TIMOTHY J MORT
PO BOX 601
ROGUE RIVER, OR 97537

13 71969002484071479464
TIMOTHY J MORT
100 ROGUE CT
ROGUE RIVER, OR 97537

14 71969002484071479488
OCCUPANT
100 ROGUE LANE
ROGUE RIVER, OR 97537

15 71969002484071479501
SOUTHERN OREGON CREDIT SERVICE
PO BOX 4070
MEDFORD, OR 97501

16 71969002484071479532
WELLS FARGO BANK, NA
C/O HERSHNER HUNTER LLP ATTORNEYS
PO BOX 1475
EUGENE, OR 97440

17 71969002484071479570
WELLS FARGO BANK, NA
PO BOX 659558
SAN ANTONIO, TX 78265

Unofficial Copy

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, HALLIE L MORRIS, A MARRIED WOMAN as Grantor to MALCOLM AND CISNEROS, A LAW CORP as Trustee, in favor of NAVY FEDERAL CREDIT UNION as Beneficiary dated as of February 12, 2018 and recorded on February 14, 2018 as Instrument No. 2018-001752 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: 370690

LOT H IN BLOCK A OF NICHOLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

Commonly known as: **912 PROSPECT STREET, KLAMATH FALLS, OR 97601**

Both the Beneficiary, NAVY FEDERAL CREDIT UNION, and the Trustee, Nathan F. Smith, Esq., OSB #120112, have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: Failed to pay payments which became due.

Monthly Payment(s):

Total Monthly Payment(s) from 08/01/2020 to 08/31/2022 at \$24,147.93

Monthly Late Charge(s):

1 Monthly Late Charge(s) at \$840.90

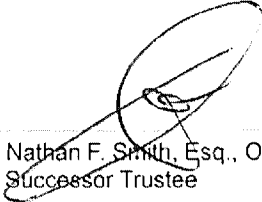
By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$115,373.43 together with interest thereon at the rate of 5.75000% per annum from July 1, 2020 until paid; plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed.

Wherefore, notice is hereby given that, the undersigned Trustee will on January 4, 2023 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601 County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, Trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Trust Deed, at any time prior to 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 said Trust Deed, the words "Trustee" and "Beneficiary" includes their respective successors in interest, if any.

Dated: 8/24/22


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

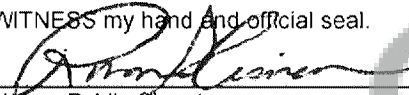
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

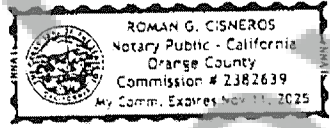
STATE OF CALIFORNIA
COUNTY OF ORANGE

On August 24, 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.

**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:
912 PROSPECT STREET, KLAMATH FALLS, Oregon 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 had to pay as of August 17, 2022 to bring your mortgage loan current was \$32,530.11. 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 (800) 336-3767 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:

Malcolm & Cisneros, A Law Corporation
c/o Trustee Corps
17100 Gillette Ave.
Irvine, CA 92614
949-252-8300

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

Date and Time: January 4, 2023 at 10:00 AM
Place: on the Main Street entrance steps to the Klamath County
Circuit Court, 316 Main St, Klamath Falls, OR 97601,
County of Klamath

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 Navy Federal Credit Union at phone no (800) 336-3767 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 can visit its website at <http://www.osbar.org>. Legal assistance may be available to you 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>.

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

NOTICE TO VETERANS OF THE ARMED FORCES

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

DATED: 8/24/22

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

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **January 4, 2023**. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property.

After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you

for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Oregon Law Center
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
<http://www.oregonlawcenter.org/>

Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit the website at: <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://oregonlawhelp.org>

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET (800-723-3638)

2022-010381
Klamath County, Oregon
08/26/2022 12:19:01 PM
Fee: \$97.00

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from:
HALLIE L MORRIS, A MARRIED WOMAN,
Grantor
To:
Nathan F. Smith, Esq., OSB #120112

After recording return to:

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

TS No. OR0800049-22-1

APN 370690

TO No 220204199-OR-MSO

Reference is made to that certain Trust Deed made by HALLIE L MORRIS, A MARRIED WOMAN as Grantor, to MALCOLM AND CISNEROS, A LAW CORP as Trustee, in favor of NAVY FEDERAL CREDIT UNION as original Beneficiary, dated as of February 12, 2018 and recorded February 14, 2018 in the records of Klamath County, Oregon as Instrument No. 2018-001752 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: 370690

LOT H IN BLOCK A OF NICHOLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, NAVY FEDERAL CREDIT UNION, 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 \$24,147.93 beginning August 1, 2020, as follows:

\$24,147.93 = total monthly payment(s) at \$24,147.93

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 \$142,840.22, said sums being the following:

1. Principal balance of \$115,373.43 and accruing interest as of August 31, 2022, per annum, from July 1, 2020 until paid.
2. \$14,127.00 in interest
3. \$87.00 in total fees
4. \$840.90 in late charges
5. \$4,898.64 in escrow advance
6. \$6,803.25 in corporate advances
7. \$710.00 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 January 4, 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:

HALLIE L MORRIS
912 PROSPECT STREET, KLAMATH FALLS, OR 97601

Ronald L. Sperry, III, OSB 091525 DC LAW PERSONAL REPRESENTATIVE OF THE ESTATE OF HALLIE L MORRIS
435 SE KANE ST PO BOX 1265, ROSEBURG, OR 97470

OCCUPANT
912 PROSPECT STREET, KLAMATH FALLS, OR 97601

ESTATE OF HALLIE L MORRIS
912 PROSPECT STREET, KLAMATH FALLS, OR 97601

HEIRS & DEVISEES OF HALLIE L MORRIS
912 PROSPECT STREET, KLAMATH FALLS, OR 97601

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: 8/24/22

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.

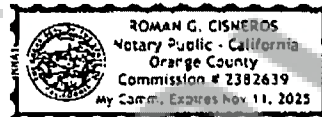
STATE OF CALIFORNIA
COUNTY OF ORANGE

On August 24, 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.

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from:
HALLIE L MORRIS, A MARRIED WOMAN,
Grantor
To:
Nathan F. Smith, Esq., OSB #120112

After recording return to:

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

TS No. OR0800049-22-1

APN 370690

TO No 220204199-OR-MSO

Reference is made to that certain Trust Deed made by HALLIE L MORRIS, A MARRIED WOMAN as Grantor, to MALCOLM AND CISNEROS, A LAW CORP as Trustee, in favor of NAVY FEDERAL CREDIT UNION as original Beneficiary, dated as of February 12, 2018 and recorded February 14, 2018 in the records of Klamath County, Oregon as Instrument No. 2018-001752 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: 370690

LOT H IN BLOCK A OF NICHOLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, NAVY FEDERAL CREDIT UNION, 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 **\$24,147.93** beginning **August 1, 2020**, as follows:

\$24,147.93 = total monthly payment(s) at \$24,147.93

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 \$142,840.22, said sums being the following:

1. Principal balance of \$115,373.43 and accruing interest as of August 31, 2022, per annum, from July 1, 2020 until paid.
2. \$14,127.00 in interest
3. \$87.00 in total fees
4. \$840.90 in late charges
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6. \$6,803.25 in corporate advances
7. \$710.00 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 January 4, 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:

HALLIE L MORRIS
912 PROSPECT STREET, KLAMATH FALLS, OR 97601

Ronald L. Sperry, III, OSB 091525 DC LAW PERSONAL REPRESENTATIVE OF THE ESTATE OF HALLIE L MORRIS
435 SE KANE ST PO BOX 1265, ROSEBURG, OR 97470

OCCUPANT
912 PROSPECT STREET, KLAMATH FALLS, OR 97601

ESTATE OF HALLIE L MORRIS
912 PROSPECT STREET, KLAMATH FALLS, OR 97601

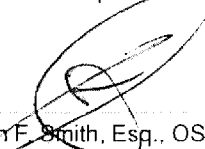
HEIRS & DEVISEES OF HALLIE L MORRIS
912 PROSPECT STREET, KLAMATH FALLS, OR 97601

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: 8/24/22

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

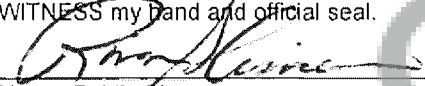
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

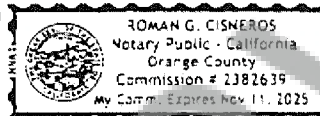
STATE OF CALIFORNIA
COUNTY OF ORANGE

On August 24, 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.

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT**

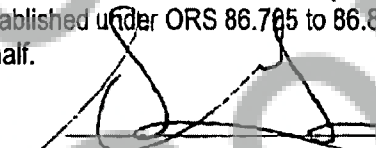
Lender/Beneficiary:	Navy Federal Credit Union
Jurisdiction*	Vienna, Virginia

*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Shannon Giannini (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under ORS 86.726(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the 2019 calendar year: 1 [not to exceed 30];
2. The undersigned further certifies that she/he: [check only one of the following boxes]
 is the individual claiming exemption from requirements established under ORS 86.705 to 86.815, or
 is the Manager [insert title] of the entity claiming exemption from requirements established under ORS 86.705 to 86.815 and is authorized by such entity to execute this affidavit on its behalf.



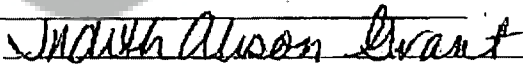
 (Signature)

State of VIRGINIA)
) ss.

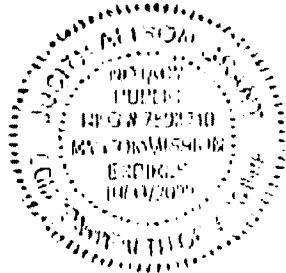
County of FAIRFAX)

Signed and sworn to (or affirmed) before me this 6 day of January, 2022

by Shannon Giannini



 Notary Public for State of Virginia
 My commission expires: 10/31/2022



Recording Requested By:

When Recorded Mail to:

Nathan F. Smith, Esq.
c/o Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

TS No. OR08000049-22-1

APN 370690

TO No. 220204199-OR-MSO

AFFIDAVIT OF COMPLIANCE

Unofficial
Copy

AFFIDAVIT OF COMPLIANCE
With ORS 86.748 (Oregon Laws 2013, Chapter 304, Section 9)

Grantor(s): HALLIE L MORRIS, A MARRIED WOMAN
Beneficiary: NAVY FEDERAL CREDIT UNION
Trustee: Nathan F. Smith, Esq., OSB #120112
Property Address: 912 PROSPECT STREET, KLAMATH FALLS, OR 97601
Instrument Recording Number: 2018-001752

I, the undersigned, being duly sworn, hereby depose and say that:

1. I am the Assistant Manager Mortgage Liquidation of NAVY FEDERAL CREDIT UNION, who is the Beneficiary of the above-referenced instrument.
2. The Beneficiary has determined that the Grantor(s) of the above-referenced instrument:
 - Is not eligible for a foreclosure avoidance measure: or
 - Has not complied with the terms of a foreclosure avoidance measure to which the Grantor(s) agreed: or
 - Has not requested a foreclosure avoidance measure
 - The Beneficiary/Servicer mailed written notice, in plain language, explaining the basis for the Beneficiary's determination to the Grantor(s) within 10 days after making the determination as required by ORS 86.748.
3. By reason of the above, the Beneficiary has complied with the requirements of ORS 86.748.

NAVY FEDERAL CREDIT UNION

Signature

Aaron Williams

Print Name

County of Fairfax

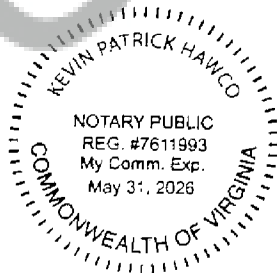
State of Virginia

Subscribed and sworn to (or affirmed) before me this 2 day of November, 2022, by Kevin Patrick Hawco of NFCU

Notary Signature

My commission expires: 5/31/2026

05/31/2026, Kevin Patrick Hawco, commission #7611993



Recording Requested By:

When Recorded Mail to:

Nathan F. Smith, Esq.
c/o Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

TS No. OR08000049-22-1

APN 370690

TO No. 220204199-OR-MSO

AFFIDAVIT OF PUBLICATION

Unofficial
Copy

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

I, Christine Von Tersch, Circulation Manager 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 # 20703 - TS# OR08000049-22-1

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: 09/09/22, 09/16/22, 09/23/22, 09/30/22

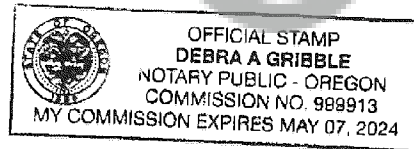
Total Cost: \$1,155.14



Subscribed and sworn by Christine Von Tersch before me on: On 3rd day of October, in the year of 2022



Notary Public of Oregon
My commission expires May 7, 2024



TRUSTEE'S NOTICE OF SALE

TS No. OR08000049-22-1 APN 370690 TO No 220204199-OR-MSO TRUSTEE'S NOTICE OF SALE Reference is made to that certain Trust Deed made by, HAL-LIE L MORRIS, A MARRIED WOMAN as Grantor to MAL-COLM AND CISNEROS, A LAW CORP as Trustee, in favor of NAVY FEDERAL CREDIT UNION as Beneficiary dated as of February 12, 2018 and recorded on February 14, 2018 as Instrument No. 2018-001752 of official records in the Office of the Recorder of Klamath County, Oregon to-wit: APN: 370690 LOT H IN BLOCK A OF NICHOLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON. Commonly known as: 912 PROSPECT STREET, KLAMATH FALLS, OR 97601 Both the Beneficiary, NAVY FEDERAL CREDIT UNION, and the Trustee, Nathan F. Smith, Esq., OSB #120112, have elected to sell the said real property to satisfy the obligations secured by said Trust Deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: Failed to pay payments which became due Monthly Payment(s): Monthly Payment(s) from 08/01/2020 to 08/31/2022 at \$24,147.93 Late Charge(s) 840.90 By this reason of said default the Beneficiary has declared all obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: The sum of \$115,373.43 together with interest thereon at the rate of 5.75000% per annum from July 1, 2020 until paid; plus all accrued late charges thereon; and all Trustee's fees, foreclosure costs and any sums advanced by the Beneficiary pursuant to the terms of said Trust Deed. Wherefore, notice is hereby given that, the undersigned Trustee will on January 4, 2023 at the hour of 10:00 AM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, on the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, OR 97601 County of Klamath, sell at public auction to the highest bidder for cash the interest in the said described real property which the Grantor had or had power to convey at the time of the execution by him of the said Trust Deed, together with any interest which the Grantor or his successors in interest acquired after the execution of said Trust Deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the Trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, Trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or Trust Deed, at any time prior to 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 said Trust Deed, the words "Trustee" and "Beneficiary" includes their respective successors in interest, if any. Dated: 8/24/22 By: Nathan F. Smith, Esq. OSB #120112 Successor Trustee 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 Order Number 85117, Pub Dates: 9/7/2022, 9/14/2022, 9/21/2022, 9/28/2022, HERALD & NEWS #20703 September 9, 16, 23, 30, 2022

Recording Requested By:

When Recorded Mail to:

Nathan F. Smith, Esq.
c/o Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

TS No. OR08000049-22-1

APN 370690

TO No. 220204199-OR-MSO

AFFIDAVIT OF SERVICE

Unofficial
Copy

ORIGINAL

OR08000049-22-1 / MORRIS
ISL# 85117

TCORPS

AFFIDAVIT OF SERVICE

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: You are in Danger of Losing Your Property if You Do Not Take Immediate Action; Notice to Residential Tenant; Notice of Default and Election to Sell; Oregon Foreclosure Avoidance Program Beneficiary Exemption Affidavit upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

**912 PROSPECT STREET
Klamath Falls, OR 97601**

By delivering such copy, personally and in person, to Michelle "doe", at the above Property Address on August 31, 2022 at 12:35 PM.


At the time of service, Michelle confirmed that she did reside at this address but did not want to provide her last name.

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

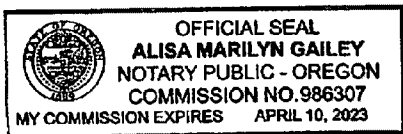
SUBSCRIBED AND SWORN BEFORE ME
this 21st day of September, 2022
by Kirk Loveness.



Notary Public for Oregon

X 

Kirk Loveness
Nationwide Process Service, Inc.
315 W Mill Plain Blvd., Suite 206
Vancouver, WA 98660
(503) 241-0636



359422