

2022-013644

Klamath County, Oregon



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11/23/2022 10:01:50 AM

Fee: \$87.00

Brandsness

Returned at Counter

**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 # 20702 - Notice of Default Lot 747

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

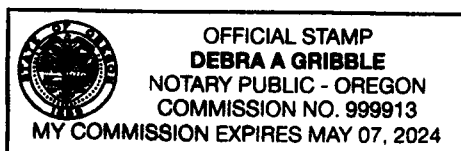
Insertion(s) in the following issues: 09/02/22, 09/09/22, 09/16/22, 09/23/22

Total Cost: \$1,198.13

Subscribed and sworn by Christine Von Tersch before me on: On 23rd day of September, in the year of 2022

Notary Public of Oregon

My commission expires May 7, 2024



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

Reference is made to a certain trust deed ("Trust Deed") made, as follows: Rosanna Lopez and Edward Hernandez, Grantors, AmeriTitle, Trustee; and Gary L. Steinshouer and Ann P. Steinshouer, husband and wife, Beneficiary, recorded in Official Microfilm Records, Volume 2022, Page 001513, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as ("Property"):

Lot 747 of RUNNING Y RESORT PHASE 9, according to the official plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums: Failure to make monthly payments of \$256.58 since March 1, 2022, therefore, leaving a balance due of \$18,539.48 from March 1, 2022, plus per diem of \$3.56.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit: \$18,539.48 principal plus interest thereon at the rate of 7% per annum from March 1, 2022, until paid. Trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on January 10, 2023, at the hour of 10:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Office of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, OR, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.783 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred) and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.783.

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

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

Dated: August 23, 2022.

TRUSTEE: /s/ Michael P. Rudd, Successor Trustee

#20702 September 2, 9, 16, 23, 2022