

NOTICE OF DEFAULT AND ELECTION TO SELL

Original Beneficiary Name:

Mortgage Electronic Registration Systems, Inc. ("MERS"),
as designated nominee for PLANET HOME LENDING, LLC.,
beneficiary of the security instrument, its successors and assigns

Current Beneficiary Name:

Planet Home Lending, LLC

Trustor Name:

DORSEY H NIEMAN AND PEGGY A. NIEMAN

Original Trustee Name:

FIDELITY NATIONAL TITLE COMPANY OF OREGON, AN OREGON CORP.

Original trust deed recorded:

7/30/2015, as Instrument No. 2015-008539

TS NO.: 22-63648

After recording return to:

ZBS Law, LLP
5 Centerpointe Dr., Suite 400
Lake Oswego, OR 97035
Phone: (503) 946-6558

NOTICE OF DEFAULT AND ELECTION TO SELL

DORSEY H NIEMAN AND PEGGY A. NIEMAN was the grantor, to FIDELITY NATIONAL TITLE COMPANY OF OREGON, AN OREGON CORP. was the trustee, and Mortgage Electronic Registration Systems, Inc. ("MERS"), as designated nominee for PLANET HOME LENDING, LLC., beneficiary of the security instrument, its successors and assigns, was the beneficiary, of that certain deed of trust (hereafter referred to as the Trust Deed) dated 7/30/2015, recorded 7/30/2015, as Instrument No. 2015-008539, in the Mortgage Records of Klamath County, Oregon, covering the following described real property situated in the above-mentioned county and state, to wit: **LOT 16, BLOCK 29 OF TRACT 1113, OREGON SHORES UNIT NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.**

The street address or other common designation, if any for the real property described above is purported to be:
34289 FLEETWOOD PLACE N, CHILOQUIN OREGON 97624

The Tax Assessor's Account ID for the Real Property is purported to be: **3507-018DA-07500 / 246102**

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

Notice is hereby given by the present and successor trustee, ZBS Law, LLP pursuant to the written instructions of the present beneficiary, that the beneficiary by reason of the grantor's default, and that ZBS Law, LLP as Trustee by virtue of his powers under ORS 86.752(3) and by virtue of the grantors default, has/have elected and hereby elects to foreclose the above referenced Trust Deed by advertisement and sale pursuant to ORS 86.705 to 86.815 in order to satisfy the grantor's obligations secured by the Trust Deed. 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.

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:

Delinquent Payments:

<u>FROM</u>	<u>THRU</u>	<u>NO. PMT</u>	<u>RATE</u>	<u>AMOUNT</u>	<u>TOTAL</u>
4/1/2022	12/30/2022	9	3.75	\$531.66	\$4,784.94
Late Charges					\$93.54
MTGR Rec Corp Adv					\$1,597.23
TOTAL FORECLOSURE COST:					\$1,054.00
TOTAL REQUIRED TO CURE:					<u>\$7,529.71</u>

Please note the amounts stated herein are subject to confirmation and review and are likely to change during the next 30 days. Please contact 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 to date is: \$77,994.96

The monthly installment of principal and interest which became due on 4/1/2022, 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.

Nothing in this Notice of Default 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 Sale will be held at the hour of 1:00 PM, in accord with the standard of time established by ORS 187.110 and pursuant to ORS 86.771(7) on 5/18/2023, at the following designated place:

Front Steps of the Klamath County Circuit Court, 316 Main Street, 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: **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 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 of the Trust Deed, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney 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
Phone: (503) 946-6558

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

Dated: 12/23/2022

ZBS Law, LLP

By: 

Bradford Ellis Klein, OSB#165784

ZBS Law, LLP

Authorized to sign on behalf of the trustee

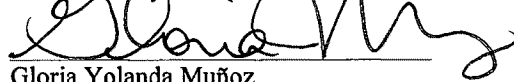
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of Orange

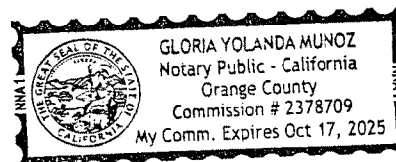
On 12/23/2022 before me, Gloria Yolanda Muñoz Notary Public personally appeared, Bradford Ellis Klein who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.


Gloria Yolanda Muñoz

(Seal)



After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT**

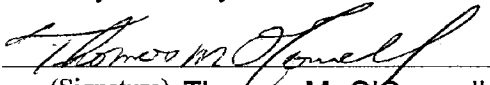
Lender/Beneficiary:	Planet Home Lending, LLC
Jurisdiction*	Delaware

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

I, Thomas O'Connell (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 Oregon Laws 2013, chapter 304, §2(1)(b), as amended by 2021 HB 2009.

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 86.735 or by suit under ORS 88.010 during calendar year 2019: 13 [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 Or Laws 2013, ch 304, as amended, or ☒ is the Senior Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, as amended, and is authorized by such entity to execute this affidavit on its behalf.

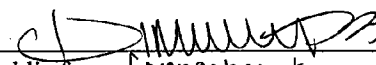

(Signature) Thomas M. O'Connell, Sr. Vice President

State of Connecticut

) ss.

County of New Haven

Signed and sworn to (or affirmed) before me this 10 day of January, 2022
by Thomas O'Connell


Notary Public for Connecticut
My commission expires: 10/31/2025

DINELIES MARIEL PEREZ MUNOZ
NOTARY PUBLIC
State of Connecticut
My Commission Expires
October 31, 2025

