

2023-003081

Klamath County, Oregon

04/25/2023 09:59:01 AM

Fee: \$192.00

RECORDING COVER SHEET

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

AFTER RECORDING RETURN TO:

Janeway Law Firm, LLC
1499 SE Tech Center Place
Suite 255
Vancouver, WA 98683
JLF File No. 19-125848

1) TITLE(S) OF THE TRANSACTION(S) ORS 205.234(a)

Affidavit of Mailing/Trustee's Notice of Sale
Affidavit of Service
Affidavit of Publication
Affidavit of Mailing/Notice to Grantor in Compliance with ORS 86.756
Certificate of Non-Military Service & DOD Certificate

2) DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) and 205.160

Steven Davidson

3) INDIRECT PARTY / GRANTEE(S) ORS 205.125(1)(a) and 205.160

PennyMac Loan Services, LLC

Janeway Law Firm, LLC, Successor Trustee

4) TRUE AND ACTUAL CONSIDERATION | 5) SEND TAX STATEMENTS TO:

ORS 93.030(5) – Amount in dollars or other

\$ _____ Other _____

6) SATISFACTION of ORDER or WARRANT | 7) The amount of the monetary

ORS 205.125(1)(e)

CHECK ONE: FULL

(If applicable) PARTIAL

| obligation imposed by the order

| or warrant. ORS 205.125(1)(c)

| \$ _____

8) If this instrument is being Re-Recorded, complete the following statement, in accordance with ORS 205.244: "RERECORDED AT THE REQUEST OF _____ TO CORRECT _____ PREVIOUSLY RECORDED IN BOOK _____ AND PAGE _____, OR AS FEE NUMBER _____."

9) ALL DOCUMENTS REQUIRING A REFERENCE NUMBER: ORS 205.160(6)(7)(j):

Original recording information: Recd/Registr #2015-010892.

AFTER RECORDING RETURN TO:
Janeway Law Firm, LLC
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
JLF 19-125848

OREGON
AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Emma Zagariya, say and certify that:

I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the Trust Deed described in the attached Notice of Sale.

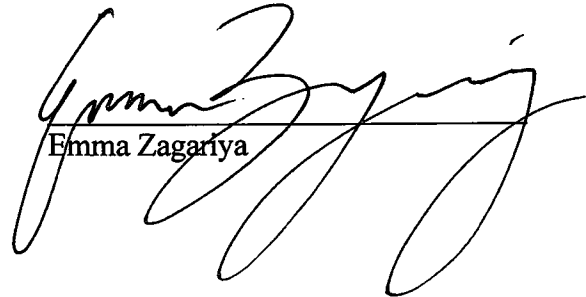
I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Steven Davidson
2045 California Avenue
Klamath Falls, OR 97601

The persons mailed to include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and any person requesting notice as provided in ORS 86.806 and all junior lien holders as provided in ORS 86.764.

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office in Vancouver, Washington, on January 20, 2023. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a property form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.


As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


Emma Zagariya

State of Washington)
)
County of Clark)

On this 20 day of February, in the year 2023, before me the undersigned, a Notary Public in and for said County and State, personally appeared Emma Zagariya, personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal



Notary Public
My Commission Expires: July 12, 2023



TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Steven Davidson, whose address is 2045 California Avenue, Klamath Falls, OR 97601 as grantor to First American, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Banc of California, National Association, dba Banc Home Loans, its successors and assigns, as named Beneficiary, dated September 29, 2015, recorded October 2, 2015, in the mortgage records of Klamath County, Oregon, as Instrument No. 2015-010892, PennyMac Loan Services, LLC is the present Beneficiary as defined by ORS 86.705(2), as covering the following described real property:

Lot 8 and the Easterly 25 feet of Lot 7 in Block 79, BUENA VISTA ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

COMMONLY KNOWN AS: 2045 California Avenue, Klamath Falls, OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums:

Monthly payments in the sum of \$1,125.66, from February 1, 2021, monthly payments in the sum of \$1,136.01, from November 1, 2021, and monthly payments in the sum of \$1,169.24, from November 1, 2022, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sum being the following, to-wit:

\$169,100.33, together with accrued interest in the sum of \$12,185.51 through December 27, 2022, together with interest thereon at the rate of 3.625% per annum from December 28, 2022, plus the sum of \$7,289.19 for advances, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on May 25, 2023, at the hour of 10:00 AM PT, in accord with the standard time established by ORS 187.110, inside the main lobby of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath Falls, OR, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor has or had power to convey at the time of the execution of 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 to any person named in ORS 86.778 that the right exists, at any

time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by paying to the beneficiary of the entire amount 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 obligations or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's fees and attorney's fees not exceeding the amounts provided by said ORS 86.778.

Notice is further given that reinstatement or payoff quotes requested pursuant to ORS 86.786 and ORS 86.789 must be timely communicated in a written request that complies with that statute, addressed to the trustee's "Reinstatements/Payoffs – ORS 86.786" either by personal delivery or by first class, certified mail, return receipt requested, to the trustee's address shown below. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.logs.com/janeway_law_firm.

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 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

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.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for May 25, 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 STATE BAR, 16037 S.W. Upper Boones Ferry Road, Tigard, Oregon 97224, Phone (503) 620-0222, Toll-free 1-800-452-8260 Website: <http://www.osbar.org>

Directory of Legal Aid Programs: <http://www.oregonlawhelp.org>

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

The Successor Trustee, Janeway Law Firm, LLC, has authorized the undersigned Attorney to execute the document on the Successor Trustee's behalf as allowed under ORS 86.713(9).

Dated: 1-3-2023

By: 

James A. Craft

OSB# 090146

JANEWAY LAW FIRM, LLC,

Successor Trustee

1499 SE Tech Center Place, Suite 255

Vancouver, WA 98683

www.logs.com/janeway_law_firm

Telephone: (360) 260-2253

Toll-free: 1-800-970-5647

JLF 19-125848

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

JLF 19-125848

NPR 0419934

**PROOF OF SERVICE
JEFFERSON STATE PROCESS SERVICE**

STATE OF: Oregon
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: **All Occupants of 2045 California Ave. Klamath Falls, OR 97601**

☐ **PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to ___ at the address below.

☐ **SUBSTITUTE SERVICE:** By delivering an Original or True Copy to ___, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

☒ **OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1st Attempt: **January 06, 2023**

2:25 PM POSTED

2nd Attempt: **January 09, 2023**

12:55 PM POSTED

3rd Attempt: **January 11, 2023**

1:40 PM POSTED

☐ **NON-OCCUPANCY:** I certify that I received the within document(s) for service on ___ and after personal inspection, I found the above described real property to be unoccupied.

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of **January 13, 2023**, I mailed a copy of the Trustee's Notice of Sale addressed to **All Known Occupants** at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Chelsen Chambers

**2045 California Ave. Klamath Falls, OR 97601
ADDRESS OF SERVICE**

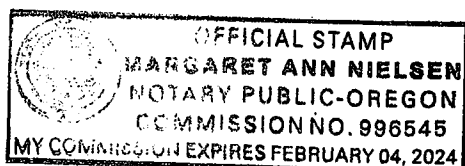
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

January 6, 2023 2:25 PM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By: [Signature]

Subscribed and sworn to before on this 13 day of January, 2023.



Margaret A. Nielsen
Notary Public for Oregon

**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 # 23018 TS#19125848 2045 California Ave

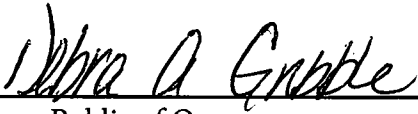
a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues: 01/25/23, 02/01/23, 02/08/23, 02/15/23

Total Cost: \$1,671.61

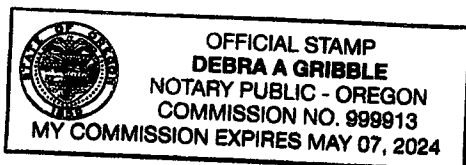


Subscribed and sworn by Christine Von Tersch before me on: On 17th day of February, in the year of 2023



Notary Public of Oregon

My commission expires May 7, 2024



JLF 19-125848
TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Steven Davidson, whose address is 2045 California Avenue, Klamath Falls, OR 97601 as grantor to First American, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Banc of California, National Association, dba Banc Home Loans, its successors and assigns, as named Beneficiary, dated September 29, 2015, recorded October 2, 2015, in the mortgage records of Klamath County, Oregon, as Instrument No. 2015-010892, PennyMac Loan Services, LLC is the present Beneficiary as defined by ORS 86.705(2), as covering the following described real property: Lot 8 and the Easterly 25 feet of Lot 7 in Block 79, BUENA VISTA ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. COMMONLY KNOWN AS: 2045 California Avenue, Klamath Falls, OR 97601. Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.752(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: Monthly payments in the sum of \$1,125.66, from February 1, 2021, monthly payments in the sum of \$1,136.01, from November 1, 2021, and monthly payments in the sum of \$1,169.24, from November 1, 2022 together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns. By reason of said default the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sum being the following, to-wit: \$169,100.33, together with accrued interest in the sum of \$12,185.51 through December 27, 2022, together with interest thereon at the rate of 3.625% per annum from December 28, 2022, plus the sum of \$7289.19 for advances, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns. WHEREFORE, notice hereby is given that the undersigned trustee will on May 25, 2023, at the hour of 10:00 AM PT, in accord with the standard time established by ORS 187.110, inside the main lobby of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath Falls, OR, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor has or had power to convey at the time of the execution of 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 to any person named in ORS 86.778 that the right exists, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the trust deed reinstated by paying to the beneficiary of the entire amount 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 obligations or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's fees and attorney's fees not exceeding the amounts provided by said ORS 86.778. Notice is further given that reinstatement or payoff quotes requested pursuant to ORS 86.786 and ORS 86.789 must be timely communicated in a written request that complies with that statute, addressed to the trustee's "Reinstatements/Payoffs - ORS 86.786" either by personal delivery or by first class, certified mail, return receipt requested, to the trustee's address shown below. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, www.logs.com/janeway_law_firm. 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 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. Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property. 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. The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt. Dated: 1/3/2023 JANEWAY LAW FIRM, LLC, Successor Trustee 1499 SE Tech Center Place, Suite 255, Vancouver, WA 98683 www.logs.com/janeway_law_firm Telephone: (360) 260-2253 Toll-free: 1-800-970-5647 JLF 19-125848 NPP0419934 To: HERALD AND NEWS 01/25/2023, 02/01/2023, 02/08/2023, 02/15/2023 #23018 January 25, February 1, 8, 15, 2023

AFTER RECORDING RETURN TO:
Janeway Law Firm, LLC
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
S&S 19-125848

AFFIDAVIT OF MAILING OF NOTICE TO GRANTOR
IN COMPLIANCE WITH ORS 86.756

I, Emma Zagariya, say and certify that:

I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the attached original Notice to Grantor given under the terms of that certain deed described in said Notice.

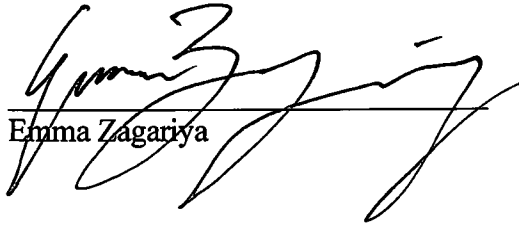
I gave notice of the sale of the real property described in the attached Notice to Grantor as required by ORS 86.756 by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following name persons (or their legal representative, where so indicated) at their respective last known address, to-wit:

Steven Davidson
2045 California Avenue
Klamath Falls, OR 97601

Said persons included (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or whose interest the trustee or the beneficiary has actual notice and to the occupant residing in the property.

Each of the notices so mailed was certified to be a true copy of the original Notice to Grantor; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office in Vancouver, Washington, on January 4, 2023. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a property form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. The form of the Notice complies with ORS 86.756 and a copy is enclosed with this affidavit.


As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.


Emma Zagariya

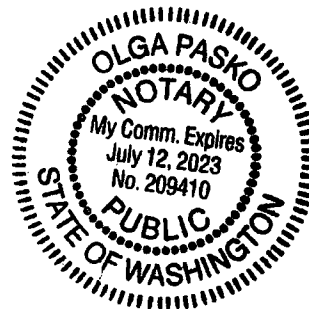
State of Washington)
)
County of Clark)

On this 11 day of January, in the year 2023, before me the undersigned, a Notary Public in and for said County and State, personally appeared Emma Zagariya, personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal



Notary Public
My Commission Expires: Seeley 12, 2023



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 2045 California Avenue, Klamath Falls, OR 97601

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called 'foreclosure'.

The amount you would have had to pay as of December 30, 2022 was \$27,451.68. 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 this office at (360) 260-2253, or toll-free 1-800-970-5647, extension 7278, 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:

Janeway Law Firm, LLC
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
Our File #: 19-125848

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

May 25, 2023, at the hour of 10:00 AM PT, inside the main lobby of the Klamath County Courthouse, located at 316 Main Street, in the City of Klamath Falls, OR

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 Loss Mitigation department of PennyMac Loan Services, LLC at 800-970-5647, X288 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 **1-800-SAFENET (1-800-723-3638)**. 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 **1-800-452-7636** or you may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

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 REQUIRED UNDER HB 2530****

If you are a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency:

Contact information. This information is provided, please select the appropriate contact for the Oregon county you reside in:

Statewide Veteran's Servicicer office website:

<https://www.oregon.gov/odva/services/pages/county-services.aspx>

Veteran's Service Officer ("VSO")

Klamath County VSO - 3328 Vandenberg Road (lower level) Klamath Falls, OR 97603

(541) 883-4274

kpierce@co.klamath.or.us

Statewide Community Action Agency website

<https://caporegon.org/find-services/>

Community Action Agency(s)

KLCAS - 535 Market Street Klamath Falls, OR 97601

(503) 882-3500

klcas.org

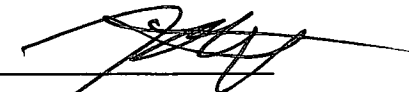
Contact information for a local County veterans' service officer and community action agency by be obtained by call 2-1-1 information service or 1-800-SAFENET (1-800-723-3638)

The Successor Trustee, Janeway Law Firm, LLC, has authorized the undersigned Attorney to execute the document on the Successor Trustee's behalf as allowed under ORS 86.713(9).

Janeway Law Firm, LLC, Successor Trustee

Dated: 1-3-2023

By: _____


James A. Craft

OSB # 090146

Trustee telephone number: (360) 260-2253 or 1-800-970-5647

AFTER RECORDING RETURN TO:
Janeway Law Firm, LLC
1499 SE Tech Center Place, Suite 255
Vancouver, WA 98683
Telephone: (360) 260-2253
JLF 19-125848

CERTIFICATE OF NON-MILITARY SERVICE

STATE OF WASHINGTON)
) SS.
County of Clark)

THIS IS TO CERTIFY THAT I, Kelly D. Sutherland, am an authorized signor of Janeway Law Firm, LLC, the Successor Trustee of that certain trust deed serviced by PennyMac Loan Services, LLC, the current beneficiary, in which Steven Davidson, as grantor, conveyed to First American, as trustee, certain real property in Klamath County, Oregon; said trust deed was dated September 29, 2015, and recorded October 2, 2015, in the mortgage records of said county, as Instrument No. 2015-010892; thereafter a Notice of Default with respect to said trust deed was recorded December 29, 2022, as Instrument No. 2022-014651, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed is scheduled to be sold at the trustee's sale on May 25, 2023; I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailor's Civil Relief Act of 1940," as amended, or legally incompetent under the laws of the State of Oregon.

In construing this certificate, the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

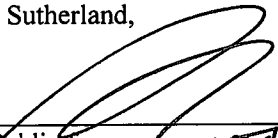
The Successor Trustee, Janeway Law Firm, LLC has authorized the undersigned Attorney to execute the document on the Successor Trustee's behalf as allowed under ORS 86.713(9)

Janeway Law Firm, LLC, Successor Trustee

By: 

Kelly D. Sutherland
QSB #873575

STATE OF WASHINGTON)
) SS.
County of Clark)

SUBSCRIBED AND SWORN to before me this 25th day of April, 2023, by
Kelly D. Sutherland, 

Notary Public for Washington
My commission expires 10/6/2029

KIRA LYNCH
Notary Public
State of Washington
License Number 188037
My Commission Expires
October 06, 2024

**Status Report
Pursuant to Servicemembers Civil Relief Act**

SSN: XXX-XX-5981
Birth Date:
Last Name: DAVIDSON
First Name: STEVEN
Middle Name:
Status As Of: Apr-25-2023
Certificate ID: H06LLCQ5NPKZLNR

| On Active Duty On Active Duty Status Date | | | |
|---|----------------------|--------|-------------------|
| Active Duty Start Date | Active Duty End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects the individuals' active duty status based on the Active Duty Status Date | | | |

| Left Active Duty Within 367 Days of Active Duty Status Date | | | |
|---|----------------------|--------|-------------------|
| Active Duty Start Date | Active Duty End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date | | | |

| The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date | | | |
|---|-----------------------------|--------|-------------------|
| Order Notification Start Date | Order Notification End Date | Status | Service Component |
| NA | NA | No | NA |
| This response reflects whether the individual or his/her unit has received early notification to report for active duty | | | |

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Michael V. Sorrento, Director
Department of Defense - Manpower Data Center
400 Gigling Rd.
Seaside, CA 93955

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.