

2023-004536

Klamath County, Oregon

06/13/2023 03:10:02 PM

Fee: \$297.00

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. OR07000231-22-1

APN R132172

TO No. 220644834-OR-MSO

AFFIDAVIT OF MAILING

GRANTEE:	Carrington Mortgage Services, LLC
GRANTOR:	EDWIN LEROY RITTER, AN UNMARRIED MAN
CURRENT TRUSTEE:	Nathan F. Smith, Esq., OSB #120112

DECLARATION OF MAILING

Reference No: OR07000231-22
Mailing Number: 0224022-01
Type of Mailing: OR



STATE OF CALIFORNIA }
COUNTY OF SAN DIEGO }

I, Charlene Broussard, declare as follows:

I am, and at all times herein mentioned, a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California. I am not a party to the action/matter identified in the document(s) referenced below. My business address is iMailTracking, LLC, 9620 Ridgehaven Ct., Ste. A, San Diego, CA 92123.

At the request of Trustee Corps on 3/10/2023, I deposited in the United States mail a copy of the attached document(s), in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

- ☒ First Class
- ☐ Certified
- ☐ First Class with Certificate of Mailing
- ☐ Certified with Return Receipt
- ☐ Certified with Return Receipt and Restricted Delivery
- ☒ Certified with Electronic Return Receipt
- ☐ Registered
- ☐ Registered International

Additional Services provided during the production of this mail order (if any):
None

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

March 13 2023 San Diego, California
Date and Location

[Signature]
Declarant

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 SAN DIEGO

On March 13 2023 before me, Adelina R. Larson
personally appeared Charlene Broussard, 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 this instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

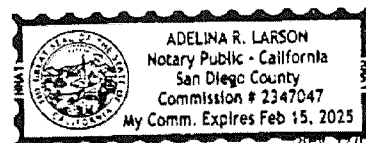
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature]

(Seal)

iMailAffidavitNotary



REV. 12/02/2020

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, EDWIN LEROY RITTER, AN UNMARRIED MAN as Grantor to FIDELITY NATIONAL TITLE COMPANY OF OREGON as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for AMERICAN ADVISORS GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of April 20, 2020 and recorded on May 8, 2020 as Instrument No. 2020-005782 and the beneficial interest was assigned to Carrington Mortgage Services, LLC and recorded January 6, 2023 as Instrument Number 2023-00143 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: R132172

THE FOLLOWING DESCRIBED PARCEL OF LAND LYING IN THE NE1/4 N/E1/4 OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. BEGINNING AT THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE NORTH 89°58'40" WEST 178.82 FEET ALONG THE NORTHERLY LINE OF SAID SECTION; THENCE SOUTH 30°48' WEST 1248.93 FEET ALONG THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY TO THE TRUE POINT OF BEGINNING; THENCE NORTH 59° 12' WEST 246.05 FEET TO A POINT ON THE SOUTHEASTERLY LINE OF RIVER PINE ESTATES; THENCE SOUTH 34°15'15" WEST 100.18 FEET ALONG SAID LINE; THENCE SOUTH 59° 12" EAST 252.05 FEET TO A POINT ON THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY; THENCE NORTH 30°48' EAST 100.00 FEET ALONG SAID LINE TO THE TRUE POINT OF BEGINNING.

Commonly known as: 148550 HIGHWAY 97, LA PINE, OR 97739

Both the Beneficiary, Carrington Mortgage Services, LLC, 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 the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 7(A)(I) under the Note, and pursuant to paragraph 10(A)(I) of the Deed of Trust.

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 \$89,520.15 together with interest thereon from April 3, 2022 until paid; 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 July 25, 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.

TS No. OR07000231-22-1

APN R132172

TO No 220644834-OR-MSO

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: 3/8/23

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.

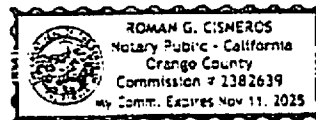
STATE OF CALIFORNIA
COUNTY OF ORANGE

On 3/08/23 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:
148550 HIGHWAY 97, LA PINE, Oregon 97739.

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 March 31, 2023 to bring your mortgage loan current was \$108,995.38. 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 800-441-4428 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: July 25, 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 Celink at phone no 800-441-4428 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>.

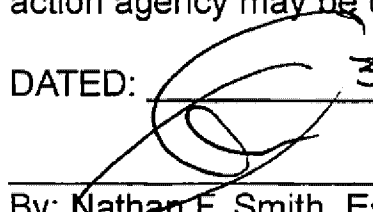
WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

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: _____

3/8/23

By:  _____
Successor Trustee

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **July 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 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)

2023-001619

Klamath County, Oregon

03/09/2023 03:18:01 PM

Fee: \$107.00

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from:
**EDWIN LEROY RITTER, AN UNMARRIED
MAN, 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. OR07000231-22-1

APN R132172

TO No 220844834-OR-MSO

Reference is made to that certain Trust Deed made by EDWIN LEROY RITTER, AN UNMARRIED MAN as Grantor, to FIDELITY NATIONAL TITLE COMPANY OF OREGON as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for AMERICAN ADVISORS GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of April 20, 2020 and recorded May 8, 2020 in the records of Klamath County, Oregon as Instrument No. 2020-005782 and the beneficial interest was assigned to Carrington Mortgage Services, LLC and recorded January 8, 2023 as Instrument Number 2023-00143 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R132172

THE FOLLOWING DESCRIBED PARCEL OF LAND LYING IN THE NE1/4 N1/4 OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. BEGINNING AT THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE NORTH 89°58'40" WEST 178.82 FEET ALONG THE NORTHERLY LINE OF SAID SECTION; THENCE SOUTH 30°48' WEST 1248.93 FEET ALONG THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY TO THE TRUE POINT OF BEGINNING; THENCE NORTH 59° 12' WEST 248.05 FEET TO A POINT ON THE SOUTHEASTERLY LINE OF RIVER PINE ESTATES; THENCE SOUTH 34°15'15" WEST 100.18 FEET ALONG SAID LINE; THENCE SOUTH 59° 12' EAST 262.05 FEET TO A POINT ON THE NORTHWESTERLY RIGHT OF WAY, OF THE DALLES-CALIFORNIA HIGHWAY; THENCE NORTH 30°48' EAST 100.60 FEET ALONG SAID LINE TO THE THE TRUE POINT OF BEGINNING.

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, Carrington Mortgage Services, LLC, 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 88.735(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: Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 7(A)(i) under the Note, and pursuant to paragraph 10(A)(i) of the Deed of Trust.

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

1. Principal balance of \$89,520.15
2. \$9,819.05 in Unpaid Interest through March 31, 2023.
3. \$781.46 in Unpaid Taxes.
4. \$1,172.18 in Hazard Insurance.

5. \$10.00 in Property Preservation.
6. \$4,785.54 in MIP/PMI Advances.
7. \$2,457.00 in Corporate Advances.
8. \$200.00 in Property Inspections.
9. \$450.00 in anticipated foreclosure fees and costs
10. 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.

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 July 25, 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:

EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

PATRICIA A. BALLSMITH
148550 HIGHWAY 97, LA PINE, OR 97739

COMMISSIONER OF HOUSING AND URBAN DEVELOPMENT
451 SEVENTH STREET, S.W., WASHINGTON, DC 20410

OCCUPANT
148550 HIGHWAY 97, LA PINE, OR 97739

SAMANTHA LYNN OLSEN
148550 HIGHWAY 97, LA PINE, OR 97739

OREGON DEPARTMENT OF HUMAN SERVICES AND OREGON HEALTH AUTHORITY
ESTATE ADMINISTRATION SECTION, P.O. BOX 14021, SALEM, OR 97309

ESTATE OF EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

HEIR AND DEVISEES OF EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

SMALL ESTATE OF EDWIN L. RITTER JR.
148550 HIGHWAY 97, LA PINE, OR 97739

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: 3/8/23

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.

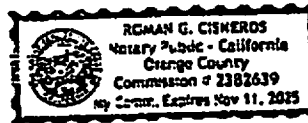
STATE OF CALIFORNIA
COUNTY OF ORANGE

On 3/08/23 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.

Roman G. Cisneros
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.



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

AFTER RECORDING RETURN TO:
Christi Pressley
For Malcolm & Cisneros, For Celink (Servicer)
2112 Business Center Drive
Irvine, CA 92612

2/7/2023

Grantor:	EDWIN LEROY RITTER, AN UNMARRIED MAN
Beneficiary:	Carington Mortgage Services, LLC
Property Address:	148550 HIGHWAY 97 LA PINE, OR 97739
Instrument / Recording No. Date / County	Instrument Number: 2020-005782 Recording Number: 2020-005782 Loan Number: [REDACTED] 5/8/2020 Klamath
Case Number	BI-221215-1144

1. The Service Provider hereby certifies that:

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

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

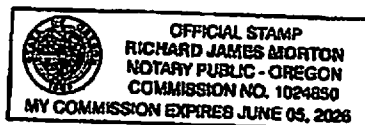
2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 7 day of February, 2023.

Annette Phelps
Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON)
) ss.
County of Multnomah)

The foregoing instrument was acknowledged before me on February 7th, 2023, by Annette Phelps
as Compliance Officer of Mediation Case Manager. [Print Name]



Notary Public - State of Oregon
My Commission Expires: 6/5/26

Exhibit A to Declaration of Mailing

Postal Class:	First Class	
Mail Date:	03/10/2023	Sender: Trustee Corps
Type of Mailing:	OR	17100 Gillette Ave.
Attachment:	0224022-01 000 811485 Trustee_000418	Irvine CA 92614
1	(11)9690024847004574 PATRICIA A. BALLSMITH 148550 HIGHWAY 97 LA PINE, OR 97739	
2	(11)9690024847004611 PATRICIA A. BALLSMITH C/O TWO SPRUCE LAW P.C. 204 SE MILLER AVENUE BEND, OR 97702	
3	(11)9690024847004635 PATRICIA A. BALLSMITH 340 E. HIAWATHA BLVD. SHELTON, WA 98584	
4	(11)9690024847004659 PATRICIA A. BALLSMITH C/O PATRICIA LOUISE NELSON OSB #932990 TWO SPRUCE LAW pc 204 SE MILLER AVE BEND, OR 97702	
5	(11)9690024847004673 PATRICIA A. BALLSMITH C/O A KATHRYN WYNMORE OSB#132802 TWO SPRUCE LAW P.C. 204 SE MILLER AVENUE BEND, OR 97702	
6	(11)9690024847004697 COMMISSIONER OF HOUSING AND URBAN DEVELOPMENT 451 SEVENTH STREET, S.W. WASHINGTON, DC 20410	
7	(11)9690024847004703 COMMISSIONER OF HOUSING AND URBAN DEVELOPMENT C/O MORTGAGE INFORMATION SERVICES 4877 GALAXY PKWY, STE I CLEVELAND, OH 44128	
8	(11)9690024847004727 ESTATE OF EDWIN LEROY RITTER 148550 HIGHWAY 97 LA PINE, OR 97739	
9	(11)9690024847004734 ESTATE OF EDWIN LEROY RITTER 340 E HIAWATHA BLVD. SHELTON, WA 98584	
10	(11)9690024847004758 HEIR AND DEVISEES OF EDWIN LEROY RITTER 148550 HIGHWAY 97 LA PINE, OR 97739	
11	(11)9690024847004765 HEIR AND DEVISEES OF EDWIN LEROY RITTER 340 E HIAWATHA BLVD. SHELTON, WA 98584	
12	(11)9690024847004789 OCCUPANT 148550 HIGHWAY 97 LA PINE, OR 97739	

- 13 (11)9690024847004802
 SAMANTHA LYNN OLSEN
 148550 HIGHWAY 97
 LA PINE, OR 97739

- 14 (11)9690024847004819
 SAMANTHA LYNN OLSEN
 63 MORGAN FIELD BLVD NE
 LUDOWICI, GA 31316

- 15 (11)9690024847004833
 OREGON DEPARTMENT OF HUMAN SERVICES AND OREGON HEALTH AUTHORITY
 ESTATE ADMINISTRATION SECTION
 P.O. BOX 14021
 SALEM, OR 97309

- 16 (11)9690024847004864
 EDWIN LEROY RITTER
 148550 HIGHWAY 97
 LA PINE, OR 97739

- 17 (11)9690024847004871
 EDWIN LEROY RITTER
 340 E HIAWATHA BLVD.
 SHELTON, WA 98584

- 18 (11)9690024847004901
 SMALL ESTATE OF EDWIN L. RITTER JR.
 148550 HIGHWAY 97
 LA PINE, OR 97739

- 19 (11)9690024847004925
 SMALL ESTATE OF EDWIN L. RITTER JR.
 C/O TWO SPRUCE LAW P.C.
 204 SE MILLER AVENUE
 BEND, OR 97702

- 20 (11)9690024847004949
 SMALL ESTATE OF EDWIN L. RITTER JR.
 340 E HIAWATHA BLVD.
 SHELTON, WA 98584

Exhibit A to Declaration of Mailing

Postal Class:	Electronic - Ret	
Mail Date:	03/10/2023	
Type of Mailing:	OR	Sender: Trustee Corps
Attachment:	0224022-01 000 811485 Trustee_000418	17100 Gillette Ave. Irvine CA 92614
1	71969002484075040011 PATRICIA A. BALLSMITH 148550 HIGHWAY 97 LA PINE, OR 97739	
2	71969002484075040042 PATRICIA A. BALLSMITH C/O TWO SPRUCE LAW P.C. 204 SE MILLER AVENUE BEND, OR 97702	
3	71969002484075040073 PATRICIA A. BALLSMITH 340 E. HIAWATHA BLVD. SHELTON, WA 98584	
4	71969002484075040103 PATRICIA A. BALLSMITH C/O PATRICIA LOUISE NELSON OSB #932990 TWO SPRUCE LAW pc 204 SE MILLER AVE BEND, OR 97702	
5	71969002484075040134 PATRICIA A. BALLSMITH C/O A KATHRYN WYNMORE OSB#132802 TWO SPRUCE LAW P.C. 204 SE MILLER AVENUE BEND, OR 97702	
6	71969002484075040165 COMMISSIONER OF HOUSING AND URBAN DEVELOPMENT 451 SEVENTH STREET, S.W. WASHINGTON, DC 20410	
7	71969002484075040196 COMMISSIONER OF HOUSING AND URBAN DEVELOPMENT C/O MORTGAGE INFORMATION SERVICES 4877 GALAXY PKWY, STE I CLEVELAND, OH 44128	
8	71969002484075040226 ESTATE OF EDWIN LEROY RITTER 148550 HIGHWAY 97 LA PINE, OR 97739	
9	71969002484075040257 ESTATE OF EDWIN LEROY RITTER 340 E HIAWATHA BLVD. SHELTON, WA 98584	
10	71969002484075040271 HEIR AND DEVISEES OF EDWIN LEROY RITTER 148550 HIGHWAY 97 LA PINE, OR 97739	
11	71969002484075040295 HEIR AND DEVISEES OF EDWIN LEROY RITTER 340 E HIAWATHA BLVD. SHELTON, WA 98584	
12	71969002484075040318 OCCUPANT 148550 HIGHWAY 97 LA PINE, OR 97739	

- 13 71969002484075040332
 SAMANTHA LYNN OLSEN
 148550 HIGHWAY 97
 LA PINE, OR 97739
- 14 71969002484075040356
 SAMANTHA LYNN OLSEN
 63 MORGAN FIELD BLVD NE
 LUDOWICI, GA 31316
- 15 71969002484075040370
 OREGON DEPARTMENT OF HUMAN SERVICES AND OREGON HEALTH AUTHORITY
 ESTATE ADMINISTRATION SECTION
 P.O. BOX 14021
 SALEM, OR 97309
- 16 71969002484075040394
 EDWIN LEROY RITTER
 148550 HIGHWAY 97
 LA PINE, OR 97739
- 17 71969002484075040417
 EDWIN LEROY RITTER
 340 E HIAWATHA BLVD.
 SHELTON, WA 98584
- 18 71969002484075040431
 SMALL ESTATE OF EDWIN L. RITTER JR.
 148550 HIGHWAY 97
 LA PINE, OR 97739
- 19 71969002484075040455
 SMALL ESTATE OF EDWIN L. RITTER JR.
 C/O TWO SPRUCE LAW P.C.
 204 SE MILLER AVENUE
 BEND, OR 97702
- 20 71969002484075040479
 SMALL ESTATE OF EDWIN L. RITTER JR.
 340 E HIAWATHA BLVD.
 SHELTON, WA 98584

TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by, EDWIN LEROY RITTER, AN UNMARRIED MAN as Grantor to FIDELITY NATIONAL TITLE COMPANY OF OREGON as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for AMERICAN ADVISORS GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of April 20, 2020 and recorded on May 8, 2020 as Instrument No. 2020-005782 and the beneficial interest was assigned to Carrington Mortgage Services, LLC and recorded January 6, 2023 as Instrument Number 2023-00143 of official records in the Office of the Recorder of Klamath County, Oregon to-wit:

APN: R132172

THE FOLLOWING DESCRIBED PARCEL OF LAND LYING IN THE NE1/4 N/E1/4 OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. BEGINNING AT THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE NORTH 89°58'40" WEST 178.82 FEET ALONG THE NORTHERLY LINE OF SAID SECTION; THENCE SOUTH 30°48' WEST 1248.93 FEET ALONG THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY TO THE TRUE POINT OF BEGINNING; THENCE NORTH 59° 12' WEST 246.05 FEET TO A POINT ON THE SOUTHEASTERLY LINE OF RIVER PINE ESTATES; THENCE SOUTH 34°15'15" WEST 100.18 FEET ALONG SAID LINE; THENCE SOUTH 59° 12" EAST 252.05 FEET TO A POINT ON THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY; THENCE NORTH 30°48' EAST 100.00 FEET ALONG SAID LINE TO THE TRUE POINT OF BEGINNING.

Commonly known as: 148550 HIGHWAY 97, LA PINE, OR 97739

Both the Beneficiary, Carrington Mortgage Services, LLC, 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 the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 7(A)(I) under the Note, and pursuant to paragraph 10(A)(I) of the Deed of Trust.**

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 **\$89,520.15** together with interest thereon from **April 3, 2022** until paid; 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 **July 25, 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.

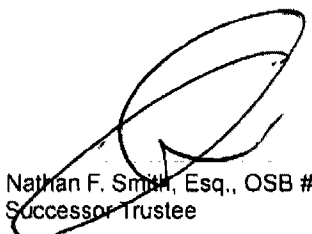
TS No. OR07000231-22-1

APN R132172

TO No 220644834-OR-MSO

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: 3/8/23

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.

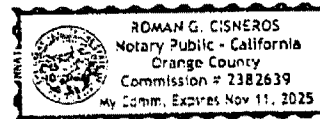
STATE OF CALIFORNIA
COUNTY OF ORANGE

On 3/08/23 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:
148550 HIGHWAY 97, LA PINE, Oregon 97739.

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 March 31, 2023 to bring your mortgage loan current was \$108,995.38. 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 800-441-4428 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: July 25, 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 Celink at phone no 800-441-4428 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: _____

3/8/23

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 **July 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 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)

2023-001619

Klamath County, Oregon

03/09/2023 03:18:01 PM

Fee: \$107.00

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from:
EDWIN LEROY RITTER, AN UNMARRIED
MAN, 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. OR07000231-22-1

APN R132172

TO No 220544834-OR-MSO

Reference is made to that certain Trust Deed made by EDWIN LEROY RITTER, AN UNMARRIED MAN as Grantor, to FIDELITY NATIONAL TITLE COMPANY OF OREGON as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for AMERICAN ADVISORS GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of April 20, 2020 and recorded May 8, 2020 in the records of Klamath County, Oregon as Instrument No. 2020-005782 and the beneficial interest was assigned to Carrington Mortgage Services, LLC and recorded January 6, 2023 as Instrument Number 2023-00143 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R132172

THE FOLLOWING DESCRIBED PARCEL OF LAND LYING IN THE NE1/4 N/E1/4 OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. BEGINNING AT THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE NORTH 89°58'40" WEST 178.82 FEET ALONG THE NORTHERLY LINE OF SAID SECTION; THENCE SOUTH 30°48' WEST 1248.93 FEET ALONG THE NORTHWESTERLY RIGHT OF WAY OF THE DALLAS-CALIFORNIA HIGHWAY TO THE TRUE POINT OF BEGINNING; THENCE NORTH 59° 12' WEST 246.05 FEET TO A POINT ON THE SOUTHEASTERLY LINE OF RIVER PINE ESTATES; THENCE SOUTH 34°15'15" WEST 100.18 FEET ALONG SAID LINE; THENCE SOUTH 59° 12" EAST 262.05 FEET TO A POINT ON THE NORTHWESTERLY RIGHT OF WAY OF THE DALLAS-CALIFORNIA HIGHWAY; THENCE NORTH 30°48' EAST 100.00 FEET ALONG SAID LINE TO THE THE TRUE POINT OF BEGINNING.

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, Carrington Mortgage Services, LLC, 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: Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 7(A)(I) under the Note, and pursuant to paragraph 10(A)(I) of the Deed of Trust.

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

1. Principal balance of \$89,520.15
2. \$9,619.05 in Unpaid Interest through March 31, 2023.
3. \$781.46 in Unpaid Taxes.
4. \$1,172.18 in Hazard Insurance.

5. \$10.00 in Property Preservation.
6. \$4,785.54 in MIP/PMI Advances.
7. \$2,457.00 in Corporate Advances.
8. \$200.00 in Property Inspections.
9. \$450.00 in anticipated foreclosure fees and costs
10. 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.

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 July 25, 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:

EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

PATRICIA A. BALLSMITH
148550 HIGHWAY 97, LA PINE, OR 97739

COMMISSIONER OF HOUSING AND URBAN DEVELOPMENT
451 SEVENTH STREET, S.W., WASHINGTON, DC 20410

OCCUPANT
148550 HIGHWAY 97, LA PINE, OR 97739

SAMANTHA LYNN OLSEN
148550 HIGHWAY 97, LA PINE, OR 97739

OREGON DEPARTMENT OF HUMAN SERVICES AND OREGON HEALTH AUTHORITY
ESTATE ADMINISTRATION SECTION, P.O. BOX 14021, SALEM, OR 97309

ESTATE OF EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

HEIR AND DEVISEES OF EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

SMALL ESTATE OF EDWIN L. RITTER JR.
148550 HIGHWAY 97, LA PINE, OR 97739

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: _____

3/8/23

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.

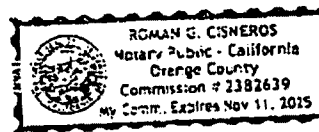
STATE OF CALIFORNIA
COUNTY OF ORANGE

On 3/08/23 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.

Roman G. Cisneros
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.



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

AFTER RECORDING RETURN TO:
Christi Pressley
For Malcolm & Cisneros, For Celink (Servicer)
2112 Business Center Drive
Irvine, CA 92612

2/7/2023

Grantor:	EDWIN LEROY RITTER, AN UNMARRIED MAN
Beneficiary:	Carrington Mortgage Services, LLC
Property Address:	148550 HIGHWAY 97 LA PINE, OR 97739
Instrument / Recording No. Date / County	Instrument Number: 2020-005782 Recording Number: 2020-005782 Loan Number: [REDACTED] 5/8/2020 Klamath
Case Number	BI-221215-1144

1. The Service Provider hereby certifies that:



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



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

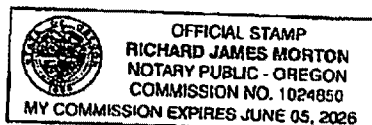
2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 7 day of February, 2023.

Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON)
) ss.
County of Multnomah)

The foregoing instrument was acknowledged before me on February 7th, 2023, by Annette Phelps
as Compliance Officer of Mediation Case Manager. [Print Name]



Notary Public - State of Oregon
My Commission Expires: 6/5/26

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from:
EDWIN LEROY RITTER, AN UNMARRIED
MAN, 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. OR07000231-22-1

APN R132172

TO No 220644834-OR-MSO

Reference is made to that certain Trust Deed made by EDWIN LEROY RITTER, AN UNMARRIED MAN as Grantor, to FIDELITY NATIONAL TITLE COMPANY OF OREGON as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for AMERICAN ADVISORS GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of April 20, 2020 and recorded May 8, 2020 in the records of Klamath County, Oregon as Instrument No. 2020-005782 and the beneficial interest was assigned to Carrington Mortgage Services, LLC and recorded January 6, 2023 as Instrument Number 2023-00143 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: R132172

THE FOLLOWING DESCRIBED PARCEL OF LAND LYING IN THE NE1/4 N/E1/4 OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. BEGINNING AT THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE NORTH 89°58'40" WEST 178.82 FEET ALONG THE NORTHERLY LINE OF SAID SECTION; THENCE SOUTH 30°48' WEST 1248.93 FEET ALONG THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY TO THE TRUE POINT OF BEGINNING; THENCE NORTH 59° 12' WEST 246.05 FEET TO A POINT ON THE SOUTHEASTERLY LINE OF RIVER PINE ESTATES; THENCE SOUTH 34°15'15" WEST 100.18 FEET ALONG SAID LINE; THENCE SOUTH 59° 12" EAST 252.05 FEET TO A POINT ON THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY; THENCE NORTH 30°48' EAST 100.00 FEET ALONG SAID LINE TO THE THE TRUE POINT OF BEGINNING.

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Nathan F. Smith, Esq., OSB #120112, or by the Beneficiary, Carrington Mortgage Services, LLC, 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: Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 7(A)(I) under the Note, and pursuant to paragraph 10(A)(I) of the Deed of Trust.

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

1. Principal balance of \$89,520.15
2. \$9,619.05 in Unpaid Interest through March 31, 2023.
3. \$781.46 in Unpaid Taxes.
4. \$1,172.18 in Hazard Insurance.

5. \$10.00 in Property Preservation.
6. \$4,785.54 in MIP/PMI Advances.
7. \$2,457.00 in Corporate Advances.
8. \$200.00 in Property Inspections.
9. \$450.00 in anticipated foreclosure fees and costs
10. 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.

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 July 25, 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:

EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

PATRICIA A. BALLSMITH
148550 HIGHWAY 97, LA PINE, OR 97739

COMMISSIONER OF HOUSING AND URBAN DEVELOPMENT
451 SEVENTH STREET, S.W., WASHINGTON, DC 20410

OCCUPANT
148550 HIGHWAY 97, LA PINE, OR 97739

SAMANTHA LYNN OLSEN
148550 HIGHWAY 97, LA PINE, OR 97739

OREGON DEPARTMENT OF HUMAN SERVICES AND OREGON HEALTH AUTHORITY
ESTATE ADMINISTRATION SECTION, P.O. BOX 14021, SALEM, OR 97309

ESTATE OF EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

HEIR AND DEVISEES OF EDWIN LEROY RITTER
148550 HIGHWAY 97, LA PINE, OR 97739

SMALL ESTATE OF EDWIN L. RITTER JR.
148550 HIGHWAY 97, LA PINE, OR 97739

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: _____

3/8/23

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.

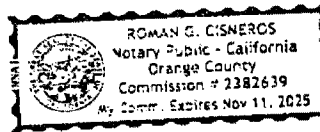
STATE OF CALIFORNIA
COUNTY OF ORANGE

On 3/08/23 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.

Roman Cisneros
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.



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

AFTER RECORDING RETURN TO:
Christi Pressley
For Malcolm & Cisneros, For Celink (Servicer)
2112 Business Center Drive
Irvine, CA 92612

2/7/2023

Grantor:	EDWIN LEROY RITTER, AN UNMARRIED MAN
Beneficiary:	Carrington Mortgage Services, LLC
Property Address:	148550 HIGHWAY 97 LA PINE, OR 97739
Instrument / Recording No. Date / County	Instrument Number: 2020-005782 Recording Number: 2020-005782 Loan Number: [REDACTED] 5/8/2020 Klamath
Case Number	BI-221215-1144

1. The Service Provider hereby certifies that:



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



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

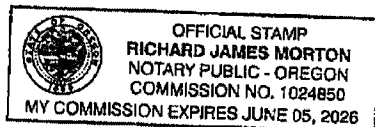
2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 7 day of February, 2023.

Annette Phelps
Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON)
) ss.
County of Multnomah)

The foregoing instrument was acknowledged before me on February 7th, 2023, by Annette Phelps
as Compliance Officer of Mediation Case Manager. [Print Name]



Notary Public - State of Oregon
My Commission Expires: 6/5/26

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. OR07000231-22-1

APN R132172

TO No. 220644834-OR-MSO

AFFIDAVIT OF COMPLIANCE

AFTER RECORDING, RETURN TO:

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

AFFIDAVIT OF COMPLIANCE
With Oregon Laws 2013, chapter 304, section 9

Grantor:	EDWIN LEROY RITTER, AN UNMARRIED MAN
Beneficiary:	Carrington Mortgage Services, LLC
Trustee:	Nathan F. Smith, Esq., OSB #120112
Property Address:	148550 HIGHWAY 97, LA PINE, OR 97739
Instrument Recording No.:	2020-005782

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

(1) I am the Assistant Secretary of Compu-link Corporation dba Celinek as attorney in fact for Carrington Mortgage Services, LLC, who is the Beneficiary of the above referenced residential trust deed.

(2) The beneficiary has determined that the grantor(s) of the residential trust deed is/are:

☐ not eligible for a foreclosure avoidance measure; or

☐ has not complied with the terms of a foreclosure avoidance measure to which the grantor(s) has/have agreed; or

☒ has not requested a foreclosure avoidance measure.

(3)

☐ The beneficiary mailed written notice, in plain language explaining the basis for the beneficiary's determination above, to the grantor(s) within 10 days after making the determination; or

☒ The borrower did not request a foreclosure avoidance measure.

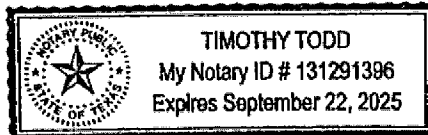
- (4) By reason of the above, the beneficiary has complied with the requirements of Oregon Laws 2013, chapter 304, section 9 to the extent such requirements may be applicable to the beneficiary as a federally chartered national bank.

Bl
(Signature)
Brandy Diaz Assistant Secretary
(Printed Name)

State of TEXAS)
County of TRAVIS)ss.

Signed and sworn to (or affirmed) before me this day of MAR 20 2023,
2023, by Brandy Diaz, who is the Assistant Secretary
of Compu-link Corporation dba Celink as attorney in fact for Carrington Mortgage Services, LLC
(beneficiary).

Timothy Todd
Notary Signature **TIMOTHY TODD**
My commission expires: SEP 22 2025



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. OR07000231-22-1

APN R132172

TO No. 220644834-OR-MSO

AFFIDAVIT OF PUBLICATION

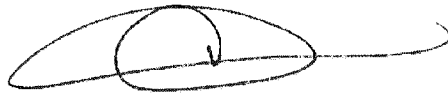
**AFFIDAVIT OF PUBLICATION
STATE OF OREGON,
COUNTY OF KLAMATH**

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 # 23106 TS#OR07000231-22-1 APN R132172TO


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: 03/22/23, 03/29/23, 04/05/23, 04/12/23

Total Cost: \$1,485.16

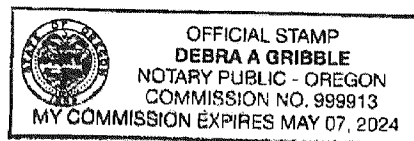


Subscribed and sworn by Christine Von Tersch before me on: On 18th day of April, in the year of 2023



Notary Public of Oregon

My commission expires May 7, 2024



TRUSTEE'S NOTICE OF SALE

TS No. OR07000231-22-1 APN R132172 TO No 220644834-OR-MSO TRUSTEE'S NOTICE OF SALE Reference is made to that certain Trust Deed made by, EDWIN LEROY RITTER, AN UNMARRIED MAN as Grantor to FIDELITY NATIONAL TITLE COMPANY OF OREGON as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for AMERICAN ADVISORS GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of April 20, 2020 and recorded on May 8, 2020 as Instrument No. 2020-005782 and the beneficial interest was assigned to Carrington Mortgage Services, LLC and recorded January 6, 2023 as Instrument Number 2023-00143 of official records in the Office of the Recorder of Klamath County, Oregon to-wit: APN: R132172 THE FOLLOWING DESCRIBED PARCEL OF LAND LYING IN THE NE1/4 N/E1/4 OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. BEGINNING AT THE NORTHEAST CORNER OF SECTION 24, TOWNSHIP 23 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE NORTH 89°58'40" WEST 178.82 FEET ALONG THE NORTHERLY LINE OF SAID SECTION; THENCE SOUTH 30°48' WEST 1248.93 FEET ALONG THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY TO THE TRUE POINT OF BEGINNING; THENCE NORTH 59°12' WEST 246.05 FEET TO A POINT ON THE SOUTHEASTERLY LINE OF RIVER PINE ESTATES; THENCE SOUTH 34°15'15" WEST 100.18 FEET ALONG SAID LINE; THENCE SOUTH 59°12' EAST 252.05 FEET TO A POINT ON THE NORTHWESTERLY RIGHT OF WAY OF THE DALLES-CALIFORNIA HIGHWAY; THENCE NORTH 30°48' EAST 100.00 FEET ALONG SAID LINE TO THE TRUE POINT OF BEGINNING. Commonly known as: 148550 HIGHWAY 97, LA PINE, OR 97739 Both the Beneficiary, Carrington Mortgage Services, LLC, 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 the principal balance which became all due and payable based upon the death of all mortgagors, pursuant to paragraph 7(A)(I) under the Note, and pursuant to paragraph 10(A)(I) of the Deed of Trust. 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 \$89,520.15 together with interest thereon from April 3, 2022 until paid; 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 July 25, 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 of 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 methamphetamine, 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: March 8, 2023 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 90073, Pub Dates: 3/22/2023, 3/29/2023, 4/5/2023, 4/12/2023, HERALD & NEWS

#23106 March 22, 29, April 5, 12, 2023

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. OR07000231-22-1

APN R132172

TO No. 220644834-OR-MSO

AFFIDAVIT OF SERVICE

AFFIDAVIT OF POSTING

STATE OF OREGON

County of Deschutes

ss.

I, Connor Henderson, 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; State of Oregon Foreclosure Avoidance Program Certificate of Compliance upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "Property Address":

**148550 Highway 97
La Pine, OR 97739**

As follows:

On 03/16/2023 at 7:50 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

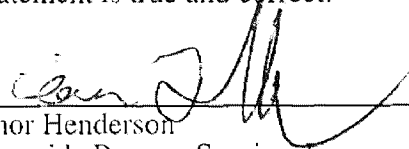
On 03/19/2023 at 5:55 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

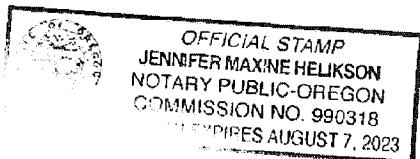
On 03/27/2023 at 5:30 PM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME
this 2 day of MAY, 2023
by Connor Henderson.

Notary Public for Oregon

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



362082

OR07000231-22-1 / RITTER
ISL# 90073

TCORPS

AFFIDAVIT OF MAILING

STATE OF OREGON

County of Deschutes

ss.

I, Connor Henderson, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On March 28, 2023, I mailed a copy 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; State of Oregon Foreclosure Avoidance Program Certificate of Compliance, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:

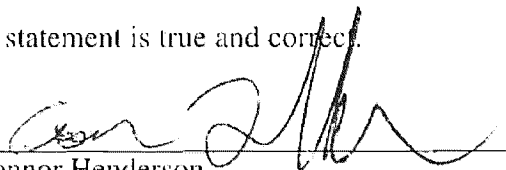
OCCUPANT
148550 Highway 97
La Pine, OR 97739

This mailing completes service upon an occupant at the above address with an effective date of **03/16/2023** as calculated pursuant to ORS 86.774 (1)(c).

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

SUBSCRIBED AND SWORN BEFORE ME
this 15 day of MAY, 2023
by Connor Henderson.

Notary Public for Oregon

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



362882

