

2023-004864

Klamath County, Oregon

06/26/2023 08:31:02 AM

Fee: \$112.00

**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

RE: Trust Deed from:  
JORDAN D PETROV AND BONNIE  
PETROV AS TENANTS BY THE ENTIRETY,  
Grantor  
To:  
Kristin Stankiewicz, OSB #066196

After recording return to:

Greenspoon Marder LLP  
Attention: Kristin Stankiewicz, OSB #066196  
c/o Greenspoon Marder, LLP  
17100 Gillette Ave  
Irvine, CA 92614

TS No. OR08000085-19-3

APN 468425

TO No 230003804-OR-MSO

Reference is made to that certain Trust Deed made by JORDAN D PETROV AND BONNIE PETROV AS TENANTS BY THE ENTIRETY as Grantor, to AMERITITLE as Trustee, in favor of VANDERBILT MORTGAGE AND FINANCE, INC. as original Beneficiary, dated as of August 29, 2008 and recorded September 4, 2008 in the records of Klamath County, Oregon as Instrument No. 2008-012402 and that said Deed of Trust was modified by Modification Agreement and recorded May 2, 2023 as Instrument Number 2023-003345 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: **468425**

**LOT 11, BLOCK 46, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON**

The undersigned hereby certifies that no assignments of the Trust Deed by the Trustee, Kristin Stankiewicz, OSB #066196, or by the Beneficiary, **Vanderbilt Mortgage and Finance, Inc.**, and no appointments of a successor Trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Trust Deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(4).

There is a default by Grantor or other person owing an obligation, performance of which is secured by the Trust Deed or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is Grantor's failure to pay when due the following sums:

The and total monthly payment(s) in the amount of **\$36,266.88** beginning **January 1, 2019**, as follows:

**\$36,266.88 = 54 monthly payment(s)**

By reason of said default, the Beneficiary has declared all sums owing on the obligation secured by said Trust Deed immediately due and payable totaling **\$109,413.79**, said sums being the following:

1. Principal balance of **\$75,156.08** and accruing interest as of **June 30, 2023**, per annum, from **December 1, 2018** until paid.
2. **\$22,653.29** in interest
3. **\$210.00** in late charges
4. **\$832.56** in advances
5. **\$4,045.36** in negative escrow balance
6. **\$4,946.50** in corporate advances
7. **\$1,570.00** in anticipated foreclosure fees and costs

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8. Together with title expenses, costs, Trustees fees and attorney fees incurred here in by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest there in.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, those sums being the following, to- wit: **Failed to pay the balance of the principal sum which became due**

Notice hereby is given that the Beneficiary and Trustee, by reason of default, have elected and do hereby elect to foreclose the Trust Deed by advertisement and sale pursuant to ORS 86.705 to 86.815, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by Grantor of the Trust Deed, together with any interest Grantor or Grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the Trust Deed and the expenses of the sale, including the compensations of the Trustee as provided by law, and the reasonable fees of Trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **November 1, 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:

RONALD L. SPERRY III, PERSONAL REPRESENTATIVE OF THE ESTATE OF JORDAN DOBREV PETROV,  
DECEASED  
C/O DC LAW MCKINNEY & SPERRY PC, PO BOX 1265, ROSEBURG, OR 97470

DEBRA BAGGETT  
41815 N NEWPORT HIGHWAY, ELK, WA 99009

KLAMATH COUNTY TAX  
305 MAIN STREET, KLAMATH FALLS, OR 97601

OREGON DEPARTMENT OF HUMAN SERVICES  
P.O. BOX 14021, SALEM, OR 97309-5024

DANIEL J. RICE  
ASSISTANT ATTORNEY GENERAL DEPARTMENT OF JUSTICE, 1162 COURT STREET NE, SALEM, OR 97301

STATE OF OREGON  
OREGON DEPT. OF STATE LANDS ESTATE ADMINISTRATION UNIT, ATTENTION: PATRICK TATE, 775 SUMMER  
ST. SE, STE. 100, SALEM, OR 97301

STATE OF OREGON  
OREGON DEPT. OF STATE LANDS, ATTENTION: CHERYL HIEMSTRA, 1162 COURT STREET NE, SALEM, OR  
97301-4096

VANDERBILT MORTGAGE AND FINANCE, INC.  
C/O GREENSPOON MARDER LLP, 555 NE MLK JR BLVD. #105, PORTLAND, OR 97214

ESTATE OF BONNIE JEANNE PETROV  
6151 TEAL DRIVE, BONANZA, OR 97623

ESTATE OF JORDAN D PETROV  
6151 TEAL DRIVE, BONANZA, OR 97623

HEIRS AND DEVISEES OF BONNIE JEANNE PETROV  
6151 TEAL DRIVE, BONANZA, OR 97623

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HEIRS AND DEVISEES OF JORDAN D PETROV  
6151 TEAL DRIVE, BONANZA, OR 97623

OCCUPANT  
6151 TEAL DRIVE, BONANZA, OR 97623

BONNIE JEANNE PETROV  
6151 TEAL DRIVE, BONANZA, OR 97623

BONNIE J PETROV  
6151 TEAL DRIVE, BONANZA, OR 97623

JORDAN D PETROV  
6151 TEAL DRIVE, BONANZA, OR 97623

STATE OF OREGON, DEPARTMENT OF HUMAN SERVICES  
C/O ESTATE ADMINISTRATION UNIT, 500 SUMMER ST., NE E-15, SALEM, OR 97301

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), 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.

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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: 6/23/2023

Kristin Stankiewicz

By: Kristin Stankiewicz, OSB #066196  
Successor Trustee

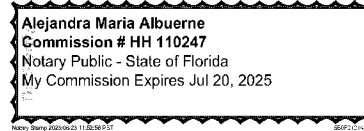
STATE OF FLORIDA  
COUNTY OF MIAMI-DADE

The foregoing instrument was acknowledged before me by means of [X] online notarization this 23 day of June, 2023, by KRISTIN STANKIEWICZ as Trustee under the Deed of Trust described herein.

  
Signature Notary Public – State of Florida

Print Name: Alejandra M. Albuerne

Personally Known X or Produced Identification     



Notarial act performed by audio-visual communication

Kristin Stankiewicz, OSB #066196  
c/o Greenspoon Marder LLP  
555 NE MLK JR Blvd., #105, Portland, OR 97214  
(888) 491-1120

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.

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**After recording, return to:**

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

<b>Lender/Beneficiary:</b>	Vanderbilt Mortgage and Finance, INC.
<b>Jurisdiction*</b>	Tennessee

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

I, Devin Walker (printed name) being first duly sworn, depose, and state that:

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

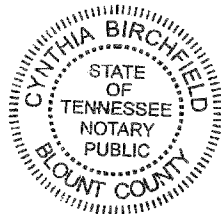
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the prior calendar year: 2 [not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

*Devin Walker*  
(Signature)

State of Tennessee )  
 ) ss.  
County of Blount )

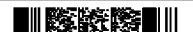
Signed and sworn to (or affirmed) before me this 31st day of January, 2023  
by Devin Walker

*Cynthia Birchfield*  
Notary Public for Blount Co, TN  
My commission expires: 4-23-24



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Form 300 V7/5/14





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### E-Signature Summary

#### E-Signature 1: Kristin Stankiewicz (kls)

June 23, 2023 11:52:56 -8:00 [743D7EC99F1A] [162.245.39.66]  
Kristin.stankiewicz@gmlaw.com (Principal) (Personally Known)

#### E-Signature Notary: Alejandra M. Albuerno (AMA)

June 23, 2023 11:52:56 -8:00 [5B0F21214A54] [162.245.36.2]  
amalbuerno@outlook.com

I, Alejandra M. Albuerno, did witness the participants named above electronically sign this document.



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