

Recording Requested By:

When Recorded Mail to:

Kristin Stankiewicz
c/o Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

S No. OR08000085-19-3 |
54669.0009

APN 468425

TO No. 230003804-OR-MSO

AFFIDAVIT OF MAILING

GRANTEE:	Vanderbilt Mortgage and Finance, Inc.
GRANTOR:	JORDAN D PETROV AND BONNIE PETROV AS TENANTS BY THE ENTIRETY
CURRENT TRUSTEE:	Kristin Stankiewicz, OSB #066196

DECLARATION OF MAILING



Reference No: OR08000085-19
Mailing Number: 0233798-01
Type of Mailing: OR

STATE OF CALIFORNIA }
 } SS
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 6/27/2023, 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.

June 28 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

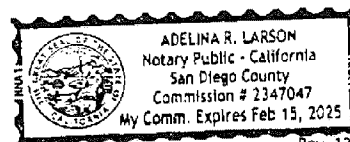
On June 28 2023 before me, Adelina R. Larson
personally appeared Charlene Broussard, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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)



TRUSTEE'S NOTICE OF SALE

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 Beneficiary dated as of August 29, 2008 and recorded on September 4, 2008 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 of official records in the Office of the Recorder of Klamath County, Oregon 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

Commonly known as: **6151 TEAL DRIVE, BONANZA, OR 97623**

Both the Beneficiary, Vanderbilt Mortgage and Finance, Inc., and the Trustee, Kristin Stankiewicz, OSB #066196, 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 86.752(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: Failed to pay the balance of the principal sum which became due

Total Payment(s):

Total Payment(s) from 01/01/2019 to 06/30/2023 at \$36,266.88

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 \$75,156.08 together with interest thereon at the rate of 6.69000% per annum from December 1, 2018 until paid; plus all accrued late charges thereon; 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 **November 1, 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 86.778 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. OR08000085-19-3

APN 468425

TO No 230003804-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: 6/23/2023

Kristin Stankiewicz

Signed on 6/23/2023 11:52:57 AM

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 23rd 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. Albuerna

Personally Known X or Produced Identification

Alejandra Maria Albuerna
Commission # HH 110247
Notary Public - State of Florida
My Commission Expires Jul 20, 2025

Notary Public - State of Florida

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.



NOS OR08000085-19-3.pdf

DocVerify ID: 44AF66D2-46FD-48B4-A674-9DEFC9A17009

Created: June 23, 2023 11:43:49 -8:00

Pages: 6

Remote Notary: Yes / State: FL

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E-Signature Summary

E-Signature 1: Kristin Stankiewicz (kls)

June 23, 2023 11:52:57 -8:00 [D1A098E12449] [162.245.39.66]

Kristin.stankiewicz@gmlaw.com (Principal) (Personally Known)

E-Signature Notary: Alejandra M. Albuerna (AMA)

June 23, 2023 11:52:57 -8:00 [8415E006CC91] [162.245.36.2]

amaibuerna@outlook.com

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



**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:
6151 TEAL DRIVE, BONANZA, Oregon 97623.

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 June 30, 2023 to bring your mortgage loan current was \$42,783.38. 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 800.970.7250 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:

Greenspoon Marder LLP
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: November 1, 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 Vanderbilt Mortgage and Finance, Inc. at phone no 800.970.7250 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: 6/23/23

Kristin Stankiewicz

Signed as Successor Trustee 6/23/23

By: Kristin Stankiewicz, OSB #066196
Successor Trustee

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **November 1, 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)

2023-004864
Klamath County, Oregon
06/28/2023 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 #086196

After recording return to:

Greenspoon Marder LLP
Attention: Kristin Stankiewicz, OSB #086196
c/o Greenspoon Marder, LLP
17100 Gillette Ave
Irvine, CA 92614

TS No. OR08000085-19-3

APN 488425

TO No 230003804-OR-MSC

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: 488425

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 #086196, 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 \$78,156.08 and accruing interest as of June 30, 2023, per annum, from December 1, 2018 until paid.
2. \$22,853.29 in interest
3. \$210.00 in late charges
4. \$832.58 in advances
5. \$4,045.39 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

TS No. OR08000085-19-3

D:\JAMES-0006-4C49-88D1-11BFF5238207 - 2023/09/23 11:43:40 -0500 - Remoto History



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.

TS No. OR08C00085-19-3

0730-655-0050-4C49-83B1-118FF9323307 - 20250925 11:43:49 -3:00 - Remote History



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
Printed or Photocopy of Signature

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]
Signature Notary Public - State of Florida

Print Name: Alejandra M. Albuerno

Personally Known X or Produced Identification

Alejandra Maria Albuerno
Commission # MH 110247
Notary Public - State of Florida
My Commission Expires Jul 20, 2025

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.

TS No. OR08000085-19-3

D730A555-6666-4C49-82B1-118FF523207 -- 2023/06/23 11:43:49 -4:00 -- Remote Notary



After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT**

Lender/Beneficiary:	Vanderbilt Mortgage and Finance, INC.
Jurisdiction*	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



Form 300 V7/5/14

0730AE554599-4C49-4481-118FF8238207 - 20230623 11:43:49-4:00 - Recrossed Money





DocVerify ID: D730AE55-6666-4C49-88B1-118FF5238207
Created: June 23, 2023 11:43:49 -8:00
Pages: 5
Remote Notary Yes : State: FL

E-Signature 1: Kristin Stankiewicz (kls)
June 23, 2023 11:52:56 AM [743D/EC99F1A] [62 245 39 66]
Kristin.stankiewicz@gmail.com (Principal) (Personally Known)

E-Signature Notary: Alejandra M. Albuernie (AMA)
June 23, 2023 ** 52 56 -8 00 [5B0F212-4A51] | 62 245 36 2 |
amabuernie@outlook.com
I, Alejandra M. Albuernie, did witness the participant(s) named above
electronically sign this document

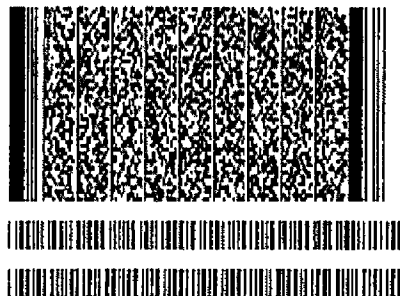


Exhibit A to Declaration of Mailing

Postal Class:	First Class	
Mail Date:	06/27/2023	Sender: Trustee Corps
Type of Mailing:	OR	17100 Gillette Ave.
Attachment:	0233798-01 000 853123 Trustee_000418	Irvine CA 92614
1	(11)9690024854140913 DEBRA BAGGETT 41815 N NEWPORT HIGHWAY ELK, WA 99009	
2	(11)9690024854140920 DEBRA BAGGETT 6151 TEAL DR. BONANZA, OR 97623	
3	(11)9690024854140937 ESTATE OF BONNIE JEANNE PETROV 6151 TEAL DRIVE BONANZA, OR 97623	
4	(11)9690024854140944 ESTATE OF JORDAN D PETROV 6151 TEAL DRIVE BONANZA, OR 97623	
5	(11)9690024854140951 HEIRS AND DEWISEES OF BONNIE JEANNE PETROV 6151 TEAL DRIVE BONANZA, OR 97623	
6	(11)9690024854140968 HEIRS AND DEWISEES OF JORDAN D PETROV 6151 TEAL DRIVE BONANZA, OR 97623	
7	(11)9690024854140975 KLAMATH COUNTY TAX 305 MAIN STREET KLAMATH FALLS, OR 97601	
8	(11)9690024854140982 OCCUPANT 6151 TEAL DRIVE BONANZA, OR 97623	
9	(11)9690024854140999 OREGON DEPARTMENT OF HUMAN SERVICES P.O. BOX 14021 SALEM, OR 97309-5024	
10	(11)9690024854141002 BONNIE J PETROV 6151 TEAL DRIVE BONANZA, OR 97623	
11	(11)9690024854141019 BONNIE J PETROV 200 N. EL CAMINO REAL #410 OCEANSIDE, CA 92054	
12	(11)9690024854141026 JORDAN D PETROV 6151 TEAL DRIVE BONANZA, OR 97623	

- 13 (11)9690024854141033
JORDAN D PETROV
TEAL DRIVE
BONANZA, OR 97623
- 14 (11)9690024854141040
JORDAN D PETROV
200 N. EL CAMINO REAL #410
OCEANSIDE, CA 92054
- 15 (11)9690024854141057
JORDAN D PETROV
6151 TEAL DR.
BONANZA, OR 97623
- 16 (11)9690024854141064
DANIEL J. RICE
ASSISTANT ATTORNEY GENERAL DEPARTMENT OF JUSTICE
1162 COURT STREET NE
SALEM, OR 97301
- 17 (11)9690024854141071
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
- 18 (11)9690024854141088
RONALD L. SPERRY III, PERSONAL REPRESENTATIVE OF THE ESTATE OF JORDAN DOBREV PETROV,
DECEASED
C/O DC LAW, MCKINNEY & SPERRY PC
435 SE KANE STREET
ROSEBURG, OR 97470
- 19 (11)9690024854141095
RONALD L. SPERRY III, PERSONAL REPRESENTATIVE OF THE ESTATE OF JORDAN DOBREV PETROV,
DECEASED
6151 TEAL DR.
BONANZA, OR 97623
- 20 (11)9690024854141101
STATE OF OREGON
OREGON DEPT. OF STATE LANDS ESTATE ADMINISTRATION UNIT
ATTENTION: PATRICK TATE
775 SUMMER ST. SE, STE. 100
SALEM, OR 97301
- 21 (11)9690024854141118
STATE OF OREGON
OREGON DEPT. OF STATE LANDS
ATTENTION: CHERYL HIEMSTRA
1162 COURT STREET NE
SALEM, OR 97301-4096
- 22 (11)9690024854141125
STATE OF OREGON, DEPARTMENT OF HUMAN SERVICES
C/O ESTATE ADMINISTRATION UNIT
500 SUMMER ST., NE E-15
SALEM, OR 97301
- 23 (11)9690024854141132
STATE OF OREGON, DEPARTMENT OF HUMAN SERVICES
C/O ESTATE ADMINISTRATION UNIT ATTN: CINDY STECKEL
P.O. BOX 14021
SALEM, OR 97309-5024

24

(11)9690024854141149
VANDERBILT MORTGAGE AND FINANCE, INC.
C/O GREENSPOON MARDER LLP
555 NE MLK JR BLVD. #105
PORTLAND, OR 97214

Exhibit A to Declaration of Mailing

Postal Class: Electronic - Ret
Mail Date: 06/27/2023
Type of Mailing: OR
Attachment: 0233798-01 000 853123 Trustee_000418

Sender: Trustee Corps
17100 Gillette Ave.
Irvine CA 92614

- 1 71969002484077272854
DEBRA BAGGETT
41815 N NEWPORT HIGHWAY
ELK, WA 99009
- 2 71969002484077272885
DEBRA BAGGETT
6151 TEAL DR.
BONANZA, OR 97623
- 3 71969002484077272915
ESTATE OF BONNIE JEANNE PETROV
6151 TEAL DRIVE
BONANZA, OR 97623
- 4 71969002484077272960
ESTATE OF JORDAN D PETROV
6151 TEAL DRIVE
BONANZA, OR 97623
- 5 71969002484077272984
HEIRS AND DEVISEES OF BONNIE JEANNE PETROV
6151 TEAL DRIVE
BONANZA, OR 97623
- 6 71969002484077273004
HEIRS AND DEVISEES OF JORDAN D PETROV
6151 TEAL DRIVE
BONANZA, OR 97623
- 7 71969002484077273035
KLAMATH COUNTY TAX
305 MAIN STREET
KLAMATH FALLS, OR 97601
- 8 71969002484077273066
OCCUPANT
6151 TEAL DRIVE
BONANZA, OR 97623
- 9 71969002484077273097
OREGON DEPARTMENT OF HUMAN SERVICES
P.O. BOX 14021
SALEM, OR 97309-5024
- 10 71969002484077273127
BONNIE J PETROV
6151 TEAL DRIVE
BONANZA, OR 97623
- 11 71969002484077273158
BONNIE J PETROV
200 N. EL CAMINO REAL #410
OCEANSIDE, CA 92054
- 12 71969002484077273196
JORDAN D PETROV
6151 TEAL DRIVE
BONANZA, OR 97623

13 71969002484077273226
JORDAN D PETROV
TEAL DRIVE
BONANZA, OR 97623

14 71969002484077273240
JORDAN D PETROV
200 N. EL CAMINO REAL #410
OCEANSIDE, CA 92054

15 71969002484077273288
JORDAN D PETROV
6151 TEAL DR.
BONANZA, OR 97623

16 71969002484077273301
DANIEL J. RICE
ASSISTANT ATTORNEY GENERAL DEPARTMENT OF JUSTICE
1162 COURT STREET NE
SALEM, OR 97301

17 71969002484077273332
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

18 71969002484077273363
RONALD L. SPERRY III, PERSONAL REPRESENTATIVE OF THE ESTATE OF JORDAN DOBREV PETROV,
DECEASED
C/O DC LAW, MCKINNEY & SPERRY PC
435 SE KANE STREET
ROSEBURG, OR 97470

19 71969002484077273394
RONALD L. SPERRY III, PERSONAL REPRESENTATIVE OF THE ESTATE OF JORDAN DOBREV PETROV,
DECEASED
6151 TEAL DR.
BONANZA, OR 97623

20 71969002484077273417
STATE OF OREGON
OREGON DEPT. OF STATE LANDS ESTATE ADMINISTRATION UNIT
ATTENTION: PATRICK TATE
775 SUMMER ST. SE, STE. 100
SALEM, OR 97301

21 71969002484077273455
STATE OF OREGON
OREGON DEPT. OF STATE LANDS
ATTENTION: CHERYL HIEMSTRA
1162 COURT STREET NE
SALEM, OR 97301-4096

22 71969002484077273479
STATE OF OREGON, DEPARTMENT OF HUMAN SERVICES
C/O ESTATE ADMINISTRATION UNIT
500 SUMMER ST., NE E-15
SALEM, OR 97301

23 71969002484077273509
STATE OF OREGON, DEPARTMENT OF HUMAN SERVICES
C/O ESTATE ADMINISTRATION UNIT ATTN: CINDY STECKEL
P.O. BOX 14021
SALEM, OR 97309-5024

24

71969002484077273530
VANDERBILT MORTGAGE AND FINANCE, INC.
C/O GREENSPOON MARDER LLP
555 NE MLK JR BLVD. #105
PORTLAND, OR 97214

TRUSTEE'S NOTICE OF SALE

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 Beneficiary dated as of August 29, 2008 and recorded on September 4, 2008 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 of official records in the Office of the Recorder of Klamath County, Oregon 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

Commonly known as: **6151 TEAL DRIVE, BONANZA, OR 97623**

Both the Beneficiary, **Vanderbilt Mortgage and Finance, Inc.**, and the Trustee, Kristin Stankiewicz, OSB #066196, 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 86.752(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: **Failed to pay the balance of the principal sum which became due**

Total Payment(s):

Total Payment(s) from 01/01/2019 to 06/30/2023 at **\$36,266.88**

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 **\$75,156.08** together with interest thereon at the rate of **6.69000%** per annum from **December 1, 2018** until paid; plus all accrued late charges thereon; 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 **November 1, 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 86.778 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. OR08000085-19-3

APN 468425

TO No 230003804-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: 6/23/2023

Kristin Stankiewicz
Signed on 7/23/2023 11:52:57 AM

By: Kristin Stankiewicz, OSB #066196
Successor Trustee

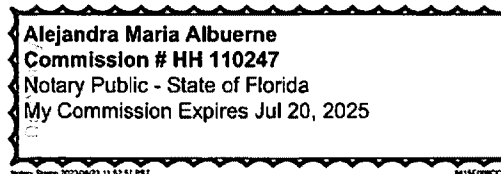
STATE OF FLORIDA
COUNTY OF MIAMI-DADE

The foregoing instrument was acknowledged before me by means of [X] online notarization this 23rd 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.



NOS OR08000085-19-3.pdf

DocVerify ID: 44AF66D2-46FD-48B4-A674-9DEFC9A17009
Created: June 23, 2023 11:43:49 -8:00
Pages: 6
Remote Notary: Yes / State: FL

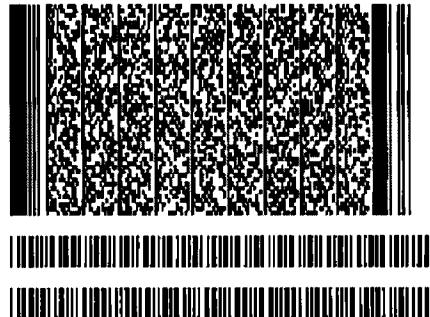
This document is a DocVerify VeriVaulted protected version of the document named above. It was created by a notary or on the behalf of a notary, and it is also a DocVerify E-Sign document, which means this document was created for the purposes of Electronic Signatures and/or Electronic Notary. Tampered or altered documents can be easily detected and validated with the DocVerify veriCheck system. This remote online notarization involved the use of communication technology.

Go to www.docverify.com at any time to verify or validate the authenticity and integrity of this or any other DocVerify VeriVaulted document.

E-Signature Summary

E-Signature 1: Kristin Stankiewicz (Kls)
June 23, 2023 11:52:57 -8:00 [D1A098E12449] [162.245.39.66]
Kristin.stankiewicz@gmlaw.com (Principal) (Personally Known)

E-Signature Notary: Alejandra M. Albuerno (AMA)
June 23, 2023 11:52:57 -8:00 [8415E006CC91] [162.245.36.2]
amalbuerno@outlook.com
I, Alejandra M. Albuerno, did witness the participants named above electronically sign this document.



**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:
6151 TEAL DRIVE, BONANZA, Oregon 97623.

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 June 30, 2023 to bring your mortgage loan current was \$42,783.38. 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 800.970.7250 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:

Greenspoon Marder LLP
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: November 1, 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 Vanderbilt Mortgage and Finance, Inc. at phone no 800.970.7250 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: 6/23/23

Kristin Stankiewicz

Signed on 2023/06/23 11:52:57 -4:00

By: Kristin Stankiewicz, OSB #066196
Successor Trustee

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for **November 1, 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)

2023-004864
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

Kristin Stankiewicz, OSB #066196

After recording return to:

Greenspoon Marder LLP
Attention: Kristin Stankiewicz, OSB #056196
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 Grantors to MERITITLE 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 to the Trustee, Kristin Stankiewicz, OSB #098196, 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



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

TS No. OR08000085-19-3

0730AE55-6666-4C48-8B1-118FF5238207 -- 2023/08/23 11:43:49 -0300 -- Remote Notary



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.

TS No. OR08000085-19-3

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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

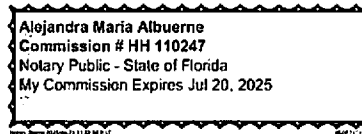
STATE OF FLORIDA
COUNTY OF MIAMI-DADE

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.

TS No. OR08000085-19-3

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After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT**

Lender/Beneficiary:	Vanderbilt Mortgage and Finance, INC.
Jurisdiction*	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).

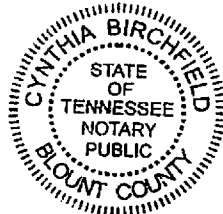
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the prior calendar year: 2 [not 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

Form 300 V7/5/14

0730AE55-6666-4C49-88B1-118FF5238207 — 2023/06/23 11:43:40 - 8:00 — Remote Notary





NOD OR08000085-19-3_2.pdf

DocVerify ID: D730AE55-6666-4C49-88B1-118FF5238207
Created: June 23, 2023 11:43:49 -8:00
Pages: 5
Remote Notary: Yes / State: FL

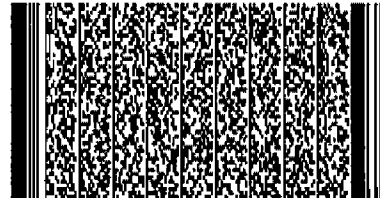
I, the undersigned, do hereby certify that the foregoing is a true and correct copy of the original document as presented to me for notarization. I am a Notary Public for the State of Florida, Commission No. 123456789, and my commission expires on 12/31/2024.

Notary Public for the State of Florida, Commission No. 123456789, expires 12/31/2024.

E-Signature Summary

E-Signature 1: Kristin Stankiewicz (kls)
June 23, 2023 11:52:56 -8:00 [743D7EC9F1A] [162.245.39.66]
Kristin.stankiewicz@gmlaw.com (Principal) (Personally Known)

E-Signature Notary: Alejandra M. Albuerne (AMA)
June 23, 2023 11:52:56 -8:00 [5B0F21214A54] [162.245.36.2]
amaalbuerno@outlook.com
I, Alejandra M. Albuerne, did witness the participants named above electronically sign this document.



Recording Requested By:

When Recorded Mail to:

Kristin Stankiewicz
c/o Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

TS No. OR08000085-19-3 |
54669.0009

APN 468425

TO No. 230003804-OR-MSO

AFFIDAVIT OF PUBLICATION


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

I, Joseph Hudon, General 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 # 23352 TS#OR08000085-19-3 6151 Teal Dr.


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: 07/05/23, 07/12/23, 07/19/23, 07/26/23

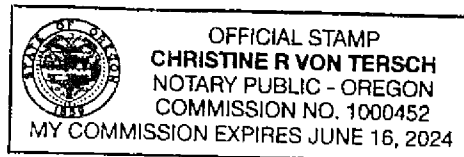
Total Cost: \$1,226.93



Subscribed and sworn by Joseph Hudon before me on: On 26th day of July, in the year of 2023



Notary Public of Oregon
My commission expires June 16, 2024



TRUSTEE'S NOTICE OF SALE

TS No. OR08000085-19-3 APN 468425 TO No 230003804-OR-MSO TRUSTEE'S NOTICE OF SALE 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 Beneficiary dated as of August 29, 2008 and recorded on September 4, 2008 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 of official records in the Office of the Recorder of Klamath County, Oregon 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 Commonly known as: 6151 TEAL DRIVE, BONANZA, OR 97623 Both the Beneficiary, Vanderbilt Mortgage and Finance, Inc., and the Trustee, Kristin Stankiewicz, OSB #066196, 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 86.752(3) of Oregon Revised Statutes. The default for which the foreclosure is made is the Grantor's failure to pay: Failed to pay the balance of the principal sum which became due Monthly Payment(s): 1 Monthly Payment(s) from 01/01/2019 to 06/30/2023 at \$36,266.88 Monthly Late Charge(s): 1 Monthly Late Charge(s) 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 \$75,156.08 together with interest thereon at the rate of 7.13000% per annum from December 1, 2018 until paid; plus all accrued late charges thereon; 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 November 1, 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 86.778 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. 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: June 23, 2023 By: Kristin Stankiewicz, OSB #066196 Successor Trustee Kristin Stankiewicz, OSB #066196 c/o Greenspoon Marder LLP 555 NE MLK JR Blvd., #105, Portland, OR 97214 (888) 491-1120 Order Number 92939, Pub Dates: 7/5/2023, 7/12/2023, 7/19/2023, 7/26/2023, HERALD & NEWS #23352 July 5, 12, 19, 26, 2023

Recording Requested By:

When Recorded Mail to:

Kristin Stankiewicz
c/o Trustee Corps
606 W. Gowe Street
Kent, WA 98032-5744

TS No. OR08000085-19-3 |
54669.0009

APN 468425

TO No. 230003804-OR-MSO

AFFIDAVIT OF SERVICE

AFFIDAVIT OF SERVICE

STATE OF OREGON
County of Klamath

ss.

I, Kent Pederson, 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; Oregon Foreclosure Avoidance Program Beneficiary Exemption Affidavit; DocVerify Dated June 23, 2023 upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an **OCCUPANT** at the following "**Property Address**":


**6151 Teal Drive
Bonanza, OR 97623**

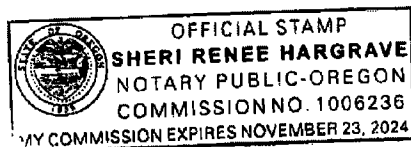
By delivering such copy, personally and in person, to **Jeff Petrov**, at the above Property Address on July 02, 2023 at 2:30 PM.

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

SUBSCRIBED AND SWORN BEFORE ME
this 7 day of July, 2023
by Kent Pederson.


Notary Public for Oregon

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



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