

2024-010481

Klamath County, Oregon

12/04/2024 01:37:02 PM

Fee: \$257.00

RECORDING COVER SHEET *(Please Print or Type)*

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

AFTER RECORDING RETURN TO:

Quality Loan Service Corporation
2763 Camino Del Rio S
San Diego, CA 92108
619-645-7711

- 1.) Title(s) of the transaction(s) ORS 205.234(a):

Notice to the Grantor Under ORS 86.756 (Danger Notice)

Affidavit of Mailing Notice of Sale

Affidavit of Service or Posting

Affidavit of Publication

Affidavit of Compliance

Affidavit of Mailing Notice of Sale

Affidavit of Mailing Notice of Sale

- 2.) Direct Party/ Assignor(s) ORS 205.125(1)(b) and 205.160:
Current Borrower(s): **KELSEY COLE, ETHAN COLE**

- 3.) Indirect Party/Assignee(s) ORS 205.125(1)(a) and 205.160:
QUALITY LOAN SERVICE CORPORATION
Sierra Pacific Mortgage Company, Inc.

- 4.) True and actual consideration ORS 93.030(5) Amount in dollars or other: *Not applicable*

- 5.) Send tax statements to: *Not applicable*

- 6.) Satisfaction of order or warrant ORS 205.125(1)(e): *Not applicable*

Check One: *(if applicable)* _____ Full or _____ Partial

- 7.) The amount of the monetary obligation imposed by the order or warrant. ORS 205.125(1)(c):
Not applicable

- 8.) If this instrument is being Re-Recorded, complete the following statement, in accordance with ORS 205.244: *Not applicable*

RERECORDED AT THE REQUEST OF _____ TO CORRECT _____
PREVIOUSLY RECORDED IN BOOK _____ AND PAGE _____, OR AS FEE NUMBER
_____.

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:

Street Address: 2524 WESTERN STREET
KLAMATH

City: FALLS

State: OR

ZIP: 97603

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 to pay as of **8/29/2022** (date) to bring your mortgage loan current was **\$14,562.60**. 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 can call **(800) 210-8849** 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 details by sending a request by certified mail to:

Quality Loan Service Corporation of Washington
108 1st Ave South, Suite 202, Seattle, WA 98104

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

Date and Time: **1/12/2023 at 1:00 PM**

Place: **At the Front Steps of the Klamath County Circuit Court,
located at 316 Main Street, Klamath Falls, OR 97601**

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 any time before the

sale.

3. You can call **PHH Mortgage** at **(800) 210-8849** 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 phone number of an organization near you, call the statewide phone contact number at **855-480-1950**. You may also want to talk to a lawyer. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or visit its website at www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal-aid programs, go to <http://www.oregonlawhelp.org/>.

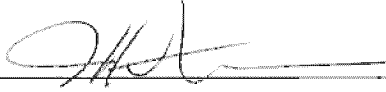
If you are a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency. Contact information for a local county veterans' service officer and community action agency may be obtained by calling the **2-1-1 information service**. Additionally, contact information for a service officer appointed under ORS 408.410 for the county in which you live and contact information for a community action agency that serves your area can be found by visiting the following link: <https://www.oregon.gov/odva/services/pages/county-services.aspx> and selecting your county. You can also access a list of Veterans Services for all Oregon counties by visiting the following link: <https://www.oregon.gov/odva/Services/Pages/All-Services-Statewide.aspx>.

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

Dated: 8/29/22

QUALITY LOAN SERVICE CORPORATION OF

Trustee Name: **WASHINGTON**

A handwritten signature in black ink, appearing to read 'J. Stenman', is written over a horizontal line.

By: Jeff Stenman, President

Trustee telephone number: (866) 925-0241

WHEN RECORDED MAIL TO:
Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108

AFFIDAVIT OF MAILING NOTICE OF SALE AND NOTICE TO THE GRANTOR UNDER ORS 86.756

I, **Jeff Stenman**, of **QUALITY LOAN SERVICE CORPORATION**, do hereby certify that: At all times hereinafter mentioned I was and now am a resident of the State of **Washington**, I am a competent person over the age of eighteen years and am not the beneficiary or his or her successor in interest named in the attached original or copy of notice of sale given under the terms of that certain trust deed described in said notice. I have continuing access to the business records for the subject loan, and I have personally reviewed the subject business records, specifically the mailings, relied upon to compile this Affidavit. Based on my review of the business records, the notice of sale of the real property was provided as required under ORS § 86.756, by the mailing of a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

NAME AND ADDRESS
SEE ATTACHED

CERTIFIED NO.

Said person(s) include the grantor of the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS § 86.806, and all junior lien holders as provided in ORS § 86.764. Each of the notices so mailed was certified to be a true copy of the original notice of sale by **QUALITY LOAN SERVICE CORPORATION**, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail, in **San Diego, California**, on 8/30/2022. Each of said notices were mailed after the notice of default and election to sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

I declare under the penalty of perjury under the Laws of the State of Oregon that the foregoing is true and correct.

Dated:

11/25/24


By: Jeff Stenman, President, QUALITY LOAN SERVICE CORPORATION

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

Washington)

) ss.

County of

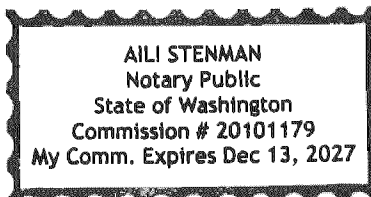
King)

Subscribed and sworn to (or affirmed) before me this 25th day of November, 2024 by

Jeff Stenman, President, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.



Signature



T.S. NO.: OR-22-941593-SW

AFFIDAVIT OF MAILING

Date: **8/30/2022**
T.S. No.: **OR-22-941593-SW**
Mailing: **Notice of Sale**

STATE OF California
COUNTY OF San Diego

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County, and that his/her business address is at 2763 Camino Del Rio S., 1st FL San Diego CA 92108. It is further declared that (s)he is readily familiar with business practices relative to the mailing of documents and that on **8/30/2022**, a copy of the Notice of Sale, of which the attached is a true and correct copy, was mailed in the ordinary course of business. The copy of the Notice of Sale was placed in a sealed envelope and addressed to the person(s)/entity(ies) set forth below. Said mailing was sent in the manner described below each mailing recipient with postage prepaid and then delivered to the United States Postal Service for delivery.

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

IDSolutions, Inc., as Authorized Agent for QUALITY LOAN SERVICE CORPORATION OF WASHINGTON

Date: 8/30/2022

A handwritten signature in black ink, appearing to read 'Hue Anh', with a stylized, cursive script.

Affiant Hue Anh, as Authorized Signor of IDSolutions, Inc.

Occupant
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337110849158 with return receipt requested

KELSEY COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337110849165 with return receipt requested

ETHAN COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337110849172 with return receipt requested

ETHAN COLE
1946 MELROSE ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337110849189 with return receipt requested

KELSEY COLE
1946 MELROSE ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337110849196 with return receipt requested

TRUSTEE'S NOTICE OF SALE

T.S. No.: **OR-22-941593-SW**

Reference is made to that certain deed made by, **ETHAN COLE AND KELSEY COLE AS TENANTS BY THE ENTIRETY** as Grantor to **AMERITITLE**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SIERRA PACIFIC MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, dated **1/6/2021**, recorded **1/6/2021**, in official records of **KLAMATH County, Oregon** in book/reel/volume No. and/or as fee/file/instrument/microfilm/reception number **2021-000195** and subsequently assigned or transferred by operation of law to **Sierra Pacific Mortgage Company, Inc.** covering the following described real property situated in said County, and State.

APN: 589820 3910-006CB-04600

LOT 9 OF SKYLINE VIEW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: **2524 WESTERN STREET, KLAMATH FALLS, OR 97603**

The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed by the trustee or by the beneficiary, 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(7).

Both the beneficiary and the trustee 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.

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 sum:

TOTAL REQUIRED TO REINSTATE:	<u>\$14,562.60</u>
TOTAL REQUIRED TO PAYOFF:	<u>\$281,832.34</u>

Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay.

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:

The installments of principal and interest which became due on 1/1/2022, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

Whereof, notice hereby is given that **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**, the undersigned trustee will on **1/12/2023** at the hour of **1:00 PM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **At the Front Steps of the Klamath County Circuit Court, located at 316 Main Street, Klamath Falls, OR 97601** County of **KLAMATH**, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor 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 and 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.

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:

Name and Last Known Address and Nature of Right, Lien or Interest

KELSEY COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603

ETHAN COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
Original Borrower

For Sale Information Call: 800-280-2832 or Login to: www.auction.com

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

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A

TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIRMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.

QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TS No: OR-22-941593-SW

Dated: 01/29/22

Quality Loan Service Corporation of Washington, as Trustee

Signature By: _____

Jeff Stenman, President

Trustee's Mailing Address:

Quality Loan Service Corp. of Washington
108 1st Ave South, Suite 202, Seattle, WA 98104
Toll Free: (866) 925-0241

Trustee's Physical Address:

Quality Loan Service Corp. of Washington
108 1st Ave South, Suite 202, Seattle, WA 98104
Toll Free: (866) 925-0241

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 1/12/2023. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- **60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR**
- **AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.**

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- **Is the result of an arm's-length transaction;**
- **Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and**
- **Was entered into prior to the date of the foreclosure sale.**

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;**
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and**
- You must move out by the date the new owner specifies in a notice to you.**

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Oregon State Bar: (503) 684-3763; (800) 452-7636

Legal assistance: <http://oregonlawhelp.org/>

NPP 0415487

**PROOF OF SERVICE
JEFFERSON STATE PROCESS SERVICE**

STATE OF: Oregon
COUNTY OF: Klamath

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

FOR THE WITHIN NAMED: **All Occupants of 2524 Western St. Klamath Falls, OR 97603**

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

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

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

1st Attempt: **August 31, 2022**

1:00 PM POSTED

2nd Attempt: **September 02, 2022**

1:15 PM POSTED

3rd Attempt: **September 07, 2022**

1:15 PM POSTED

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

☒ **SUBSTITUTE SERVICE MAILER:** That on the day of September 12, 2022, I mailed a copy of the Trustee's Notice of Sale addressed to All Known Occupants at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Chelsee Chambers

**2524 Western St. Klamath Falls, OR 97603
ADDRESS OF SERVICE**

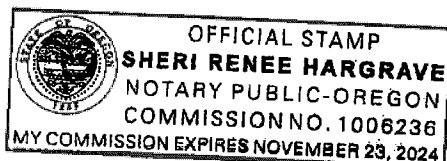
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served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

August 31, 2022 . 1:00 PM
DATE OF SERVICE TIME OF SERVICE

☐ or non occupancy

By: Rob Lawrence

Subscribed and sworn to before on this 12 day of September, 2022.



Sheri Hargrave
Notary Public for Oregon

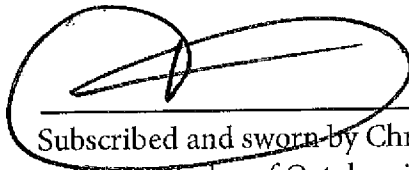
**AFFIDAVIT OF PUBLICATION
STATE OF OREGON,
COUNTY OF KLAMATH**

I, Christine Von Tersch, Circulation Manager being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97601 in the aforesaid county and state: that I know from my personal knowledge that the Legal # 20705 - TS#OR-22-941593-SW

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: 09/28/22, 10/05/22, 10/12/22, 10/19/22

Total Cost: \$2,155.94

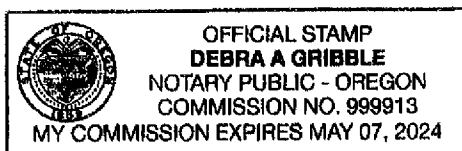


Subscribed and sworn by Christine Von Tersch before me
on: On 19th day of October, in the year of 2022



Notary Public of Oregon

My commission expires May 7, 2024



TRUSTEE'S NOTICE OF SALE

T.S. No.: OR-22-941593-SW Reference is made to that certain deed made by, **ETHAN COLE AND KELSEY COLE AS TENANTS BY THE ENTIRETY** as Grantor to **AMERITITLE**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SIERRA PACIFIC MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, dated 1/6/2021, recorded 1/6/2021, in official records of KLAMATH County, Oregon in book/reel/volume No. and/or as fee/file/instrument/microfilm/reception number **2021-000195** and subsequently assigned or transferred by operation of law to **Sierra Pacific Mortgage Company, Inc.** covering the following described real property situated in said County, and State. **APN: 589820 3910-006CB-04600 LOT 9 OF SKYLINE VIEW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.** Commonly known as: 2524 WESTERN STREET, KLAMATH FALLS, OR 97603 The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed by the trustee or by the beneficiary, 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(7). Both the beneficiary and the trustee 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. 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 sum: **TOTAL REQUIRED TO REINSTATE: \$14,562.60 TOTAL REQUIRED TO PAYOFF: \$281,832.34** Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay. 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: **The installments of principal and interest which became due on 1/1/2022, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiary's efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.** Whereof, notice hereby is given that **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**, the undersigned trustee will on **1/12/2023** at the hour of **1:00 PM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **At the Front Steps of the Klamath County Circuit Court, located at 316 Main Street, Klamath Falls, OR 97601** County of **KLAMATH**, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor 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 and 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. 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: Name and Last Known Address and Nature of Right, Lien or Interest **KELSEY COLE 2524 WESTERN STREET KLAMATH FALLS, OR 97603** **ETHAN COLE 2524 WESTERN STREET KLAMATH FALLS, OR 97603** Original Borrower For Sale Information Call: **800-280-2832** or Login to: **www.auction.com** In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION OF WASHINGTON**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holders right's against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations. **Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.** **NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.** TS No: OR-22-941593-SW Dated: 8/29/2022 Quality Loan Service Corporation of Washington, as Trustee Signature By: **Jeff Stenman, President** Trustee's Mailing Address: Quality Loan Service Corp. of Washington 108 1st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 Trustee's Physical Address: Quality Loan Service Corp. of Washington 108 1st Ave South, Suite 202, Seattle, WA 98104 Toll Free: (866) 925-0241 IDSPub #0180710 9/28/2022 10/5/2022 10/12/2022 10/19/2022 #20705 September 28, October 5, 12, 19, 2022

After Recording, Return To:
QUALITY LOAN SERVICE
CORPORATION
108 1st Ave South, Suite 450
Seattle, WA 98104

**AFFIDAVIT OF COMPLIANCE
with ORS 86.748(1)**

Grantor(s): Kelsey Cole, Ethan Cole
Beneficiary: Sierra Pacific Mortgage Company, Inc.
Mortgage Servicer: PHH Mortgage Corporation
Trustee: QUALITY LOAN SERVICE CORPORATION
Trustee Sale Number: OR-22-941593-SW
Property Address: 2524 WESTERN STREET, KLAMATH FALLS, OR 97603
DOT Rec. Instrument/Book/Page Instrument No. 2021-000195

I, the undersigned, hereby declare that:

- (1) I am a Contract Management Coordinator for PHH Mortgage Corporation. ("PHH"), servicer of the loan for Sierra Pacific Mortgage Company, Inc., who is the Beneficiary in the above referenced trustee's sale.
- (2) I certify that the beneficiary and the trustee as of this date are the beneficiary and trustee named above.
- (3) ☐ The grantor did not request a foreclosure avoidance measure, and has not been evaluated for any foreclosure avoidance measure.
OR
☐ The grantor did not request a foreclosure avoidance measure, but was provided with a foreclosure avoidance measure notwithstanding. This measure is no longer available as the grantor failed to respond to the offer affirmatively.
OR
☐ The grantor applied for a foreclosure avoidance measure, but needed additional documentation for a review to be conducted. In accordance with federal and state law, a "missing items" letter was sent to the borrower on _____, requesting additional documentation to conduct the loss mitigation review. As of the date of this affidavit, PHH has not yet received this missing documentation in order to conduct this review.
OR
☒ In accordance with ORS 86.748, PHH mailed to the grantor written notice that explains in plain language that:

- ☐ The grantor is not eligible for any foreclosure avoidance measure; or
☒ The grantor has not complied with the terms of foreclosure avoidance measure to which the grantor and beneficiary had agreed.

(4) By reason of the above, the beneficiary or beneficiary's agent has complied with the requirements of ORS 86.748(1).

Affidavit of Compliance with ORS 86.748(1)
Trustee Sale Number: OR-22-941593-SW

Dated: 12-3-2024

Allen H. Elijah

PHH Mortgage Corporation, Servicer for Sierra
Pacific Mortgage Company, Inc.

Allen H. Elijah

Printed Name:

Contract Management Coordinator

Title:

STATE OF FLORIDA
COUNTY OF PALM BEACH

The foregoing instrument was Sworn to (or affirmed) and subscribed before me by means of [☒] physical presence or [☐] online notarization, this 3 day of December, 2024, by Allen H. Elijah as Contract Management Coordinator for PHH Mortgage Corporation, who is the servicer for Sierra Pacific Mortgage Company, Inc., who is personally known to me or who has produced — as identification.

[Signature]
Signature of Notary Public

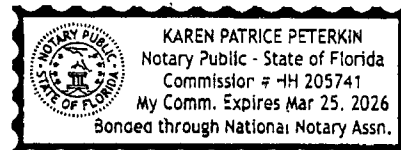
Name of Notary Public: Karen Patrice Peterkin

Notary Commission Expiration Date: —

Personally known: ✓

OR Produced Identification: —

Type of Identification Produced: —



WHEN RECORDED MAIL TO:
Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108

AFFIDAVIT OF MAILING AMENDED NOTICE OF SALE

I, **Jeff Stenman**, of **Quality Loan Service Corporation**, do hereby certify that: At all times hereinafter mentioned I was and now am a resident of the State of **Washington**, I am a competent person over the age of eighteen years and am not the beneficiary or his or her successor in interest named in the attached original or copy of amended notice of sale given under the terms of that certain trust deed described in said notice. I have continuing access to the business records for the subject loan, and I have personally reviewed the subject business records, specifically the mailings, relied upon to compile this Affidavit. Based on my review of the business records, the amended notice of sale of the real property was provided as required under ORS § 86.782, by the mailing of a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

NAME AND ADDRESS
SEE ATTACHED

CERTIFIED NO.

Said person(s) include those provided in ORS § 86.764, ORS § 86.774, and ORS § 86.782, when applicable. Each of the notices so mailed was certified to be a true copy of the original by **Quality Loan Service Corporation**, the trustee named in said notice. Each copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail, in **San Diego, California**, on 9/14/2023. Said notices were mailed at least 15 days before the amended date of sale fixed in said notice by the trustee for the trustee's sale.

I declare under the penalty of perjury under the Laws of the State of Oregon that the foregoing is true and correct.

Dated:

11/25/24



By: Jeff Stenman, President, Quality Loan Service Corporation

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.

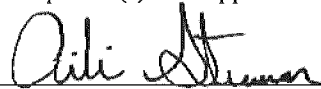
State of Washington)

) ss.

County of King)

Subscribed and sworn to (or affirmed) before me this 25th day of November, 20 24 by

Jeff Stenman, President, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.



Signature

AILI STENMAN
Notary Public
State of Washington
Commission # 20101179
My Comm. Expires Dec 13, 2027

AFFIDAVIT OF MAILING

Date: **9/14/2023**
T.S. No.: **OR-22-941593-SW**
Mailing: **Amended Notice of Sale**

STATE OF California
COUNTY OF San Diego

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County, and that his/her business address is at 2763 Camino Del Rio S., 1st FL San Diego CA 92108. It is further declared that (s)he is readily familiar with business practices relative to the mailing of documents and that on **9/14/2023**, a copy of the Amended Notice of Sale, of which the attached is a true and correct copy, was mailed in the ordinary course of business. The copy of the Amended Notice of Sale was placed in a sealed envelope and addressed to the person(s)/entity(ies) set forth below. Said mailing was sent in the manner described below each mailing recipient with postage prepaid and then delivered to the United States Postal Service for delivery.

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

IDSolutions, Inc., as Authorized Agent for QUALITY LOAN SERVICE CORPORATION

Signed on the 14th day of September, 2023, at San Diego, California.



Affiant Hue Banh, as Authorized Signor for IDSolutions Inc.

KELSEY COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337112764251 with return receipt requested

ETHAN COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337112764268 with return receipt requested

Occupant
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337112764275 with return receipt requested

ETHAN COLE

1946 MELROSE ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337112764282 with return receipt requested

KELSEY COLE
1946 MELROSE ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337112764299 with return receipt requested

DENNIS HIRSCHY
1431 Siskiyou Street
Klamath Falls, OR 97601
First Class and Cert. No. 71969002337112764305 with return receipt requested

Chapter 13 Trustee
Naliko Markel
400 E 2nd Ave
Ste 200
Eugene, OR 97401
First Class and Cert. No. 71969002337112764312 with return receipt requested

AMENDED TRUSTEE'S NOTICE OF SALE

T.S. No.: **OR-22-941593-SW**

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this notice is intended to exercise the note holders right's against the real property only.

Reference is made to that certain deed made by, **ETHAN COLE AND KELSEY COLE AS TENANTS BY THE ENTIRETY** as Grantor to **AMERITITLE**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SIERRA PACIFIC MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, dated **1/6/2021**, recorded **1/6/2021**, in official records of **KLAMATH County, Oregon** in book/reel/volume No. and/or as fee/file/instrument/microfilm/reception number **2021-000195** and subsequently assigned or transferred by operation of law to **Sierra Pacific Mortgage Company, Inc.** covering the following described real property situated in said County, and State.

APN: 589820 3910-006CB-04600

LOT 9 OF SKYLINE VIEW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: **2524 WESTERN STREET, KLAMATH FALLS, OR 97603**

The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed by the trustee or by the beneficiary, 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(7).

Both the beneficiary and the trustee 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.

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 sum:

TOTAL REQUIRED TO REINSTATE:	<u>\$14,562.60</u>
TOTAL REQUIRED TO PAYOFF:	<u>\$281,832.34</u>

Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay.

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:

The installments of principal and interest which became due on 1/1/2022, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

The Notice of Default and original Notice of Sale given pursuant thereto stated that the property would be sold on 1/12/2023, at the hour of **1:00 PM** Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at **At the Front Steps of the Klamath County Circuit Court, located at 316 Main Street, Klamath Falls, OR 97601**, however, subsequent to the recording of said Notice of Default the original sale proceedings were stayed by order of the Court or by proceedings under the U.S. Bankruptcy Code or for other lawful reason. The beneficiary did not participate in obtaining such stay. Said stay was terminated on 8/22/2023.

Whereof, notice hereby is given that QUALITY LOAN SERVICE CORPORATION, the undersigned trustee will on **11/2/2023** at the hour of **1:00 PM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **At the Front Steps of the Klamath County Circuit Court, located at 316 Main Street, Klamath Falls, OR 97601** County of **KLAMATH**, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor 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 and 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.

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:

Name and Last Known Address and Nature of Right, Lien or Interest

KELSEY COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603

ETHAN COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
Original Borrower

For Sale Information Call: 800-280-2832 or Login to: www.auction.com

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

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this notice is intended to exercise the note holders right's against the real property only. As

required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.

QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TS No: OR-22-941593-SW

Dated:

9/13/23

Quality Loan Service Corporation, as Trustee

Signature By:


Jeff Stehman, President

Trustee's Mailing Address:

Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108
Toll Free: (866) 925-0241

Trustee's Physical Address:

Quality Loan Service Corporation
108 1st Ave South, Suite 450, Seattle, WA 98104
Toll Free: (866) 925-0241

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 11/2/2023. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- **60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR**
- **AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.**

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- **Is the result of an arm's-length transaction;**
- **Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and**
- **Was entered into prior to the date of the foreclosure sale.**

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;**
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and**
- You must move out by the date the new owner specifies in a notice to you.**

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Oregon State Bar: (503) 684-3763; (800) 452-7636

Legal assistance: <http://oregonlawhelp.org/>

WHEN RECORDED MAIL TO:
Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108

AFFIDAVIT OF MAILING AMENDED NOTICE OF SALE

I, **Jeff Stenman**, of **Quality Loan Service Corporation**, do hereby certify that: At all times hereinafter mentioned I was and now am a resident of the State of **Washington**, I am a competent person over the age of eighteen years and am not the beneficiary or his or her successor in interest named in the attached original or copy of amended notice of sale given under the terms of that certain trust deed described in said notice. I have continuing access to the business records for the subject loan, and I have personally reviewed the subject business records, specifically the mailings, relied upon to compile this Affidavit. Based on my review of the business records, the amended notice of sale of the real property was provided as required under ORS § 86.782, by the mailing of a copy thereof by registered or certified mail and regular mail to each of the following named person's at their last known address, to-wit:

NAME AND ADDRESS
SEE ATTACHED

CERTIFIED NO.

Said person(s) include those provided in ORS § 86.764, ORS § 86.774, and ORS § 86.782, when applicable. Each of the notices so mailed was certified to be a true copy of the original by **Quality Loan Service Corporation**, the trustee named in said notice. Each copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited in the United States mail, in **San Diego, California**, on 11/6/2024. Said notices were mailed at least 15 days before the amended date of sale fixed in said notice by the trustee for the trustee's sale.

I declare under the penalty of perjury under the Laws of the State of Oregon that the foregoing is true and correct.

Dated: **11/25/24**


By: Jeff Stenman, President, Quality Loan Service Corporation

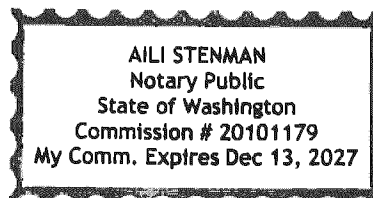
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of **Washington**)
County of **King**) ss.

Subscribed and sworn to (or affirmed) before me this **25th** day of **November**, 20 **24** by

Jeff Stenman, President, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.


Signature



AFFIDAVIT OF MAILING

Date: **11/6/2024**
T.S. No.: **OR-22-941593-SW**
Mailing: **Amended Notice of Sale**

STATE OF California
COUNTY OF San Diego

The declarant, whose signature appears below, states that (s)he is over the age of eighteen (18) years; is employed in San Diego County, and that his/her business address is at 2763 Camino Del Rio S., 1st FL San Diego CA 92108. It is further declared that (s)he is readily familiar with business practices relative to the mailing of documents and that on **11/6/2024**, a copy of the Amended Notice of Sale, of which the attached is a true and correct copy, was mailed in the ordinary course of business. The copy of the Amended Notice of Sale was placed in a sealed envelope and addressed to the person(s)/entity(ies) set forth below. Said mailing was sent in the manner described below each mailing recipient with postage prepaid and then delivered to the United States Postal Service for delivery.

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

IDSolutions, Inc., as Authorized Agent for QUALITY LOAN SERVICE CORPORATION

Signed on the 6th day of November, 2024, at San Diego, California.



Affiant Hue Banh, as Authorized Signor for IDSolutions Inc.

KELSEY COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337114625659

ETHAN COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337114625666

Occupant
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
First Class and Cert. No. 71969002337114625673

ETHAN COLE

1946 MELROSE ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337114625680

KELSEY COLE
1946 MELROSE ST
KLAMATH FALLS, OR 97601
First Class and Cert. No. 71969002337114625697

DENNIS HIRSCHY
1431 Siskiyou Street
Klamath Falls, OR 97601
First Class and Cert. No. 71969002337114625703

Chapter 13 Trustee
Naliko Markel
400 E 2nd Ave
Ste 200
Eugene, OR 97401
First Class and Cert. No. 71969002337114625710

AMENDED TRUSTEE'S NOTICE OF SALE

T.S. No.: **OR-22-941593-SW**

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this notice is intended to exercise the note holders right's against the real property only.

Reference is made to that certain deed made by, **ETHAN COLE AND KELSEY COLE AS TENANTS BY THE ENTIRETY** as Grantor to **AMERITITLE**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SIERRA PACIFIC MORTGAGE COMPANY, INC., ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, dated **1/6/2021**, recorded **1/6/2021**, in official records of **KLAMATH County, Oregon** in book/reel/volume No. and/or as fee/file/instrument/microfilm/reception number **2021-000195** and subsequently assigned or transferred by operation of law to **Sierra Pacific Mortgage Company, Inc.** covering the following described real property situated in said County, and State.

APN: 589820 3910-006CB-04600

LOT 9 OF SKYLINE VIEW, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: **2524 WESTERN STREET, KLAMATH FALLS, OR 97603**

The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed by the trustee or by the beneficiary, 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(7).

Both the beneficiary and the trustee 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.

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 sum:

TOTAL REQUIRED TO REINSTATE:	<u>\$14,562.60</u>
TOTAL REQUIRED TO PAYOFF:	<u>\$281,832.34</u>

Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay.

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:

The installments of principal and interest which became due on 4/1/2022, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiaries efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the Deed of Trust pursuant to the terms of the loan documents.

The Notice of Default and original Notice of Sale given pursuant thereto stated that the property would be sold on 1/12/2023, at the hour of **1:00 PM** Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at **At the Front Steps of the Klamath County Circuit Court, located at 316 Main Street, Klamath Falls, OR 97601**, however, subsequent to the recording of said Notice of Default the original sale proceedings were stayed by order of the Court or by proceedings under the U.S. Bankruptcy Code or for other lawful reason. The beneficiary did not participate in obtaining such stay. Said stay was terminated on 10/18/2024.

Whereof, notice hereby is given that **QUALITY LOAN SERVICE CORPORATION**, the undersigned trustee will on **12/12/2024** at the hour of **1:00 PM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, **At the Front Steps of the Klamath County Circuit Court, located at 316 Main Street, Klamath Falls, OR 97601** County of **KLAMATH**, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor 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 and 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.

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:

Name and Last Known Address and Nature of Right, Lien or Interest

KELSEY COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603

ETHAN COLE
2524 WESTERN STREET
KLAMATH FALLS, OR 97603
Original Borrower

For Sale Information Call: 1-800-280-2832 or Login to: www.auction.com

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

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION**. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the Trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this notice is intended to exercise the note holders right's against the real property only. As

T.S. No.: **OR-22-941593-SW**

required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

NOTICE TO TENANTS: TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF SALE, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.

QUALITY MAY BE CONSIDERED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

TS No: OR-22-941593-SW

Dated:

11/6/24

Quality Loan Service Corporation, as Trustee

Signature By:


Jeff Stenman, President

Trustee's Mailing Address:

Quality Loan Service Corporation
2763 Camino Del Rio South
San Diego, CA 92108
Toll Free: (866) 925-0241

Trustee's Physical Address:

Quality Loan Service Corporation
108 1st Ave South, Suite 450, Seattle, WA 98104
Toll Free: (866) 925-0241

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 12/12/2024. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- **60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR**
- **AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.**

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- **Is the result of an arm's-length transaction;**
- **Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and**
- **Was entered into prior to the date of the foreclosure sale.**

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;**
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and**
- You must move out by the date the new owner specifies in a notice to you.**

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

Oregon State Bar: (503) 684-3763; (800) 452-7636

Legal assistance: <http://oregonlawhelp.org/>