

Returned at Counter

2025-000307

Klamath County, Oregon



00337689202500003070120128

AFTER RECORDING, RETURN TO:

Mika N. Bair
Bair Law, LLC
517 Main Street
Klamath Falls OR 97601

01/15/2025 10:41:35 AM

Fee: \$152.00

COVER SHEET
FOR RECORDING OF DOCUMENTS LISTED BELOW:

1.

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
AND NOTICE REQUIRED BY ORS 86.764

2.

AFFIDAVIT OF NON-OCCUPANCY

3.

AFFIDAVIT OF PUBLICATION

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE
AND NOTICE REQUIRED BY ORS 86.764**

STATE OF TENNESSEE, County of Robertson) ss:

I, Wendy Young, secretary to Mika N. Bair of Bair Law, LLC, formerly known as Mika N. Blain of Blain Law, LLC, 517 Main Street, Klamath Falls, Oregon 97601, being first duly sworn, depose, say, and certify that:

I am an employee of Mika N. Bair, formerly known as Mika N. Blain, Successor Trustee of the Trust Deed more particularly described in the Trustee's Notice of Default and Election to Sell recorded as Instrument No. 2024-007349 on August 22, 2024, in the records of the Clerk of Klamath County, Oregon.

On August 30, 2024, I deposited with the United States Postal Service at Springfield, Tennessee, sealed envelopes containing a Trustee's Notice of Sale executed by Mika N. Bair with an attached Fair Debt Collection Practices Act Notice, true copies of which are attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, from Springfield, Tennessee addressed to:

Robert D. Griffin
Post Office Box 7165
Klamath Falls OR 97602

Heirs and Devisees of Robert D. Griffin
c/o Denice Griffin
884 Buckeye Hills Road
Thurman OH 45685

Denice Griffin, Claiming Successor
Of Small Estate of Robert D. Griffin
884 Buckeye Hills Road
Thurman OH 45685

Robert D. Griffin is the grantor in the trust deed, and the addresses shown above are the only addresses of said party on file with the Trustee.

On August 30, 2024, I deposited with the United States Postal Service at Springfield, Tennessee, sealed envelopes containing the Notice required by ORS 86.756, a copy of which is attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, from Springfield, Tennessee addressed to:

Robert D. Griffin
Post Office Box 7165
Klamath Falls OR 97602

Heirs and Devisees of Robert D. Griffin
c/o Denice Griffin
884 Buckeye Hills Road
Thurman OH 45685

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE AND DANGER NOTICE

Denice Griffin, Claiming Successor
Of Small Estate of Robert D. Griffin
884 Buckeye Hills Road
Thurman OH 45685

Robert D. Griffin is the grantor in the trust deed, and the addresses shown above are the only addresses of said party on file with the Trustee.

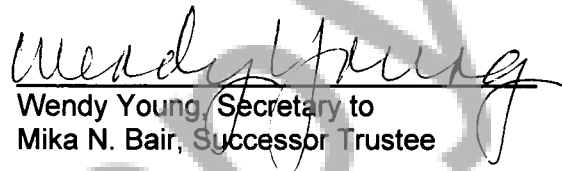
On August 30, 2024, I deposited with the United States Postal Service at Springfield, Tennessee, sealed envelopes containing a Trustee's Notice of Sale executed by Mika N. Bair with an attached Fair Debt Collection Practices Act Notice, copies of which are attached hereto. I mailed one such envelope by First Class Mail and one such envelope by Certified Mail with Return Receipt Requested, postage prepaid, from Springfield, Tennessee addressed to:

Klamath County Tax Collector
305 Main Street Room 121
Klamath Falls OR 97601

Oregon Health Authority
Oregon DHS
Estate Admin Unit
Post Office Box 14021
Salem OR 97309-5024

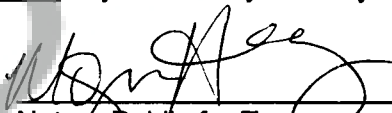
Said addresses are the only addresses of said parties on file with the Trustee.

Dated this 7th day of January 2025.


Wendy Young, Secretary to
Mika N. Bair, Successor Trustee

SIGNED AND SWORN to before me this 7 day of January 2025 by Wendy Young.




Notary Public for Tennessee
My commission expires: 01-23-2027

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE AND DANGER NOTICE

TRUSTEE'S NOTICE OF SALE

The Beneficiary has elected to foreclose the Trust Deed described below pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.815.

1. The Trust Deed is described as follows:
 - A. Name of Grantor: Robert D. Griffin, 4502 Bisbee Street, Klamath Falls OR 97603
 - B. Name of Trustee: AmeriTitle, an Oregon corporation
 - C. Name of Current Successor Trustee: Mika N. Blain, Attorney at Law
517 Main Street, Klamath Falls OR 97601
 - D. Name of Beneficiary: Margaret A. Pickrell, PO Box 1267, Klamath Falls OR 97601
2. The legal description of the property covered by the subject Trust Deed is more particularly described as follows:

Parcel 2 of Land Partition 3-99, said Land Partition being located in portions of Lots 9 and 10, Block 3 of SECOND ADDITION TO ALTAMONT ACRES, situated in the SW¼ SE¼ of Section 10, Township 39 South, Range 9, East of the Willamette Meridian, Klamath County, Oregon.

Klamath County Assessor's Parcel No. R-3909-010DC-01605 and
Tax ID No. 885327

More commonly referred to as 4502 Bisbee Street, Klamath Falls OR 97603
3. The volume, page number, and date of the mortgage records that record the Trust Deed are May 15, 2007 as Instrument No. 2007-008872 in the official records of the Clerk of Klamath County, Oregon.
4. The defaults for which the foreclosure is made are Grantor's failure to honor the terms of the Promissory Note wherein he promised to make monthly payments of \$632.04 including interest at the rate of 7.0% per annum until the whole principal balance of \$95,000 was paid in full, and his failure to keep the property taxes current.
5. As of the date of this Notice, the sums owing on the obligation secured by the Trust Deed are:

The principal balance of the Promissory Note of \$69,289.34 plus interest at the rate of 7.0% per annum from July 18, 2022 until paid in full; plus late fees of \$50 per month from August 2022 until paid in full; delinquent property taxes in the current amount of 1,341.02; \$378 for the foreclosure guarantee; and attorney's fees and trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure, and any advances made by the Beneficiary as allowed by the Note and Trust Deed.
6. The real property described above will be sold to satisfy the obligations.
7. The Successor Trustee will conduct the sale at 10 a.m. on January 29, 2025 at the front

entrance to the office of Mika N. Blain, Blain Law, LLC, at 517 Main Street, Klamath Falls, Oregon.

8. The right exists under ORS 86.753 to have the proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due, together with costs, trustee's fees, and attorney fees, and by curing any other default complained of in the Notice of Default, at any time that is not later than five days before the date last set for the sale.
9. Some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for January 29, 2025. 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:

- THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.

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 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 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 90 days or at the end of your fixed term lease. 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 90 days or before your fixed term lease expires. 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.

Contact information for the Oregon State Bar: 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 may visit its Web site at: www.osbar.org.

Contact information for an organization that provides legal help to individuals at no charge to the individual: Legal Aid Services of Oregon (LASO) 832 Klamath Avenue, Klamath Falls, Oregon 97601, telephone: 541.273-0533 or 1.800.480.9160, website: www.oregonlawhelp.org.

Dated this 28th day of August 2024.



Mika N. Blain, Successor Trustee
Attorney at Law
517 Main Street
Klamath Falls OR 97601
541-851-9500

**NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION PRACTICES ACT
15 U.S.C. § 1692**

1. The amount of the debt is as set forth in the attached documentation or correspondence.
2. The name of the creditor to whom the debt is owed is as stated in the attached documentation or correspondence.
3. Unless you, the consumer, within 30 days after receipt of this Notice, dispute the validity of the debt or any portion thereof, the debt will be assumed to be valid by the undersigned. The undersigned, however, reserves the right to file suit, if none has yet been filed, or to take any other appropriate action to collect the debt within this 30-day period.
4. If you, the consumer, notify the undersigned, in writing, within the 30-day period that the debt, or any portion thereof, is disputed, the undersigned will obtain verification of the debt and a copy of such verification will be mailed to you by the undersigned.
5. Upon your written request within the 30-day period, the undersigned will provide you with the name and address of the original creditor if such original creditor is different from the current creditor.
6. Written requests should be addressed to Mika N. Blain, Blain Law, LLC, 517 Main Street, Klamath Falls, Oregon 97601.
7. This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

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: 4502 Bisbee Street

City: Klamath Falls State: Oregon 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 had to pay as of August 2, 2024 (date) to bring your mortgage loan current was \$ 18,392.02. 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 541-851-9500 (phone number) 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:

Mika N. Blain, Attorney at Law

517 Main Street

Klamath Falls, OR 97601

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

Date and time: January 29, 2025 at 10 a.m. Pacific Standard Time.

Place: front entrance to the law office of Mika N. Blain, 517 Main Street,
Klamath Falls, Oregon 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 Mika N. Blain (name) at 5418519500 (phone number) 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 **800-SAFENET (800-723-3638)**. 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**.

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: August 2, 2024

Trustee name (print):

Mika N. Blain, Attorney at Law

Trustee signature:

Mika N. Blain

Trustee phone number:

541-851-9500

AFFIDAVIT OF NON-OCCUPANCY
NON-JUDICIAL TRUST DEED FORECLOSURE

STATE OF OREGON, County of Klamath) ss.

I, Mika N. Bair, being first duly sworn, depose, say, and certify that:


I am the successor trustee under that certain trust deed executed and delivered by Robert D. Griffin, as Grantor, to AmeriTitle, an Oregon corporation, trustee, in favor of Margaret A. Pickrell, as beneficiary, dated May 10, 2007, recorded on May 15, 2007 in the records of Klamath County, Oregon as Document No. 2007 - 008872, covering the following-described real property situated in the above-mentioned county and state, to-wit:

Parcel 2 of Land Partition 3-99, said Land Partition being located in portions of Lots 9 and 10, Block 3 of SECOND ADDITION TO ALTAMONT ACRES, situated in the SW¼ SE¼ of Section 10, Township 39 South, Range 9, East of the Willamette Meridian, Klamath County, Oregon.

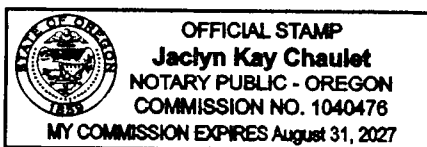
Klamath County Assessor's Parcel No. R-3909-010DC-01605 and
Tax ID No. 885327

On August 22, 2024, I commenced the foreclosure of the above-referenced Trust Deed by recording a Trustee's Notice of Default and Election to Sell in the office of the Clerk of Klamath County, Oregon as Document No. 2024 - 007349. As of the commencement of said foreclosure, the above-described real property was not occupied.

Dated this 15th day of January 2025.


Mika N. Bair, Successor Trustee

SIGNED AND SWORN to before me this 15th day of January 2025, by Mika N. Bair, in her capacity as Successor Trustee.




Notary Public for Oregon
My Commission Expires: August 31, 2027

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

I, Heather Boozer, Advertising Specialist 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 afore-said county and state: that I know from my personal knowledge that the Legal # 24523 Trustee's Notice of Sale 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: 11/23/24, 11/30/24, 12/07/24, 12/14/24

Total Cost: \$1,155.14

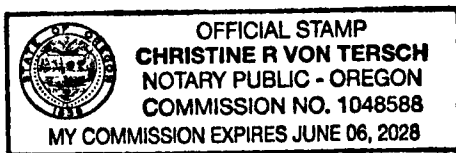
Heather Boozer

Subscribed and sworn by Heather Boozer before me on:
On 23rd day of December, in the year of 2024



Notary Public of Oregon

My commission expires June 6, 2028



TRUSTEE'S NOTICE OF SALE

The Beneficiary has elected to foreclose the Trust Deed described below pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.815.

1. The Trust Deed is described as follows:
 - A. Name of Grantor: Robert D. Griffin,
4502 Bisbee Street, Klamath Falls OR 97603
 - B. Name of Trustee: AmeriTitle, an Oregon corporation
 - C. Name of Current Successor Trustee: Mika N. Bair,
formerly known as Mika N. Blain, Attorney at Law,
517 Main Street, Klamath Falls OR 97601.
 - D. Name of Beneficiary: Margaret A. Pickrell,
PO Box 1267, Klamath Falls OR 97601
2. The legal description of the property covered by the subject Trust Deed is more particularly described as follows:
Parcel 2 of Land Partition 3-99, said Land Partition being located in portions of Lots 9 and 10, Block 3 of SECOND ADDITION TO ALTAMONT ACRES, situated in the SW¼ SE¼ of Section 10, Township 39 South, Range 9, East of the Willamette Meridian, Klamath County, Oregon.
Klamath County Assessor's Parcel No. R-3909-010DC-01605 and Tax ID No. 885327
More commonly referred to as 4502 Bisbee Street, Klamath Falls OR 97603
3. The volume, page number, and date of the mortgage records that record the Trust Deed are May 15, 2007 as Instrument No. 2007-008872 in the official records of the Clerk of Klamath County, Oregon.
4. The defaults for which the foreclosure is made are Grantor's failure to honor the terms of the Promissory Note wherein he promised to make monthly payments of \$632.04 including interest at the rate of 7.0% per annum until the whole principal balance of \$95,000 was paid in full, and his failure to keep the property taxes current.
5. As of the date of this Notice, the sums owing on the obligation secured by the Trust Deed are:
The principal balance of the Promissory Note of \$69,289.34 plus interest at the rate of 7.0% per annum from July 18, 2022 until paid in full; plus late fees of \$50 per month from August 2022 until paid in full; delinquent property taxes in the current amount of 1,341.02; \$378 for the foreclosure guarantee; and attorney's fees and trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure, and any advances made by the Beneficiary as allowed by the Note and Trust Deed.
6. The real property described above will be sold to satisfy the obligations.
7. The Successor Trustee will conduct the sale at 10 a.m. on January 29, 2025 at the front entrance to the office of Mika N. Bair, Blain Law, LLC, at 517 Main Street, Klamath Falls, Oregon.
8. The right exists under ORS 86.753 to have the proceeding dismissed and the Trust Deed reinstated by paying the entire amount then due, together with costs, trustee's fees, and attorney fees, and by curing any other default complained of in the Notice of Default, at any time that is not later than five days before the date last set for the sale.
9. 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.
Dated this 2nd day of August 2024.

/s/ Mika N. Bair
Mika N. Bair, Successor Trustee
(formerly known as Mika N. Blain)
Attorney at Law
517 Main Street, Klamath Falls OR 97601
541-851-9500

#24523 November 23, 30, December 7, 14, 2024