

**Fee: \$102.00**

1. Principal balance of **\$210,364.65** and accruing interest as of **January 1, 2025**, per annum, from **December 1, 2023** until paid.
2. **\$9,675.30** in interest

3. **\$64.28** in MIP/PMI
4. **\$210.20** in deferred late fees
5. **\$25.00** in property inspections
6. **\$4,028.38** in escrow balance
7. **\$1,972.40** in Lender paid expenses
8. **\$102.00** in County Recording Fee
9. **\$25.00** in Third Party Reconveyance Preparation fee
10. **\$987.50** in foreclosure fees and costs
11. Together with title expenses, costs, Trustees fees and attorney fees incurred here in by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest there in.

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

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

The Sale will be held at the hour of **01:00 PM**, in accord with the standard of time established by ORS 187.110, on **June 26, 2025** at the following place: **Front Steps, Klamath County Circuit Court, 316 Main Street, Klamath Falls, OR 97601**

Other than as shown of record, neither the Beneficiary nor the Trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the Trustee in the Trust Deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property except:

PAUL DAVID S HEDGES  
8936 MINA BIRD DRIVE, BONANZA, OR 97623

OCCUPANT  
8936 MINA BIRD DRIVE, BONANZA, OR 97623

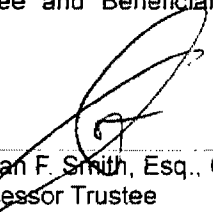
CREDIT BUREAU OF KLAMATH COUNTY  
839 MAIN STREET, KLAMATH FALLS, OR 97601

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by payment to the Beneficiary of the entire amount then due (other than such portion of the principal as would not then be due had no default occurred), together with costs, Trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, at any time prior to five days before the date last set for sale.

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

In construing this notice, the singular gender includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: 01/30/2025

By:  Nathan F. Smith, Esq., OSB #120112  
Successor Trustee

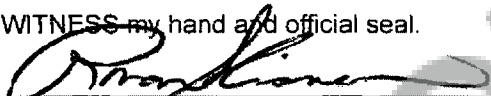
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

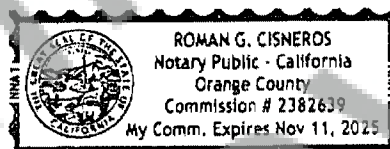
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On 01/30/2025 before me, ROMAN G. CISNEROS, Notary Public, personally appeared NATHAN F. SMITH, ESQ., who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

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

WITNESS my hand and official seal.

  
Notary Public Signature



Malcolm & Cisneros, A Law Corporation  
Attention: Nathan F. Smith, Esq., OSB #120112  
c/o TRUSTEE CORPS  
17100 Gillette Ave, Irvine, CA 92614  
949-252-8300

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.



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

**AFTER RECORDING RETURN TO:**

Brittany Davis  
For Malcolm & Cisneros, For ServiceMac, LLC  
2112 Business Center Drive  
Irvine, CA 92612

8/27/2024

|   |  |
|---|--|
| <b>Grantor:</b>                                     | PAUL DAVID S HEDGES  |
| <b>Beneficiary:</b>                                 | Nationstar Mortgage LLC  |
| <b>Property Address:</b>                            | 8936 MINA BIRD DRIVE<br>BONANZA, OR 97623  |
| <b>Instrument / Recording No.<br/>Date / County</b> | Instrument Number: 2021-010859<br>Recording Number: 2021-010859<br>Loan Number: [REDACTED]<br>Recording date: 7/13/2021<br>County: Klamath |
| <b>Case Number</b>                                  | BI-240705-9634   |

**1. The Service Provider hereby certifies that:**

- ☐ The beneficiary and/or its agent complied with the requirements of ORS 86.726, 86.729 and 86.732; or
- ☒ The grantor did not pay the required fee by the deadline.

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

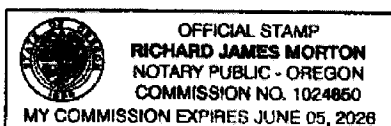
DATED this 27 day of August, 2024.

[Signature]  
Authorized Representative, Oregon Foreclosure Avoidance Program

STATE OF OREGON     )  
                                  ) ss.  
County of Multnomah    )

The foregoing instrument was acknowledged before me on August 27<sup>th</sup>, 2024, by Jesse Clift  
[Print Name]

as an Authorized Representative of the Oregon Foreclosure Avoidance Program Service Provider, Mediation Case Manager.



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