2025-001306

Klamath County, Oregon 02/24/2025 03:28:01 PM

Fee: \$277.00

RECORDING COVER SHEET FOR NOTICE OF SALE PROOF

OF COMPLIANCE, PER ORS 205.234

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS IN THIS COVER SHEET <u>DO NOT</u> AFFECT THE TRANSACTION(S) CONTAINEDIN THE INSTRUMENT ITSELF.

AFTER RECORDING RETURN CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006

This Space For County Recording Use Only

TRANSACTION INCLUDES:

AFFIDAVIT OF MAILING NOTICE OF SALE

AFFIDAVIT OF PUBLICATION NOTICE OF SALE

PROOF OF SERVICE

AFFIDAVIT OF COMPLIANCE

Original Grantor on Trust Deed

SUZANN TUCKER, UNMARRIED

Beneficiary

CITIZENS BANK, N.A.

Deed of Trust Instrument Number:

Instrument #: 2007-012101

Trustee

CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006

TS Number: **130355-OR**

DECLARATION OF MAILING



Reference No: 13035	5-OR		5.52
Mailing Number: 007509	98-01		
Type of Mailing: ORNO			
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STATE OF CALIFORNIA	1		
STATE OF CALIFORNIA) 55		
) SS		
COUNTY OF SAN DIEGO	}		
l,	Charlene Broussard	, declare as follows:	
Diego County, California		United States, over the age of eighte natter identified in the document(s) A, San Diego, CA 92123.	-
in separate sealed enveloist on exhibit A, attached ⊠ Firs □ Cer	opes, in accordance with the chi d hereto and made a part hereo t Class		
		iing	
	tified with Return Receipt		
☐ Cer	tified with Return Receipt and	l Restricted Delivery	
⊠ Cer	tified with Electronic Return I	Receipt	
□ Reg	istered		
	istered International		
	istored international		
Additional Services provi None	ded during the production of th	is mail order (if any):	
I declare under penalty o	of perjury under the laws of the	State of California that the foregoing	is true and correct.
Dagombar 22	2024 San Diago California		
December 23	2024 San Diego, California	D/11-1-1	
Date and Location		Déclarant	
	- fr		
		e verifies only the identity of the ind	
document to which this	certificate is attached, and not t	ne truthfulness, accuracy, or validity	of that document.
STATE OF CALIFORNIA COUNTY OF SAN DIEGO			
On December 23	2024 before m	e, Adelina R. Larson	
		me on the basis of satisfactory evid	once to be the person(s) where
		acknowledged to me that he/she/the	
		r/their signature(s) on this instrume	ent the person(s), or the entity
upon behalf of which the	e person(s) acted, executed the	nstrument.	
I certify under PENALTY (OF PERJURY under the laws of the	e State of California that the forego	ing paragraph is true and
eon Cet.	_		
WITNESS my hand and o	fficial seal.		ADELINA R. LARSON
Signature	/ / ////	(Seal)	Notary Public - California
			San Diego County Commission # 2347047
			My Comm. Expires Feb 15, 2025
iMai AffidavitNotary	Į.		NEV. 12/02/2020

TRUSTEE'S NOTICE OF SALE

TS No.: 130355-OR Loan No.: *****8148

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by SUZANN TUCKER, UNMARRIED, as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of CHARTER ONE BANK, as Beneficiary, dated 6/11/2007, recorded 7/6/2007, as Instrument No. 2007-012101, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

The S 1/2 of the North 198 feet of Tract 22 of Altamont Small Farms, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

APN: 579001/3909-015CA-00600

Commonly known as: 5527 AVALON STREET KLAMATH FALLS, OR 97603

The current beneficiary is: CITIZENS BANK, N.A.

Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's failure to pay when due, the following sums:

Delinquent Payments:

<u>Dates</u> :		<u>Total:</u>
7/15/2024 — 11/15/2024		\$3,049.35
Late Charges: Beneficiary Advances:		\$120.00 \$1,036.00
	Total Required to Reinstate:	\$4,205.35
	TOTAL REQUIRED TO PAYOFF:	\$30,951.96

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$28,780.81 together with interest thereon at the rate of 6.99 % per annum, from 6/15/2024 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP, whose address is 1915 NE Stucki Avenue, Suite 400, Hillsboro, OR 97006, will on 5/1/2025, at the hour of 1:00 PM, standard time, as established by ORS 187.110, ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601, sell at public auction to the highest bidder in the form of cash equivalent (certified funds or cashier's check) the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale.

Dated: 12/12/2024

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

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006

Authorized Signatory of Trustee

Phone: 858-750-7777

866-931-0036

CRC NOS OR 062920212

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 5/1/2025 at ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601 at 1:00 PM. 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.

Trustee: CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636 http://www.osbar.org; http://www.osbar.org/public/ris/ris.html#referral

Oregon Law Help: http://oregonlawhelp.org/OR/index.cfm

Free Legal Assistance: http://www.oregonlawcenter.org/
Portland (503)473-8329
Coos Bay (800)303-3638
Ontario (888)250-9877
Salem (503)485-0696
Grants Pass (541)476-1058
Woodburn (800)973-9003
Hillsboro (877)726-4381

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:

5527 AVALON STREET KLAMATH FALLS, OR 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 12/12/2024 to bring your mortgage loan current was \$4,205.35. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (858) 750-7777 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:

Clear Recon Corp 1915 NE Stucki Avenue, 4th Floor Hillsboro, OR 97006 Phone: 866-931-0036

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

Date and time: <u>5/1/2025</u> at <u>1:00 PM</u>

Place: ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT

COURT, 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 anytime before the sale.
- 3. You can call <u>CITIZENS BANK</u>, N.A. at 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 toll-free phone contact number at 855-480-1950. You may also wish 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 a 2-1-1 information service.

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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 12/12/2024	
Trustee name: Clear Recogn Corp.	
Trustee signature: ///	Jessica Lopez
Trustee telephone number: <u>858-750-7777</u>	
Trustee Sale No.: 130355-OR	

2024-010817

Klamath County, Oregon 12/13/2024 03:05:02 PM

Fee: \$97.00

When recorded mail document to:

Clear Recon Corp 1915 NE Stucki Avenue, 4th Floor Hillsboro, OR 97006 Phone: 866-931-0036

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 130355-OR Loan No.: ******8148

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by SUZANN TUCKER, UNMARRIED, as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of CHARTER ONE BANK, as Beneficiary, dated 6/11/2007, recorded 7/6/2007, as Instrument No. 2007-012101, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

The S 1/2 of the North 198 feet of Tract 22 of Altamont Small Farms, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

APN: 579001 / 3909-015CA-00600

Commonly known as: 5527 AVALON STREET KLAMATH FALLS, OR 97603

The current beneficiary is: CITIZENS BANK, N.A.

The undersigned hereby certifies that no assignments of the Deed of Trust by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Deed of Trust, or, if such action has been instituted, the action has been dismissed, except as permitted by ORS 86.752(7), 86.010.

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

Delinquent Payments:

Dates:		<u>Total:</u>
7/15/2024 - 11/15/2024		\$3,049.35
Late Charges:		\$120.00
Beneficiary Advances:		\$1,036.00
	TOTAL REQUIRED TO REINSTATE:	\$4,205.35

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following: \$30,951.96

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust 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 grantor executed the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust 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 1:00 PM., standard time, as established by ORS 187.110, on 5/1/2025, at the following place:

ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 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 the foreclosure proceeding dismissed and the Deed of Trust 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), and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with trustee's and attorneys' fees not exceeding the amounts provided by ORS 86.778.

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 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 Deed of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 12/12/2024 CLEAR RECON CORP

Clear Recon Corp

1915 NE Stucki Avenue, 4th Floor

Hillsboro, OR 97006

Phone: 858-750-7777 or 866-931-0036

Jessica Lopez, Authorized Signatory of 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) ss.
County of San Diego)

On DEC 12 2024 before me, Jennifer De La Merced, Notary Public, personally appeared who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

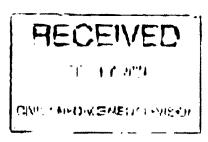
WITNESS my hand and official seal.

Signature (Seal)

JENNIFER DE LA MERCED Notary Public - California San Diego County Commission # 2479698 My Comm. Expires Jan 16, 2028

After recording, return to:

Citizens Bank, N.A. 10561 Telegraph Rd Glen Alten VA 23059



OREGON FORECLOSURE AVOIDANCE PROGRAM BENEFICIARY EXEMPTION AFFIDAVIT

	Lender/Beneficiary:	Citizens Bank, N A.
	Jurisdiction	Rhode Island
all Felliphiable	ren. ja udy & lietniej heizou. b	provide the state or other jurisdiction in which the Lender/Beneficiary is organized.
I, Dylan Watkir	18	(printed name) being first duly sworn, depose, and state that
This affidavil is 86.726(1)(b)	albmitted for a claim of	exemption to the Office of the Attorney General of Oregon under ORS
to com	mence the following nun ider ORS 86,752 or by s	entity commenced or caused an affiliate or agent of the individual or entity need by advertisament and suit under QRS 88.010 during the proricalendar year: 2[not to
is [/] is exemp	s the Individual diaiming of the AVP transform requirements educe this afficiavit on its b	ex that she/he: [check only one of the following boxes] exemption from requirements established under ORS 86.705 to 86.815 sp. [insert titls] of the entity claiming established under ORS 86.705 to 86.815 and is authorized by such entity entity. [Signature] 24 [
Cherman as More	Turker b	e me this 15th day of February
un 1754 rocc	TO THE KINS THE COMMONWEALTH OF THE PROPERTY	-

Exhibit A to Declaration of Mailing

Postal Class: First Class Mail Date:
Type of Mailing:
Attachment: 12/20/2024 ORNODNTSHO 0075098-01 000 1235698 Piedmont

(11)9690024889765594 SUZANN TUCKER 0

5527 AVALON STREET

ATH FALLS, OR 97603-8240

Sender: Aldridge Pite LLP 6 Piedmont Center, 3525 Piedmont Rd. NE Atlanta GA 30305

Exhibit A to Declaration of Mailing

Postal Class: Electronic - Ret Mail Date: Type of Mailing: 12/20/2024 ORNODNTSHO

Attachment: 0075098-01 000 1235698 Piedmont

> 0 71969002484090627969

SUZANN TUCKER 5527 AVALON STREET

ATH FALLS, OR 97603-8240

Sender: Aldridge Pite LLP 6 Piedmont Center, 3525 Piedmont Rd. NE Atlanta GA 30305

DECLARATION OF MAILING



Reference No: 130355-OR Mailing Number: 0075097-01 Type of Mailing: ORNODNTS STATE OF CALIFORNIA **} SS COUNTY OF SAN DIEGO Charlene Broussard** _, declare as follows: I am, and at all times herein mentioned, a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California. I am not a party to the action/matter identified in the document(s) referenced below. My business address is iMailTracking, LLC, 9620 Ridgehaven Ct., Ste. A, San Diego, CA 92123. At the request of Aldridge Pite LLP on 12/20/2024, I deposited in the United States mail a copy of the attached document(s), in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof. □ Certified ☐ First Class with Certificate of Mailing ☐ Certified with Return Receipt ☐ Certified with Return Receipt and Restricted Delivery □ Certified with Electronic Return Receipt ☐ Registered ☐ Registered International Additional Services provided during the production of this mail order (if any): I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. December 23 2024 San Diego, California Date and Location A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document. STATE OF CALIFORNIA **COUNTY OF SAN DIEGO** December 23 2024 before me, ___ Adelina R. Larson personally appeared Charlene Broussard, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on this instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct. WITNESS my hand and official seal. ADELINA R. LARSON Notary Public - California (Seal) Signature _ San Diego County Commission # 2347047 Comm. Expires Feb 15, 2025

iMallAffidavitNotary

TRUSTEE'S NOTICE OF SALE

TS No.: 130355-OR Loan No.: *****8148

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by SUZANN TUCKER, UNMARRIED, as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of CHARTER ONE BANK, as Beneficiary, dated 6/11/2007, recorded 7/6/2007, as Instrument No. 2007-012101, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

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APN: 579001/3909-015CA-00600

Commonly known as: 5527 AVALON STREET KLAMATH FALLS, OR 97603

The current beneficiary is: CITIZENS BANK, N.A.

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Late Charges: Beneficiary Advances:		\$120.00 \$1,036.00
	Total Required to Reinstate:	\$4,205.35
	TOTAL REQUIRED TO PAYOFF:	\$30,951.96

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$28,780.81 together with interest thereon at the rate of 6.99 % per annum, from 6/15/2024 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP, whose address is 1915 NE Stucki Avenue, Suite 400, Hillsboro, OR 97006, will on 5/1/2025, at the hour of 1:00 PM, standard time, as established by ORS 187.110, ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601, sell at public auction to the highest bidder in the form of cash equivalent (certified funds or cashier's check) the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale.

Dated: 12/12/2024

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

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006

Authorized Signatory of Trustee

Phone: 858-750-7777

866-931-0036

CRC NOS OR 062920212

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 5/1/2025 at ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601 at 1:00 PM. 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.

Trustee: CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636 http://www.osbar.org; http://www.osbar.org/public/ris/ris.html#referral

Oregon Law Help: http://oregonlawhelp.org/OR/index.cfm

Free Legal Assistance: http://www.oregonlawcenter.org/
Portland (503)473-8329
Coos Bay (800)303-3638
Ontario (888)250-9877
Salem (503)485-0696
Grants Pass (541)476-1058
Woodburn (800)973-9003
Hillsboro (877)726-4381

2024-010817

Klamath County, Oregon 12/13/2024 03:05:02 PM

Fee: \$97.00

When recorded mail document to:

Clear Recon Corp 1915 NE Stucki Avenue, 4th Floor Hillsboro, OR 97006 Phone: 866-931-0036

SPACE ABOVE THIS LINE FOR RECORDER'S USE

NOTICE OF DEFAULT AND ELECTION TO SELL

TS No.: 130355-OR Loan No.: ******8148

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by SUZANN TUCKER, UNMARRIED, as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of CHARTER ONE BANK, as Beneficiary, dated 6/11/2007, recorded 7/6/2007, as Instrument No. 2007-012101, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

The S 1/2 of the North 198 feet of Tract 22 of Altamont Small Farms, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

APN: 579001 / 3909-015CA-00600

Commonly known as: 5527 AVALON STREET KLAMATH FALLS, OR 97603

The current beneficiary is: CITIZENS BANK, N.A.

The undersigned hereby certifies that no assignments of the Deed of Trust by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Deed of Trust, or, if such action has been instituted, the action has been dismissed, except as permitted by ORS 86.752(7), 86.010.

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

Delinquent Payments:

Dates:		<u>Total:</u>
7/15/2024 - 11/15/2024		\$3,049.35
Late Charges:		\$120.00
Beneficiary Advances:		\$1,036.00
	TOTAL REQUIRED TO REINSTATE:	\$4,205.35

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, those sums being the following: \$30,951.96

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the Deed of Trust 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 grantor executed the Deed of Trust, together with any interest grantor or grantor's successor in interest acquired after the execution of the Deed of Trust, to satisfy the obligations secured by the Deed of Trust 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 1:00 PM., standard time, as established by ORS 187.110, on 5/1/2025, at the following place:

ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 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 the foreclosure proceeding dismissed and the Deed of Trust 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), and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Deed of Trust, and in addition to paying the sums or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and Deed of Trust, together with trustee's and attorneys' fees not exceeding the amounts provided by ORS 86.778.

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 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 Deed of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 12/12/2024 CLEAR RECON CORP

Clear Recon Corp

1915 NE Stucki Avenue, 4th Floor

Hillsboro, OR 97006

Phone: 858-750-7777 or 866-931-0036

Jessica Lopez, Authorized Signatory of 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) ss.
County of San Diego)

On DEC 12 2024 before me, Jennifer De La Merced, Notary Public, personally appeared who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

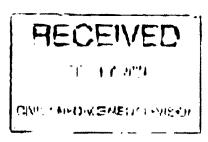
WITNESS my hand and official seal.

Signature (Seal)

JENNIFER DE LA MERCED Notary Public - California San Diego County Commission # 2479698 My Comm. Expires Jan 16, 2028

After recording, return to:

Citizens Bank, N.A. 10561 Telegraph Rd Glen Alten VA 23059



OREGON FORECLOSURE AVOIDANCE PROGRAM BENEFICIARY EXEMPTION AFFIDAVIT

	Lender/Beneficiary:	Citizens Bank, N A.
	Jurisdiction	Rhode Island
all Felliphiable	ren. ja udy & lietniej heizou. b	provide the state or other jurisdiction in which the Lender/Beneficiary is organized.
I, Dylan Watkir	18	(printed name) being first duly sworn, depose, and state that
This affidavil is 86.726(1)(b)	albmitted for a claim of	exemption to the Office of the Attorney General of Oregon under ORS
to com	mence the following nun ider ORS 86,752 or by s	entity commenced or caused an affiliate or agent of the individual or entity need by advertisament and suit under QRS 88.010 during the proricalendar year: 2[not to
is [/] is exemp	s the Individual diaiming of the AVP transform requirements educe this afficiavit on its b	ex that she/he: [check only one of the following boxes] exemption from requirements established under ORS 86.705 to 86.815 sp. [insert titls] of the entity claiming established under ORS 86.705 to 86.815 and is authorized by such entity entity. [Signature] 24 [
Cherman as More	Turker b	e me this 15th day of February
un 1754 rocc	TO THE KINS THE COMMONWEALTH OF THE PROPERTY	-

Exhibit A to Declaration of Mailing

Postal Class: First Class Mail Date: 12/20/2024

Type of Mailing: **ORNODNTS** Attachment:

0075097-01 000 1235697 Piedmont

(11)9690024889765112 Occupants/Tenants 5527 AVALON STREET

4TH FALLS, OR 97603

(11)9690024889765150 1 Justine V. St. John PO Box 388

OR 97627

2 (11)9690024889765204

Department of Human Resources

39 N. Central

rd, OR 97501-2781

(11)9690024889765242 3 Charter One Bank 1215 Superior Ave.

and, OH 44114

4 (11)9690024889765297 CSO Financial Inc. PO Box 1208

urg, OR 97470

5 (11)9690024889765334 Oregon Department of Revenue 955 Center St. NE

Salem, OR 97301-2555

(11)9690024889765372 6 Klamath Irrigation District

6640 KID Lane

th Falls, OR 97603

7 (11)9690024889765433

State of Oregon DBA Housing and Community Services Department

725 Summer St. NE

Suite B.

Salem, OR 97301-1266

(11)9690024889765495 8 Jamie Lynn Lotches 5527 Avalon Street

th Falls, OR 97603-8240

(11)9690024889765556 9

Anthony Lotches 5527 Avalon Street

th Falls, OR 97603-8240

Sender: Aldridge Pite LLP

6 Piedmont Center, 3525 Piedmont Rd. NE

Atlanta GA 30305

Exhibit A to Declaration of Mailing

Sender: Aldridge Pite LLP

Atlanta GA 30305

6 Piedmont Center, 3525 Piedmont Rd. NE

Postal Class: Electronic - Ret Mail Date: 12/20/2024 Type of Mailing: ORNODNTS

0075097-01 000 1235697 Piedmont

Attachment:

71969002484090627532 Occupants/Tenants 5527 AVALON STREET

ATH FALLS, OR 97603

1 71969002484090627600 Justine V. St. John

PO Box 388

OR 97627

2 71969002484090627679

Department of Human Resources

39 N. Central

'd, OR 97501-2781

3 71969002484090627747

Charter One Bank 1215 Superior Ave.

and. OH 44114

4 71969002484090627839

CSO Financial Inc.

PO Box 1208

urg, OR 97470

5 71969002484090627907

Oregon Department of Revenue

955 Center St. NE

Salem, OR 97301-2555

71969002484090627976 6

Klamath Irrigation District

6640 KID Lane

th Falls, OR 97603

7 71969002484090628058

State of Oregon DBA Housing and Community Services Department

725 Summer St. NE

Suite B.

Salem, OR 97301-1266

71969002484090628133 8

Jamie Lynn Lotches 5527 Avalon Street

th Falls, OR 97603-8240

9 71969002484090628218

Anthony Lotches 5527 Avalon Street

th Falls, OR 97603-8240

Affidavit of Posting/Service

Case Number: 130355-OR

Grantor: SUZANN TUCKER, UNMARRIED

Service Documents: Trustee's Notice of Sale, Notice to Residential Tenants, and Notice of Danger of Losing Property

For: Attn: POSTINGS The Stox Group- Postings 17671 IRVINE BLVD SUITE 204 TUSTIN, CA 92780

Received by Barrister Support, dba Malstrom's Process Serving on the 16th day of December, 2024 at 3:08 pm to be served on SUZANN TUCKER, UNMARRIED and/or ALL OCCUPANTS, 5527 AVALON STREET, KLAMATH FALLS, OR 97603.

I, Dawn Becker, being duly sworn, depose and say that on the 18th day of December, 2024 at 10:10 am, I:

made service of the attached Trustee's Notice of Sale, Notice to Residential Tenants, and Notice of Danger of Losing Property upon the individuals and/or entities named below by delivering a copy of the aforementioned documents upon an OCCUPANT at the following "Property Address":

5527 AVALON STREET, KLAMATH FALLS, OR 97603

As follows:

Lattempted personal service at the Property Address on 12/18/2024 at 10:10 am and on this attempt Lireceived no answer from any occupant(s) at this address. I then POSTED such true copy conspicuously to the main entrance pursuant to ORS 86.774 (1)(b)(A).

On 12/21/2024 at 10:42 am, I returned to the Property Address and, again, received no answer from any occupant(s) at this address. At that time, I POSTED another true copy conspicuously to the main entrance of the premises pursuant to ORS 86.774 (1)(b)(B).

On 12/28/2024 at 1:23 pm I returned to the Property Address for the third time and Again received no answer from any occupant(s). At that time I POSTED another true copy conspicuously to the main entrance of the premises. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

The effective date of service upon an occupant at the Property Address is 12/18/2024 as calculated pursuant to ORS 86.774(1)(c).

elsee (hanber

CERTIFICATION OF MAILING: I Chelsea Chambers certify that on **12/30/2024** a true copy of Trustee's Notice of Sale, Notice to Residential Tenants, and Notice of Danger of Losing Property and a statement regarding service were mailed addressed to "OCCUPANTS" at 5527 AVALON STREET, KLAMATH FALLS, OR 97603 by First Class Mail postage paid.



Affidavit of Posting/Service For 130355-OR

I declare under penalty of perjury that I am a resident of the State of Oregon. I am a competent person 18 years of age or older and not a party to or attorney in this proceeding and am authorized to serve the process described herein. I certify that the person, firm, or corporation served is the identical one named in this action. I am not a party to nor an officer, director, or employee of, nor attorney for any party, corporate or otherwise.

I hereby declare that the above statement is true to the best of my knowledge and belief, and that it is made for use as evidence in court and is subject to penalty for perjury.

State of __

County of Klamath

Subscribed and Sworn to before me on the

day of January , 225 by the affiant who is personally known to me.

NOTARY PUBLIC

OFFICIAL STAMP

ALISA MARILYN GAILEY

NOTARY PUBLIC - OREGON

COMMISSION NO. 1034446

MY COMMISSION EXPIRES MARCH 14, 2027

Dawn Becker Process Server

Date

Barrister Support dba Malstrom's Process Serving PO Box 3474 Salem, OR 97302

Our Job Serial Number: TSB-2024007136

Ref: 949297

TRUSTEE'S NOTICE OF SALE

TS No.: 130355-OR Loan No.: *****8148

Reference is made to that certain trust deed (the "<u>Deed of Trust</u>") executed by SUZANN TUCKER, UNMARRIED, as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of CHARTER ONE BANK, as Beneficiary, dated 6/11/2007, recorded 7/6/2007, as Instrument No. 2007-012101, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

The S 1/2 of the North 198 feet of Tract 22 of Altamont Small Farms, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

APN: 579001/3909-015CA-00600

Commonly known as: 5527 AVALON STREET KLAMATH FALLS, OR 97603

The current beneficiary is: CITIZENS BANK, N.A.

Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's failure to pay when due, the following sums:

Delinquent Payments:

<u>Dates</u> :		<u>Total:</u>
7/15/2024 — 11/15/2024		\$3,049.35
Late Charges: Beneficiary Advances:		\$120.00 \$1,036.00
	Total Required to Reinstate:	\$4,205.35
	TOTAL REQUIRED TO PAYOFF:	\$30,951.96

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$28,780.81 together with interest thereon at the rate of 6.99 % per annum, from 6/15/2024 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust

Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP, whose address is 1915 NE Stucki Avenue, Suite 400, Hillsboro, OR 97006, will on 5/1/2025, at the hour of 1:00 PM, standard time, as established by ORS 187.110, ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601, sell at public auction to the highest bidder in the form of cash equivalent (certified funds or cashier's check) the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, 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 ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than five days before the date last set for sale.

Dated: 12/12/2024

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

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006

Authorized Signatory of Trustee

Phone: 858-750-7777

866-931-0036

CRC NOS OR 062920212

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 5/1/2025 at ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, OR 97601 at 1:00 PM. 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.

Trustee: CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006

Oregon State Bar Lawyer Referral Service: (503)684-3763 or (800)452-7636 http://www.osbar.org; http://www.osbar.org/public/ris/ris.html#referral

Oregon Law Help: http://oregonlawhelp.org/OR/index.cfm

Free Legal Assistance: http://www.oregonlawcenter.org/
Portland (503)473-8329
Coos Bay (800)303-3638
Ontario (888)250-9877
Salem (503)485-0696
Grants Pass (541)476-1058
Woodburn (800)973-9003
Hillsboro (877)726-4381

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:

5527 AVALON STREET KLAMATH FALLS, OR 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 12/12/2024 to bring your mortgage loan current was \$4,205.35. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (858) 750-7777 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:

Clear Recon Corp 1915 NE Stucki Avenue, 4th Floor Hillsboro, OR 97006 Phone: 866-931-0036

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

Date and time: <u>5/1/2025</u> at <u>1:00 PM</u>

Place: ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT

COURT, 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 anytime before the sale.
- 3. You can call <u>CITIZENS BANK</u>, N.A. at 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 toll-free phone contact number at 855-480-1950. You may also wish 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 a 2-1-1 information service.

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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 12/12/2024	
Trustee name: Clear Recogn Corp.	
Trustee signature: ///	Jessica Lopez
Trustee telephone number: <u>858-750-7777</u>	
Trustee Sale No.: 130355-OR	

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 aforesaid county and state: that I know from my personal knowledge that the Legal # 24548 TS#130355-OR 5527 Avalon St.

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: 01/04/25, 01/11/25, 01/18/25, 01/25/25

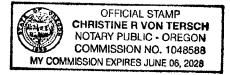
Total Cost: \$1,255.59

Subscribed and sworn by Heather Boozer before me on:

On 27th day of January, in the year of 2025

Notary Public of Oregon

My commission expires June 6, 2028



TRUSTEE'S NOTICE OF SALE

TS No.: 130355-OR Loan No.: ******8148 Reference is made to that certain trust deed (the "Deed of Trust") ex-ecuted by SUZANN TUCKER, UNMARRIED, as Grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of CHARTER ONE BANK, as Beneficiary, dated 6/11/2007, recorded 7/6/2007, as Instrument No. 2007-012101, in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon: The S 1/2 of the North 198 feet of Tract 22 of Altamont Small Farms, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. APN: 579001 / 3909-015CA-00600 Commonly known as: 5527 AVALON STREET KLAMATH FALLS, OR 97603 The current bene-ficiary is: CITIZENS BANK, N.A. Both the beneficiary and the trustee have elected to sell the above-described real property to satisfy the obligations secured by the Deed of Trust and notice has been recorded pursuant to ORS 86.752(3). The default for which the foreclosure is made is the grantor's failure to pay when due, the following sums:

Delinguent Payments:

Dates:

Total:

7/15/2024 - 11/15/2024

\$3,049.35

Late Charges: Beneficiary Advances:
Total Required to Reinstate: TOTAL REQUIRED TO PAYOFF:

\$120.00 \$1,036.00 \$4,205.35 \$30,951.96

By reason of the default, the beneficiary has declared all obligations secured by the Deed of Trust immediately due and payable, including: the principal sum of \$28,780.81 together with interest thereon at the rate of 6.99 % per annum, from 6/15/2024 until paid, plus all accrued late charges, and all trustee's fees, foreclosure costs, and any sums advanced by the beneficiary pursuant to the terms and conditions of the Deed of Trust Whereof, notice hereby is given that the undersigned trustee, CLEAR RECON CORP, whose address is 1915 NE Stucki Avenue, Suite 400, Hillsboro, OR 97006, will on 5/1/2025, at the hour of 1:00 PM, standard time, as established by ORS 187.110 ON THE FRONT STEPS OF THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS OR 97601, sell at public auction to the highest bidder in the form of cash equivalent (certified funds or cashier's check) the interest in the above-described real property which the grantor had or had power to convey at the time it executed the Deed of Trust, together with any interest which the grantor or his successors in interest acquired after the execution of the Deed of Trust, to satisfy the foregoing obliga-tions 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 ORS 86.778 has the right to have the foreclosure proceeding dismissed and the Deed of Trust reinstated by payment to the beneficiary of the entire amount then due (other than the portion of principal that would not then be due had no default occurred), together with the costs, trustee's and attorneys' fees, and curing any other default complained of in the Notice of Default by tendering the performance required under the Deed of Trust at any time not later than 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 trust-ee's sale. In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obli-gation, the performance of which is secured by the Deed of Trust, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: 12/12/2024 CLEAR RECON CORP 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006 Phone: 858-750-7777 866-931-0036 Jessica Lopez, Authorized Signatory of Trustee #24548 January 4, 11, 18, 25, 2025

AFTER RECORDING, RETURN TO: Clear Recon Corp 1915 NE Stucki Avenue, Suite 400 Hillsboro, OR 97006 (858) 750-7777

AFFIDAVIT OF COMPLIANCE WITH O.R.S. § 86.748(1)

Grantor:	SUZANN TUCKER, UNMARRIED
	("Grantor")
Beneficiary:	CITIZENS BANK, N.A. ("Beneficiary")
Trustee:	CLEAR RECON CORP
Property Address:	5527 AVALON STREET
	KLAMATH FALLS, OR 97603
Instrument Recording Number:	7/6/2007, as Instrument No. 2007-012101,

	Instrument Recording Number:	7/6/2007, as Instrument No. 2007-012101,		
I, the	I, the undersigned, being duly sworn, hereby depose and say that:			
1. Bene	I am July Watting ficiary of the above-referenced instru	of CITIZENS BANK, N.A. who is the servicer for the ment.		
made activity cond N.A. on in and p	tained by CITIZENS BANK, N.A. fords (which include data compilations, at or near the time by, or from informity and transactions reflected in such ucted regularly by CITIZENS BANK 's mortgage servicing business to mal formation and belief based upon my	ob functions, I am familiar with the business records or the purpose of servicing mortgage loans. These electronically imaged documents, and others) are mation provided by, persons with knowledge of the records, and are kept in the course of business activity I, N.A It is the regular practice of CITIZENS BANK, we these records. The below information is provided understanding of CITIZENS BANK, N.A.'s policies I knowledge of the matters stated herein by examining		
3.	(check the applicable option)			
		ified ("Notice") Grantor of its foreclosure avoidance days of making the Determination. The anguage.		
		te information for a foreclosure avoidance		
deter	determination ("Determination"); therefore, Beneficiary is unable to make a Determination.			

Grantor has not requested foreclosure avoidance. Therefore, Beneficiary is unable to make, and has not made, a foreclosure avoidance determination. Grantor did not accept Beneficiary's offer for assistance, Therefore, a foreclosure avoidance measure was not reached. CITIZENS BANK, N.A. State of: County of: On 3113125, before me, RWM BUTTO personally appeared Dylan Wattung who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY that the foregoing paragraph is true and correct. WITNESS my hand and official seal. Signature Hum (Seal)