2025-001808

Klamath County, Oregon

03/13/2025 11:30:01 AM

Fee: \$132.00

RECORDING COVER SHEET 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>DOES NOT</u> AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

AFTER RECORDING RETURN TO

Prime Recon LLC 27368 Via Industria, Ste 201 Temecula, CA 92590

1. TITLE OF THE TRANSACTION (ORS 205.234a)

Declaration of Mailing

2. Grantor(s) and Address (ORS 205.160)

Melissa Gardella and Joshua Gardella 315 Jefferson St Klamath Falls OR 97601

3.) Grantee(s) and Address (ORS 205.1251a and 205.160)

Prime Recon LLC 27368 Via Industria, Ste 201 Temecula, CA 92590

4) APN: 1-028576-4

DECLARATION OF MAILING



Reference No: 177355 Mailing Number: 0125372-01 Type of Mailing: Letter 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 The Mortgage Law Firm, PLC on 3/7/2025, 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. March 10 2025 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 _ before me, _____ _March 10 2025 ___ 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 ADELINA R. LARSON WITNESS my hand and official seal. Notary Public - California San Diego County Commission # 2510160 Signature (Seal) My Comm. Expires Feb 15, 2029 👂

iMailAffidavitNotary

Rev. 12/02/2020

Prime Recon LLC 27368 Via Industria, Ste 201 Temecula, CA 92590 (888) 725-4142

Notice of Postponement of Trustee's Foreclosure Sale

(ORS 86.782.2)

TS No. 177355 APN No. 411307

Reference is made to that certain trust deed made by Melissa Gardella and Joshua Gardella, as tenants by the entirety, as grantor, Amerititle, LLC, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. as designated nominee for CrossCountry Mortgage, LLC, as beneficiary, dated 03/08/2022 recorded on 03/11/2022, Inst No. 2022-003047 in Book xx, Page xx in the records of Klamath, Oregon, covering the following described real property situated in said County and State, to wit:

LOT 8 IN BLOCK 41 OF FIRST ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON..

COMMONLY KNOWN AS: 315 Jefferson St, Klamath Falls, OR, 97601

PLEASE BE ADVISED that the sale originally set in the attached Notice of Sale will be postponed to 04/17/2025 at 1:00 PM at the time and place originally set for sale. A copy of the original Notice of Trustee's Sale is enclosed herein.

Prime Recon LLC

For Information regarding the Sale, the Trustee can be reached at the following telephone number: (888) 725-4142

TS 177355

TRUSTEE'S NOTICE OF SALE

TS No.: 177355 APN: 411307

Reference is made to that certain deed made by Melissa Gardella and Joshua Gardella, as tenants by the entirety as Grantor to Amerititle, LLC, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc. as designated nominee for CrossCountry Mortgage, LLC as Beneficiary, dated 03/08/2022, recorded 03/11/2022, in the official records of Klamath County, Oregon as Instrument No. 2022-003047 in Book xx, Page xx covering the following described real property situated in said County and State, to wit:

LOT 8 IN BLOCK 41 OF FIRST ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as: 315 Jefferson St, Klamath Falls, OR 97601

The current beneficiary is CrossCountry Mortgage, LLC pursuant to assignment of deed of trust recorded on 08/09/2024 as Inst No. 2024-006960 in the records of Klamath, Oregon. The beneficiary has elected and directed successor trustee to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to:

Make the monthly payments commencing with the payment due on 04/01/2024 and continuing each month until this trust deed is reinstated or goes to trustee's sale; plus a late charge on each installment not paid within fifteen days following the payment due date; trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition contained in subject note and deed of trust.

- By the reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to wit: Principal balance of: \$109463.18:
- 2. Interest through 10/21/2024 in the amount of: \$3,389.27
- 3. Escrow Advances in the amount of: \$284.04
- 4. Total Late Charges in the amount of: \$208.95
- 5. Corp Advance Balance in the Amount of: \$1,561.14
- 6. County Recording Fee in the amount of: \$92.00
- 7. Forbearance Balance in the amount of: (\$870.56)
- 8. 3PTY Recon Rel Fee in the amount of: \$25.00
- 9. Together with the interest thereon at the rate 4.8750000% per annum until paid; plus all accrued late charges thereon; and all trustee's fees, forcelosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

The principal sum of \$109,463.18 together with the interest thereon at the rate 4.8750000% per annum from 03/01/2024 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that the undersigned trustee will on 03/06/2025 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at the front entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR 97601, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed,

TS 177355 Page 1 of 6

together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured (and the costs and expenses of sale, including a reasonable charge by the trustee). Notice is further given that any person named in Section 86.778 of Oregon Revised Statutes; has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for the sale.

In construing this, the masculine gender includes the feminine and the successor in interest to the grantor as well as any other person owing obligation, the performance of which is secured by said trust deed; the words "trustee" and "beneficiary" include their respective successors in interest, if any.

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

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

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while there is a default. This shall serve as notice that the beneficiary shall be conducting property inspections on the referenced property.

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

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 03/06/2025 (date). 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

TS 177355

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:

- \bullet 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

TS 177355 Page 3 of 6

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;
 - You must move out by the date the new owner specifies in a notice to you.

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

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

OREGON STATE BAR, 16037 S.W. Upper Boones Ferry Road, Tigard Oregon 97224, Phone (503) 620-0222, Toll-free 1-800-452-8260 Website: http://www.oregonlawhelp.org

NOTICE TO VETERANS

If the recipient of this notice is a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency. Contact information for a service officer appointed for the county in which you live and contact information for a community action agency that serves the area where you live may be obtained by calling a 2-1-1 information service.

The Fair Debt Collection Practices Act requires that we state the following: this is an attempt to collect, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt. This letter is intended to exercise the note holders right's against the real property only.

Dated: 10/22/2024

Prime Recon LLC

By: Devin Ormonde, Assistant Vice President

Prime Recon LLC

27368 Via Industria, Ste 201 Temecula, CA 92590

Phone number for the Trustee: (888) 725-4142

Exhibit A to Declaration of Mailing

Postal Class: Mail Date: Type of Mailing: Attachment:	First Class 03/07/2025 Letter 0125372-01 000 0307WEB MAX	
0	(11)9690024894926317 Joshua Gardella 11937 Royal Rd Unit B El Cajon, CA 92021	1
1	(11)9690024894926362 Joshua Gardella 315 Jefferson St Klamath Falls, OR 97601	2
2	(11)9690024894926409 Melissa Gardella 11937 Royal Rd Unit B El Cajon, CA 92021	3
3	(11)9690024894926447 Melissa Gardella 315 Jefferson St Klamath Falls, OR 97601	4
4	(11)9690024894926478 Occupant 315 Jefferson St Klamath Falls, OR 97601	5

Sender: The Mortgage Law Firm, PLC 27368 Via Industria Ste 201 Temecula CA 92590

Exhibit A to Declaration of Mailing

Postal Class: Mail Date: Type of Mailing: Attachment:	Certified 03/07/2025 Letter 0125372-01 000 0307WEB MAX	
0	71969002484093023423 Joshua Gardella 11937 Royal Rd Unit B El Cajon, CA 92021	1
1	71969002484093023478 Joshua Gardella 315 Jefferson St Klamath Falls, OR 97601	2
2	71969002484093023522 Melissa Gardella 11937 Royal Rd Unit B El Cajon, CA 92021	3
3	71969002484093023560 Melissa Gardella 315 Jefferson St Klamath Falls, OR 97601	4
4	71969002484093023607 Occupant 315 Jefferson St Klamath Falls, OR 97601	5

Sender: The Mortgage Law Firm, PLC 27368 Via Industria Ste 201 Temecula CA 92590