

2025-007247

Klamath County, Oregon

08/18/2025 10:30:02 AM

Fee: \$102.00

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.: 138717-OR

Loan No.: *****8950

Legal Authority: ORS 86.752, 86.771

Reference is made to that certain trust deed (the "Deed of Trust") executed by KAREN MAKINSON, as Grantor, to AMERITITLE, as Trustee, in favor of FIRST INTERSTATE BANK, as Beneficiary, dated 10/4/2021, recorded 10/15/2021, as Instrument No. 2021-015584, the subject Deed of Trust was modified by Loan Modification recorded on 3/14/2025 as Instrument 2025-001829 in the Official Records of Klamath County, Oregon, which covers the following described real property situated in Klamath County, Oregon:

**LOT 7 IN BLOCK 3 OF TRACT NO. 1216, FIRST ADDITION TO CHIA PARK,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF
THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

APN: 874675 / 3809-019DC-09800

Commonly known as:

2513 SARI DR

KLAMATH FALLS, OR 97601

The current beneficiary is:

FIRST INTERSTATE BANK

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.

TS No.: 138717-OR
Loan No.: *****8950

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:

3/15/2025 – 8/15/2025

Late Charges:

Beneficiary Advances:

Total:

\$5,703.18

\$1,389.20

\$4,283.13

TOTAL REQUIRED TO REINSTATE:

\$11,375.51

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: **\$179,314.35**

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 **10:00 AM.**, standard time, as established by ORS 187.110, on **1/6/2026**, at the following place:

ON THE MAIN STREET ENTRANCE STEPS TO THE KLAMATH COUNTY CIRCUIT COURT, 316 MAIN ST, 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.

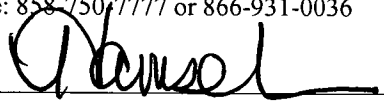
Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective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

TS No.: 138717-OR
Loan No.: *****8950

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: 8/15/2025

CLEAR RECON CORP
Clear Recon Corp
1915 NE Stucki Avenue, 4th Floor
Hillsboro, OR 97006
Phone: 858-750-7777 or 866-931-0036



Hamsa Uchi, Authorized Signatory of Trustee

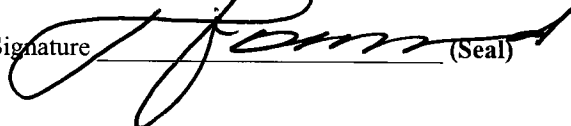
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California)
) ss.
County of San Diego)

On AUG 15 2025 before me, Jennifer De La Merced, Notary Public, personally appeared HAMSA UCHI 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)



After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT**

| | |
|----------------------------|--------------------|
| Lender/Beneficiary: | FIRST INTERST BANK |
| Jurisdiction* | Montana |

*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Tamara Kraft (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under ORS 86.726(1)(b).

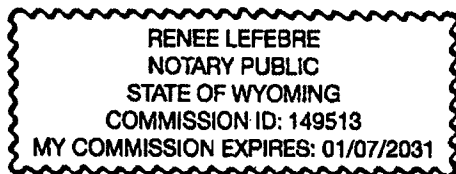
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the prior calendar year: 1 [not to exceed 30];
2. The undersigned further certifies that she/he: *[check only one of the following boxes]*
☐ is the individual claiming exemption from requirements established under ORS 86.705 to 86.815, or
☒ is the Assistant Vice President _____ *[insert title]* of the entity claiming exemption from requirements established under ORS 86.705 to 86.815 and is authorized by such entity to execute this affidavit on its behalf.

On behalf of Tamara Kraft
(Signature)

State of Wyoming)
) ss.

County of Natrona)

Signed and sworn to (or affirmed) before me this 1st day of April, 2025
by Tamara Kraft



Notary Public for Renee LeFebvre
My commission expires: 1/7/2031