

2025-011079
Klamath County, Oregon
12/12/2025 09:26:02 AM
Fee: \$127.00

AFTER RECORDING RETURN TO:
Affinia Default Services, LLC
16000 Christensen Rd., Suite 310
Tukwila, WA 98188

TS No: 25-00834OR
Trustee Name: Affinia Default Services, LLC
Trustee Address: 10151 SE Sunnyside Road, Suite 490, Clackamas, OR 97015

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain deed of trust made by Kenneth B. Cairns and Christine E. Cairns, as grantor, to Amerititle, as trustee, in favor of Mortgage Electronic Registration Systems, Inc., as designated nominee for Pinnacle Capital Mortgage Corporation, beneficiary of the security instrument, its successors and assigns, as beneficiary, dated January 15, 2014, recorded January 17, 2014, in the Records of Klamath County, Oregon, under instrument No. 2014-000469, and Loan Modification recorded November 14, 2023, in the Records of Klamath County, Oregon, under instrument No. 2023-009825, and subsequently assigned or transferred by operation of law to Freedom Mortgage Corporation, covering the following described real property situated in the above-mentioned county and state:

A PORTION OF LOT 2, LAND PARTITION 85-05 ALSO DESCRIBED IN SPECIAL WARRANTY DEED 2010-013915 KLAMATH COUNTY CLERK RECORDS, LOCATED IN THE SE 1/4 OF THE SE 1/4 OF SECTION 16, TOWNSHIP 23 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF PARCEL 2, LAND PARTITION 85-05, RECORDED IN KLAMATH COUNTY SURVEYOR'S RECORDS AS #7239, POINT ALSO BEING ON THE EAST RIGHT OF WAY LINE OF KURTZ ROAD; THENCE ALONG SAID RIGHT OF WAY LINE NORTH 00 DEGREES 29' 12" EAST 324.42 FEET; THENCE LEAVING SAID RIGHT OF WAY LINE NORTH 89 DEGREES 34' 16" EAST 1285.07 FEET TO A POINT ON THE EAST LINE OF THE SE 1/4 OF SECTION 16; THENCE ALONG SAID SECTION LINE SOUTH 00 DEGREES 36' 46" WEST 332.01 FEET TO THE NORTHEAST CORNER OF PARCEL 1, LAND PARTITION 85-05; THENCE LEAVING SAID SECTION LINE AND CONTINUING ALONG THE NORTH LINE OF SAID PARCEL 1 SOUTH 89 DEGREES 55' 08" WEST 420.50 FEET TO THE NORTHWEST CORNER OF SAID PARCEL 1; THENCE NORTH 28.56 FEET; THENCE WEST 442.27 FEET; THENCE SOUTH 60.00 FEET; THENCE WEST 421.67 FEET TO A POINT ON THE EAST RIGHT OF WAY LINE OF KURTZ ROAD; THENCE CONTINUING ALONG SAID RIGHT OF WAY LINE NORTH 00 DEGREES 28' 17" EAST 30.00 FEET TO THE POINT OF BEGINNING. THE BASIS OF BEARINGS IS BASED UPON THE SOUTH LINE OF SECTION 16

FROM THE EAST 1/16 CORNER OF SECTION 16 TO THE SOUTHEAST CORNER OF SECTION 16, TOWNSHIP 23 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN IN LAND PARTITION 85-05, RECORDED IN KLAMATH COUNTY SURVEYOR'S RECORDS AS #7239.
APN: 136203

The undersigned hereby certifies that based upon business records there are no known written assignments of the trust deed 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 trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.752(7).

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

TOTAL REQUIRED TO REINSTATE: \$18,587.89
TOTAL REQUIRED TO PAYOFF: \$169,715.34

Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater. It will be necessary for you to contact the Trustee before the time you tender reinstatement or the payoff amount so that you may be advised of the exact amount you will be required to pay.

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following:

- 1. The installments of principal and interest which became due on February 1, 2025, and all subsequent installments of principal and interest through the date of this Notice, plus amounts that are due for late charges, delinquent property taxes, insurance premiums, advances made on senior liens, taxes and/or insurance, trustee's fees, and any attorney fees and court costs arising from or associated with the beneficiary's efforts to protect and preserve its security, all of which must be paid as a condition of reinstatement, including all sums that shall accrue through reinstatement or pay-off. Nothing in this notice shall be construed as a waiver of any fees owing to the Beneficiary under the deed of trust pursuant to the terms of the loan documents.**

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.815, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's

successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of **01:00 PM (PST)**, in accord with the standard of time established by ORS 187.110 on **April 23, 2026**, at the following place: **Front Steps, Klamath County Circuit Court, 316 Main Street, Klamath Falls, OR 97601**, County of Klamath, State of Oregon, which is the hour, date and place last set for sale.

Notice is further given that any person named in ORS 86.778 has the right, at any time prior to five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the 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 trust deed, 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 attorney fees not exceeding the amounts provided by ORS 86.778.

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 trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

If you have previously been discharged through bankruptcy, you may have been released of personal liability for this loan in which case this letter is intended to exercise the note holder's rights against the real property only. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit report agency if you fail to fulfill the terms of your credit obligations.

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


TENANTS OF THE SUBJECT REAL PROPERTY HAVE CERTAIN PROTECTIONS AFFORDED TO THEM UNDER ORS 86.782 AND POSSIBLY UNDER FEDERAL LAW. ATTACHED TO THIS NOTICE OF DEFAULT, AND INCORPORATED HEREIN, IS A NOTICE TO TENANTS THAT SETS FORTH SOME OF THE PROTECTIONS THAT ARE AVAILABLE TO A TENANT OF THE SUBJECT REAL PROPERTY AND WHICH SETS FORTH CERTAIN REQUIREMENTS THAT MUST BE COMPLIED WITH BY ANY TENANT IN ORDER TO OBTAIN THE AFFORDED PROTECTION, AS REQUIRED UNDER ORS 86.771.

Pursuant to the Fair Debt Collection Practices Act, you are advised that Affinia Default Services, LLC may be deemed to be a debt collector and any information obtained may be used for that purpose.

File No.: 25-00834OR

Dated: 11-24-25

Affinia Default Services, LLC

By: /s/ 
Name: Hector Solorzano
Title: Foreclosure Processor

Attachments:

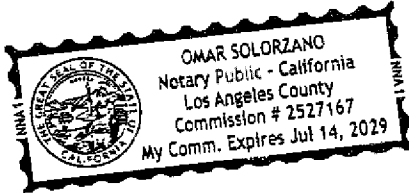
- 1. Notices to Residential Tenants
- 2. Certificate of Compliance

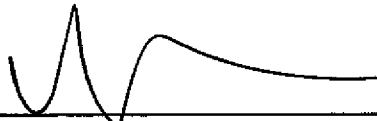
Trustee's Mailing Address:
Affinia Default Services, LLC
16000 Christensen Rd., Suite
310 Tukwila, WA 98188

Trustee's Physical Address:
Affinia Default Services, LLC
10151 SE Sunnyside Road, Suite 490
Clackamas, OR 97015

State of California
County of Los Angeles

The foregoing instrument was acknowledged before me on 11-24-25, by Hector Solorzano as foreclosure processor for Affinia Default Services, LLC.





Notary Public – State of California
My commission expires: 07/14/2029
Omar Solorzano

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for April 23, 2026. 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 (Application of security deposit or prepaid rent after notice of foreclosure). 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.

YOUR TENANCY

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.

Oregon State Bar: (503) 684-3763; (800) 452-7636
Legal assistance: <http://oregonlawhelp.org/>



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

AFTER RECORDING RETURN TO:
Khin Thar
For McCalla Raymer Leibert Pierce, LLP, For Freedom
Mortgage
777 108th Ave NE
Suite 1895
Bellevue, WA 98004

10/21/2025


Grantor:	KENNETH B. CAIRNS AND CHRISTINE E. CAIRNS, AS TENANTS BY THE ENTIRETY
Beneficiary:	Freedom Mortgage Corporation
Property Address:	149133 Kurtz Road La Pine, OR 97739
Instrument / Recording No. Date / County	Instrument Number: 2014-000469 Recording Number: 2014-000469 Loan Number: 0088253174 Recording date: 1/17/2014 County: Klamath
Case Number	BI-250902-8386

1. The Service Provider hereby certifies that:

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

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

DATED this 21 day of October, 2025.

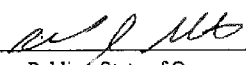


Authorized Representative, Oregon Foreclosure Avoidance Program

STATE OF OREGON)
) ss.
County of Multnomah)

The foregoing instrument was acknowledged before me on October 21st, 2025, by Jesse Clark
[Print Name]

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



Notary Public - State of Oregon
My Commission Expires: 6/15/26