

TRUSTEE'S NOTICE OF SALE

T.S. No.: **OR-26-1051765-BF** Reference is made to that certain deed made by, **BRANDON K ROWLAN** as Grantor to **FIRST AMERICAN TITLE**, as trustee, in favor of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR PACIFIC TRUST BANK DBA MISSION HILLS MORTGAGE BANKERS, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS**, as Beneficiary, dated **7/10/2013**, recorded **7/12/2013**, in official records of **KLAMATH County, Oregon** in book/reel/volume No. and/or as fee/file/instrument/microfilm/reception number **2013-007913** and modified as per Modification Agreement recorded **9/30/2024** as Instrument No. **2024-008482** and modified as per Modification Agreement recorded **6/9/2021** as Instrument No. **2021-009093** and modified as per Modification Agreement recorded **10/6/2016** as Instrument No. **2016-010619** and modified as per Modification Agreement recorded **9/22/2016** as Instrument No. **2016-010041** and subsequently assigned or transferred by operation of law to **Wells Fargo Bank, N.A.** covering the following described real property situated in said County, and State. **APN: 505901 041 3909-001BA-04200 LOT 1 IN BLOCK 4, FIRST ADDITION TO WINEMA GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.** Commonly known as: **1769 PATTERSON ST, KLAMATH FALLS, OR 97603** 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, 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)**. Both the beneficiary and the trustee have elected 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. There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, 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 sum: **TOTAL REQUIRED TO REINSTATE: \$14,069.30 TOTAL REQUIRED TO PAYOFF: \$124,085.77** 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, to-wit: **The installments of principal and interest which became due on 5/1/2025, 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 beneficiaries 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.** Whereof, notice hereby is given that **QUALITY LOAN SERVICE CORPORATION**, the undersigned trustee will on **9/10/2026** at the hour of **1:00pm**, Standard of Time, as established by section **187.110**, Oregon Revised Statutes, **At the Front Steps of the Klamath County Circuit Court, located at 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, 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 sale. Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except: Name and Last Known Address and Nature of Right, Lien or Interest **BRANDON ROWLAN 1769 PATTERSON ST KLAMATH FALLS, OR 97603 Original Borrower For Sale Information Call: 800-280-2832 or Login to: www.auction.com** 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. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by **QUALITY LOAN SERVICE CORPORATION**. 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, the Beneficiary's Agent, or the Beneficiary's Attorney. 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 holders 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 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 SALE, 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.** TS No: **OR-26-1051765-BF** Dated: **4/23/2026** **Quality Loan Service Corporation**, as Trustee Signature By: **Daniel Lazos, Assistant Secretary** Trustee's Mailing Address: **QUALITY LOAN SERVICE CORPORATION 108 1st Ave South, Suite 450, Seattle, WA 98104** Toll Free: (866) 925-0241 Trustee's Physical Address: **Quality Loan Service Corporation 2763 Camino Del Rio South San Diego, CA 92108** Toll Free: (866) 925-0241 IDSPub #0314524 5/23/2026 5/30/2026 6/6/2026 6/13/2026