## ASPEN 34147 Vol. m89 Page 18206 @



CAS CLUB TICK NOTICE OF DEFAULT AND ELECTION TO SELL

The second of th	Steven A.	Zamsky and	Marcia F. Zams
Reference is made to that certain trust deed made by husband and wife			as grantor, to
husband and wile			, as trustee,
D.L. Hoots C. Loan Association	•••••		, as beneficiary,
D.L. Hoots  D.L. Hoots  in favor of Security Savings & Loan Association  in favor of September 14 19 77, recorded September 14 County, Oregon, in book/reel/v	ember 16		the mortgage records of
dated September 14, 19 , recorded	M77	at pai	e, or as
Klamath County, Oregon, in book/reel/v	Volume No	ich) covering the	following described real
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property situated in said county and state, to-wit:		AMERICAN STREET	
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HOLICE Plus all fixtures and mobile homes, if any, located thereon.

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Beneficial interest assigned to American Savings & Loan Association by instrument recorded May 29, 1981 as Vol. M-81, Page 9603, Klamath County Records.

The undersigned hereby certifies that no 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 mortgage records of the county or counties in which the above described real property is situate; further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by the grantor or other person owing an obligation, the performance of which is secured by said trust deed, or by their successor in interest, 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

Monthly installments of \$600.47 each, commencing with the payment due July 1, 1999 and continuing each month until this trust deed is reinstated or goes to Trustee's sale; plus accound late drarges of \$26.94 as of September 22, 1999 and further late drarges of \$3.98 on each delinquent payment thereafter; plus all fees, costs and expenses 22, 1999 and further late drarges of \$3.98 on each delinquent payment thereafter; plus all fees, costs and expenses associated with this forcelosure, all sums expended by beneficiary to protect the property or its interest therein associated with this forcelosure, all sums expended by beneficiary to protect the property or its interest therein during the perdency of this proceeding, evidence that taxes are paid as provided by the terms of the Trust Deed, and less the reserve account balance of \$3.53.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust The sum of \$45,834.39 with interest thereon at the rate of 9.50% per arrum from June 1, 1989, until paid; plus all fees, costs and expenses associated with this foreclosure, all sums expended by beneficiary to protect the property or its interest therein during the perdency of this proceeding, evidence that taxes are paid as provided by the terms of the Trust Deed, and less the reserve account balance of \$3.53. deed immediately due and payable, said sums being the following, to-wit:

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose said trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by said 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 attorney 00

Said sale will be held at the hour of clock, P. M., in accord with the stepdard of time established February 19....., at the following place:

Klamath County Courthouse in the City of State of Oregon, which is the hour, date and place last set for said sale. Klamath

Other than or chown of record neith	ther the said beneficiary nor the said trustee has any actual notice of the real property hereinabove described subsequent upon or interest in the real property hereinabove described subsequed, or of any successor in interest to the grantor or of any lessee or of any successor in interest to the grantor or of any successor in interest to the grantor or of any successor in interest to the grantor or of any successor in interest to the grantor or of any successor in interest to the grantor or of any successor in interest to the grantor or of any successor in interest to the grantor or of any successor in interest to the grantor or of any lessee or	uent ther
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EXHIBIT "A"

The following described real property situate in Klamath County, Oregon:

A parcel of land situated in the Northeast quarter of Section 27, Township 40 South, Range 10 E.W.M., Klamath County, Oregon, being more particularly described as follows: Beginning at a 5/8 inch iron pin marking the northeast corner of the NWANE's of said Section 27; thence S 00°33'36" W, along the east line of the said NWANE's of said Section 27, 1382.64 feet, more or less, to the northerly right of way line of Hill Road, a county road; thence northwesterly along the northerly right of way line of said Hill Road 1200 feet, more or less, to a one-half inch iron pin at the intersection of said right of way line with a fence running northeast; thence along said fence and the northeasterly projection thereof N 42°12'33" E 562.46 feet to a one-half inch iron pin set in the center of a dirt road; thence leaving said fence line N 35°05'31" E 392.34 feet to a point on the north line of said Section 27, said point being marked by a one-half inch iron pin; thence 1. N 89°58'17" E along marked by a one-half inch iron pin; thence 1. N 89°58'17" E along the said north line of said Section 27, 420.67 feet to the point of beginning. containing 20.1 acres. More or less.

STATE OF OREGON: COUNTY OF KLAMATH: ss.  Filed for record at request of Aspen Title Co.  Sept A.D., 19 89 at at 3:36 o'clock PM., and duly re A.D., 19 89 at Mortgages on Page 18206 C.	ecorded in Vo	ol. <u>M89</u>
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