

13159  
Re: Trust Deed from  
Rowena L. Anderson

Roger De Long

Grantors

to

Aspen Title & Escrow Company  
Trustee

After Recording Return To:  
Bradley S. Copeland  
830 Willamette Street, Suite 300  
Bend, OR 97401

101-57

ASPN 04048971

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### NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by Rowena L. Anderson and Roger De Long, as grantor, to Aspen Title & Escrow Company, as trustee, in favor of Oregon Housing and Community Services Department, as beneficiary, dated May 7, 1997, and recorded on May 13, 1997, in Book No. M-17, Page 14890, in the Mortgage Records of Klamath County, Oregon, covering the following described real property situated in said county and state, to-wit:

Lot 11, Block 301, Darrow Addition to the City of Klamath Falls, in the County of Klamath,  
State of Oregon.

The undersigned hereby certifies that no assignment 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 situated; 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 provision 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: \$399.89 per month for the months of August, September, October, November and December, 1998, and January, 1999, in the total amount of \$2,399.34.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to-wit: in the principal amount of \$44,893.07, plus interest at the rate of 6.95% per annum on the amount of \$44,893.07, from July 1, 1998, until paid.

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 him of the trust deed, together with any interest the grantor or his 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 compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

Said sale will be held at the hour of 1:30 P.M., on June 4, 1999, in accord with the standard time established by ORS 187.110, at the following place: Klamath County Courthouse steps, 317 South 7<sup>th</sup> Street, in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for said sale.

Other than as shown of record, neither the said beneficiary nor the said 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 the grantor or of any lessee or other person in possession of or occupying the property, except:

NAME AND LAST KNOWN ADDRESS

NATURE OF RIGHT, LIEN OR INTEREST

N/A

1624

Notice is further given that any person or party last set for the sale, to have this foreclosed as beneficiary of the entire amount then due (or to be due) and by curing any other default necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, exceeding the amounts provided by said ORS 86.753.

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

DATED: January 15, 1999

*Bradley S. Copeland*  
Bradley S. Copeland, Successor Trustee

STATE OF OREGON

ss.

County of Lane

This instrument was acknowledged before me on January 15, 1999, by Bradley S. Copeland, the Successor Trustee.

*Debra A. Vennill*  
Notary Public for Oregon

My Commission Expires: 7-1-03



STATE OF OREGON, COUNTY OF LANE, MATTER

Filed for record at request of	As per	Title & Description	the	19th	day
of <u>January</u>	A.D. 19 <u>99</u>	10:57	of M.	and July recorded in Vol. H99	day
of Mortgage			on page	1621	
Fees	\$15.00				

Linda Smith, County Clerk

*Linda Smith, Clerk*