

## NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made CARL HUMPHREY and DESSIE BIGLEY, Grantors, FIRST AMERICAN TITLE COMPANY as the trustee, and WILLIAM K. KALITA is the beneficiary under that certain trust deed dated June 17, 1998, and recorded July 1, 1998, in Volume No. M98 page 23201, Microfilm Records of Klamath County, Oregon, covering the following-described real property.

LOT 8 BLOCK 26, MT SCOTT MEADOWS, TRACT NO. 1027, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default of which the foreclosure is made is grantor's failure to pay when due the following sums:

Payments in the amount of \$150 due and payable December 1, 1998, and each and every month thereafter, plus real estate taxes for the year 1999-2000, in the amount of \$140.42 plus interest; Account No. 3107-12D-600; Key R83965; plus taxes (mobile home) for the year 1999-2000 in the amount of \$46.29, Account No. M-128147; Key M884587.

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:

\$4,283.20 (consisting of principal in the amount of \$3,744.86 and \$538.34 accrued interest plus interest in the amount of \$0.9234 per day from June 30, 2000; plus real estate taxes for the year 1999-2000, in the amount of \$140.42 plus interest; Account No. 3107-12D-600; Key R83965; plus taxes (mobile home) for the year 1999-2000 in the amount of \$46.29, Account No. M-128147; Key M884587.

WHEREFORE, notice hereby is given that the undersigned trustee will on November 15, 2000, at the hour of 10:00 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at Klamath County Courthouse front steps, 316 Main Street in the City of Klamath Falls, 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 ORS 86.753 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 trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of the principal as would not then to 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 said sums of tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.753.

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**We are attempting to collect a debt and any information we obtain will be used for that purpose.**

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 which is secured by said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: 6/30, 2000

  
Richard Fairclo  
Successor Trustee

**State of Oregon, County of Klamath**  
Recorded 06/30/00, at 2:40 p. m.  
In Vol. M00 Page 24158  
**Linda Smith,**  
County Clerk Fee \$ 26.00