

After recording, return to:  
William M. Ganong  
Attorney at Law  
514 Walnut Avenue  
Klamath Falls OR 97601

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NOTICE OF DEFAULT AND ELECTION TO SELL

Pursuant to ORS 86.705-795, the undersigned Trustee and the Beneficiary have elected to foreclose the following described Trust Deed in the manner provided by said statute.

1. A. Grantor: Ramon Dominguez and Teresa Dominguez  
B. Trustee: William M. Ganong  
C. Beneficiary: Herbert R. Baty
2. The legal description of the property covered by the subject Trust Deed is:

Lot 8 in Block 29 of Klamath Falls Forest Estates  
Highway 66 Unit, Plat No. 2 according to the  
official plat thereof on file in the office of the  
County Clerk of Klamath County, Oregon.

Klamath County Assessor's Account No.  
3811-005AO-01300-000

The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:

Book: M98      Page: 24934      Date Recorded: July 13, 1998

3. The default for which the foreclosure is made is the Grantor's failure to make fourteen (14) monthly installment payments in the amount of \$160.60 each; and Grantor's failure to pay the real property taxes and assessments levied against the real property before and the personal property taxes levied against the mobile home on the property before they became delinquent.

4. The amount owing on the obligation secured by the subject Trust Deed as of July 6, 2000 is \$3,051.61, plus interest at the note rate of 7.130% from July 7, 2000 until paid. Real property taxes and assessments for the tax years 1998-1999 and 1999-2000 in the sum of \$210.76, plus interest thereon; and personal property taxes levied against the mobile home located on the

property in the sum of \$674.44, plus interest are due and payable by the Grantor as provided in said Trust Deed.

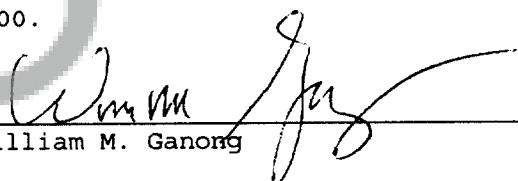
5. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

6. The Trustee will conduct a sale of the above described property at 10:30 a.m. on the 5th day of December, 2000, at the front entrance to the office of William M. Ganong at 514 Walnut Avenue, Klamath Falls, Oregon.

7. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and Attorney's fees specified in the said statute.

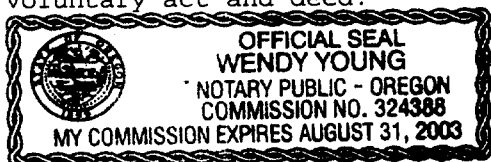
In construing this instrument, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the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

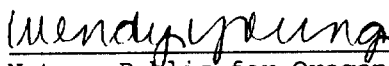
Dated this 6<sup>th</sup> day of July, 2000.

  
William M. Ganong

STATE OF OREGON, County of Klamath) ss.

Personally appeared this 6<sup>th</sup> day of July, 2000, the above named William M. Ganong, Trustee, and acknowledged the foregoing instrument to be his voluntary act and deed.



  
Notary Public for Oregon  
My commission expires: 8-31-2003

State of Oregon, County of Klamath  
Recorded 07/10/00, at 9:16 a.m.  
In Vol. MOO Page 24990  
Linda Smith,  
County Clerk Fee \$ 26.00