

2001 FEB -5 PM 2: 19

Vol M01 Page 4559**NOTICE OF DEFAULT**

Reference is made to that certain Trust Deed made by DELMAR DOTY SR., A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY, as grantor(s), to ASPEN TITLE & ESCROW INC, AN OREGON \*\*, Trustee in favor of MICAL MORTGAGE INC. A CALIFORNIA CORPORATION. \*\* CORPORATION, as Beneficiary, dated June 10, 1996, recorded June 19, 1996 in the Records of KLAMATH County, Oregon, in Book/Reel/Volume/No. M96 at Page 18281, and/or as Fee/File/Instrument/Microfilm/Reception No. ----, covering the following described real property situated in the above-mentioned county and state, to-wit:

THE SOUTHERLY 5 FEET OF LOT 61 AND THE NORTHERLY 140 FEET OF LOT 60, PLEASANT HOME TRACTS, IN THE COUNTY OF KLAMATH STATE OF OREGON.  
CODE 41 MAP 3909-2BA TL 4500

Parcel Number: --

Although the undersigned Trustee disclaims any liability for any incorrectness herein, the street address or other common designation, if any, of the real property described herein is purported to be:

**1736 IVORY STREET  
KLAMATH FALLS, OR 97603**

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointment of a successor trustee have been made, 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 86.735(4).

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 default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:

1. Monthly payments in the amount of \$296.03 due beginning October 1, 2000 and monthly late charges in the amount of \$14.80.

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:

1. Principal of \$36,706.34 and accruing interest as of September 1, 2000 at the rate of 9% per annum from September 1, 2000 until paid.
2. \$59.20 in late charges plus future charges.
3. Together with title expenses, costs, trustee's fees, attorney fees, and any other cost advances made by beneficiary to protect its interest in the said property and any other applicable penalties.

**NOTICE OF DEFAULT**

Trustee Sale Number: 48152-F  
Loan Number: 4189996  
TSG Number: 1010093

Recording Requested by  
And when recorded mail to:  
Shalom Rubanowitz, Attorney at Law, OSBA #00137  
1001 SW 5th Avenue, Suite 1100  
Portland, OR 97204  
(503) 437-2746

26A

Notice is hereby given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the 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 described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the 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 attorneys.

The sale will be held at the hour of 10:00 AM, in accord with the standard of time established by ORS 187.110 on June 18, 2001, at the following place: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE 316 MAIN ST. KLAMATH FALLS, OR., State of Oregon, which is the hour, date and place last set for the sale.

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 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 the sums or 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 fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, the singular includes the plural, the work "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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

February 1, 2001

Shalom Rubanowitz, Attorney at Law, OSBA #00137

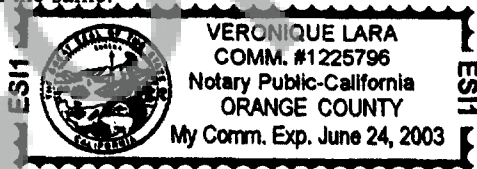
State of CALIFORNIA

County of ORANGE 2001

On this 1 day of FEB 2000, before me, VERONIQUE LARA, a Notary Public in and for said county and state, personally appeared SHALOM RUBANOWITZ, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name subscribed to the within instrument and acknowledged that he/she executed the same.

WITNESS my hand and official seal.

Veronique Lara  
Notary public in and for said County and State



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State of Oregon, County of Klamath  
Recorded 02/05/01, at 2:19 p. m.  
In Vol. M01 Page 4559  
Linda Smith,  
County Clerk Fee\$ 26.00