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Vol M01 Page 51167

FILED FOR RECORD AT REQUEST OF:
FORECLOSURE CONSULTANTS, INC.
22687 OLD CANAL ROAD
YORBA LINDA, CA 92887
(714) 282-2424

NOTICE OF DEFAULT & ELECTION TO SELL

Loan #: 12344-OR-01/24991259
Title #: 1014996
TS #: 26530

Reference is made to that certain Trust Deed made by: SUSAN F BENTLEY, as Grantor to AMERITITLE as Trustee, in favor of THE CIT GROUP/CONSUMER FINANCE, INC., as Beneficiary, dated 07/29/1998 and Recorded Recorded on 07/31/1998, Book M-98, Page 28139, records of KLAMATH, Oregon, covering the following described real property situated in said county and state, to-wit: LOT 7 IN BLOCK 2, OF ANTELOPE MEADOWS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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 records of the county or counties in which the above-described real property is situated. Further, no action has been instituted to recover 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 O.R.S. 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 sums:

Arrears and costs prior to recording the Notice of Sale are as follows:

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Delinquent monthly payments from 10/30/2000 in the amount of
\$859.15

\$10309.80

Late charges from -- in the amount of
\$--

\$--

Other Charges: \$7.50

Attorney's Fees \$--

Trustee's Fees \$450.00

Trustee's Expenses:	Title report	\$457.00
	Record NOD:	\$25.00

The amount due as of the date of this notice is and the AMOUNT NECESSARY
TO REINSTATE AS OF 10/03/01

\$11249.30

TOGETHER WITH ANY DEFAULT IN THE PAYMENT OF RECURRING
OBLIGATIONS AS THEY BECOME DUE.

AS A CONDITION OF REINSTATEMENT, PROOF THAT TAXES ARE
CURRENT MAY BE REQUIRED.

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:

The full installment due on 10/30/2000, and all subsequent payments, together
with any late charge(s), delinquent taxes, insurance premiums, impounds and
advances; senior liens and encumbrances which are delinquent or become

delinquent and any attorney's fees and court costs arising from the beneficiary's protection of its security must be cured as a condition of reinstatement

Notice hereby is given that the beneficiary, by reason of said default, has elected and does hereby elect to the foreclosure said Trust Deed by advertisement and sale pursuant to O.R.S. 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 execution by Grantor 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 compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

Said sale will be held at the hour of 10:00 AM am in accord with the standard of time established by O.R.S. 187.110 on 02/15/2002 at the following place: THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN ST, KLAMATH FALLS, OR , County of KLAMATH, State of Oregon, which is the hour, date and place set for said sale.

Notice is further given that any person named in O.R.S. 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 of Trust Deed, and in addition to paying said 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's fees not exceeding the amounts provided by said O.R.S. 86.753.

In construing this notice, the singular gender 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.

Loan Servicer contact Information: THE CIT GROUP/CONSUMER FINANCE, INC., 5370 WEST 95TH ST., 3RD FLOOR, PRAIRIE VILLAGE, KS 66207-3204, (913) 383-0202

Unless the debtor notifies Foreclosure Consultants, Inc. ("FCI") who is mailing this notice within 30 days of receiving this notice that they dispute the validity of the debt, or any portion thereof, FCI will assume that the debt is valid. If the debtor notifies FCI in writing within the 30 day period that the debt, or any portion thereof, is disputed, FCI will obtain a verification of the debt and a copy of such verification will be mailed to the debtor. If the creditor named below is not the original creditor, and if the debtor makes a written request to FCI within 30 days of receipt of this notice, the name and address of the original creditor will be mailed to the debtor by this office.

We are assisting the beneficiary and/or loan servicer in collecting a debt. Any information obtained will be used for that purpose.

Dated: 10/03/01

THE CIT GROUP/CONSUMER FINANCE, INC., as Current Beneficiary
By FORECLOSURE CONSULTANTS, INC., as Agent

By: 

S. T. Williams, Vice President

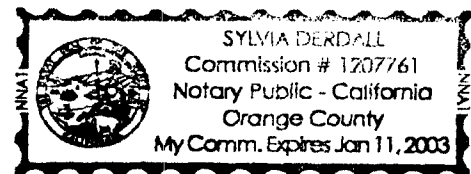
51171

STATE OF California
COUNTY OF Orange

On this day personally appeared before me S. T. Williams to me known to be the individual in and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for uses and purposes therein mentioned.

GIVEN under my hand and official seal 10/03/01.


Sylvia Derdall



NOTARY PUBLIC in and for the State of California, residing at:
22687 Old Canal Road, Yorba Linda, CA 92887

My commission expires: 01/11/03

State of Oregon, County of Klamath
Recorded 10/08/01 at 11:06a m.
In Vol. M01 Page 51167
Linda Smith,
County Clerk Fee\$ 41⁰⁰