

**NOTICE OF DEFAULT AND ELECTION TO SELL**

John A. Berge, Successor Trustee under the Trust Deed described below, hereby elects to sell pursuant to Oregon Revised Statutes Sections 86.705 to 86.795, the real property described below at **9 a.m. on June 5, 2002**, at the front, west entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon.

All obligations of performance which are secured by the Trust Deed hereinafter described are in default for reasons set forth below and the beneficiary declares all sums due under the note secured by the trust deed described herein immediately due and payable.

**GRANTOR:** ASHLEY-NICOLE BROWNING  
**BENEFICIARY:** JELD-WEN, INC., an Oregon corporation

**TRUST DEED RECORDED:** March 10, 2000, in Volume M00, at page 7907, Klamath County, Oregon, Microfilm Records.

**PROPERTY COVERED BY TRUST DEED:** Lot Unit B-1, Harbor Isles Condominiums, Phase II, Tract 1284, in Klamath County, Oregon.

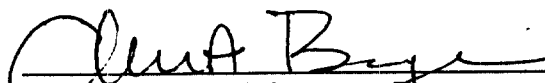
Together with all and singular the tenements, hereditaments and appurtenances and all other rights thereunto belonging or in anywise now or hereafter appertaining, and the rents, issues and profits thereof and all fixtures now or hereafter attached to or used in connection with said real estate.

**DEFAULT:** Failure to pay:

1. Regular installment payments due for July, August, September, October, November and December 2001, and January 2002 at \$1,476.95 each for a total of **\$10,338.65**;
2. Late charges of **\$443.10** for installments more than 15 days delinquent;
3. Real property taxes for years 2000-2001 in the amount of **\$2,630.86**, plus interest, and for years 2001-2002 in the amount of **\$2,644.32**, plus interest, for a total of **\$5,275.18**, plus interest;
4. Other - Maintenance Dues: **\$220**; Reconveyance Fees: **\$75**; Trustee's Sale Guarantee: **\$650.00**.

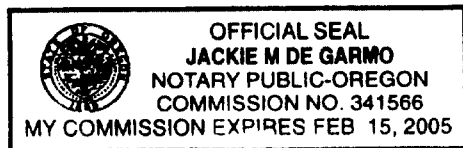
**SUM OWING ON OBLIGATION SECURED BY TRUST DEED:** Principal balance of **\$167,821.81** with interest at 10 percent per annum from **June 14, 2001**, until paid.

Notice is given that any person named pursuant to Section 86.753, Oregon Revised Statutes, has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by curing the above-described defaults, by payment of the entire amount due (other than such portions of principal as would not then be due had no default occurred), and by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's and attorney's fees, at any time prior to five days before the date last set for the sale.

  
**JOHN A. BERGE**, Successor Trustee

**STATE OF OREGON**, County of Deschutes ) ss:

The foregoing Notice of Default and Election to Sell was acknowledged before me this 16<sup>th</sup> day of January, 2002, by John A. Berge, Successor Trustee, on behalf of Jeld-Wen, Inc.



  
**NOTARY PUBLIC** for Oregon

**AFTER RECORDING, RETURN TO:**  
**JOHN A. BERGE**  
 BRYANT, LOWLEN & FARVIS, PC  
 ATTORNEYS AT LAW, ESTABLISHED 1915

40 NW Greenwood PO Box 1151 Bend, Oregon 97709-1151 (541) 382-4331 fax (541) 389-3386  
 24 SW Fifth Street PO Box 650 Madras, Oregon 97741 (541) 475-2757 fax (541) 475-

State of Oregon, County of Klamath  
 Recorded 01/18/2002 2:33 p.  
 Vol M02, Pg 3631  
 Linda Smith, County Clerk  
 Fee \$ 21.00 # of Pgs 1

21-