NOTICE OF DEFAULT OF TRUST DEED 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 2:00 p.m. on Monday, March 10, 2003, at 316 Main Street, Klamath Falls, Klamath County, 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:

BRANDON TYDINGCO PEREZ

BENEFICIARY:

WESTSTAR LOAN SERVICING, INC.

Successor in Interest to FN Realty Services, Inc.

State of Oregon, County of Klamath Recorded 10/24/2002 8:48 a m. Vol M02, Pg 60583 Linda Smith, County Clerk

Fee \$ 2/00 # of Pgs /

TRUST DEED RECORDED: October 27, 1988, in Book M-88, at page 18215, Klamath County, Oregon, Official Records.

PROPERTY COVERED BY TRUST DEED: Property in Klamath County, Oregon, described as: Lot 11 in Block 35 of Tract 1184, Oregon Shores, Unit 2, 1st Addition as shown on the map filed on November 8, 1978 in Volume 21, Page 29 of Maps in the office of the County Recorder of said County.

DEFAULT: Failure to pay:

- 1. Regular installment payments due for July 1, 1994, through October 1, 2002, at \$181.10 each for a total of \$18,472.20;
 - 2. Real property taxes for years 2001 and 2002 for a total of \$29.78, plus interest;
 - 3. Other Trustee's Sale Guarantee: \$200.

SUM OWING ON OBLIGATION SECURED BY TRUST DEED: Principal balance of \$7,339.65 with interest at 9.5% per annum from June 15, 1994, until paid.

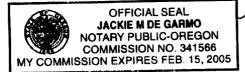
Notice is given that any person named pursuant to Section 86.753, Oregon Revised Statutes, has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by curing the above-described defaults, by payment of the entire amount due (other than such portions of principal as would 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 instrument was acknowledged before me this 2^{12} day of October, 2002, by John A. Berge.



NOTARY PUBLIC for Oregon

AFTER RECORDING, return to: