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Vol M03 Page 78378

State of Oregon, County of Klamath
Recorded 10/21/03 3:13 Pm
Vol M03 Pg 78378 - 78379
Linda Smith, County Clerk
Fee \$ 216.00 # of Pgs 2

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by William E. Fish and Reeceann Fish, husband and wife, as grantors, to Fidelity National Title Insurance Company, as trustee, in favor of Wells Fargo Home Mortgage, Inc., as beneficiary, dated 09/03/02, recorded 09/05/02, in the mortgage records of Klamath County, Oregon, as Vol M02, Page 50641 and modification recorded under Vol M03 Page 00409, and subsequently assigned to by Assignment recorded as , covering the following described real property situated in said county and state, to wit:

NE1/4 NW1/4 Section 5, Township 41 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon; saving and excepting therefrom the following described property: Beginning at a point on the Southerly right of way line of Anderson Road from which point a railroad spike marking the Northwest corner of Section 5, Township 41 South, Range 11 E.W.M. bears North 30.0 feet and S. 89 degrees 53' 10" W. 2256.16 feet distant; thence N. 89 degrees 53' 10" E. 390.34 feet, more or less, along said Southerly right of way line to a point on the North-South center line of said Section 5; thence South 112.16 feet along said North-South center line to a point; thence S. 76 degrees 42' 30" W. 136.70 feet to a point; thence N. 81 degrees 00' 30" W. 125.00 feet to a point; thence N. 60 degrees 23' 00" West 108.27 feet to a point; thence N. 29 degrees 39' 20" W. 80.28 feet, more or less, to the Point of Beginning. Also saving and excepting that portion lying within the right of way of Anderson Road. Also including a 2002 Fuqua Homes manufactured home. HUD Tag #'s ORE 43834, ORE 438346 and ORE 438347.

PROPERTY ADDRESS: 19182 Anderson Road
Merrill, OR 97633

There is a default by the grantor or other person owing an obligation or by their successor in interest, 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 grantors' failure to pay when due the following sums: monthly payments of \$1,285.85 beginning 06/01/03; plus late charges of \$51.04 each month beginning 05/16/03; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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, to wit: \$160,911.25 with interest thereon at the rate of 6.5 percent per annum beginning 05/01/03; plus late charges of \$51.04 each month beginning 05/16/03 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

NOTICE OF DEFAULT AND ELECTION TO SELL

**RE: Trust Deed from
Fish, William E. and Reeceann
Grantor
to
Northwest Trustee Services, PLLC,
Trustee**

File No. 7023.27490

**For Additional Information:
After Recording return to:
Kathy Taggart
Northwest Trustee Services, PLLC
P.O. Box 4143
Bellevue, WA 98009-4143
(425) 586-1900**

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Notice is hereby given that the beneficiary and trustee, by reason of said 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 the grantor had, or had the power to convey, at the time grantor executed the trust deed, together with any interest the grantor or grantor's successors 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 reasonable fees of trustee's attorneys.

The sale will be held at the hour of 10:00 o'clock A.M., in accord with the standard of time established by ORS 187.110 on February 27, 2004, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, 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 every other default complained of herein by tendering the performance required under the obligation or trust deed, 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 ORS 86.753.

In construing this notice, the singular 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.

The trustee's rules of auction may be accessed at www.northwesttrustee.com and are incorporated by this reference. You may also access sale status at www.northwesttrustee.com.

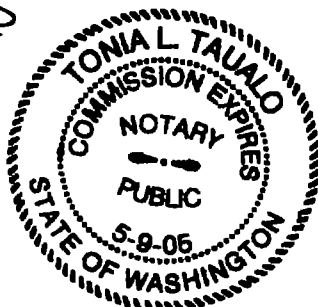

Northwest Trustee Services, PLLC*, Trustee
*Northwest Trustee Services, PLLC was formerly
known as Northwest Trustee Services, LLC

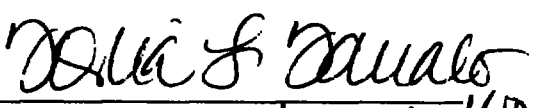
STATE OF WASHINGTON)
) ss.
COUNTY OF KING)

KATHY TAGGART

I certify that I know or have satisfactory evidence that _____ is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it as an Associate Manager of Northwest Trustee Services, PLLC to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 10/20/03




NOTARY PUBLIC in and for the State of Washington, residing at Perth WA
My commission expires 5/9/05

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE