

04 OCT 17 PM 3:04

MTZ-66910

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AFTER RECORDING RETURN TO:  
Hershner Hunter, LLP  
Attn: Carol B. Mart  
P.O. Box 1475  
Eugene, OR 97440

State of Oregon, County of Klamath  
Recorded 10/07/04 3:04 p m  
Vol M04 Pg 68250-52  
Linda Smith, County Clerk  
Fee \$ 31.00 # of Pgs 3

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL  
UNDER TERMS OF TRUST DEED

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor: NONIE B. JENDRZEJEWSKI and JENNIFER MARTIN  
Trustee: ASPEN TITLE AND ESCROW, INC.  
Successor Trustee: NANCY K. CARY  
Beneficiary: UMPQUA BANK

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

As described on the attached "Exhibit A."

3. RECORDING. The Trust Deed was recorded as follows:

Date Recorded: April 30, 2002  
Volume M02, Page 25650  
Official Records of Klamath County, Oregon

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$532.86 each, due the First of each month, for the months of June through September 2004; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$73,312.21 plus interest at the rate of 6.75% per annum from May 2004; plus late charges of \$72.96; plus advances and foreclosure attorney fees and costs.

6. ELECTION TO SELL. The Trustee hereby elects to sell the property to satisfy the obligations secured by the Trust Deed.

7. TIME OF SALE.

Date: February 10, 2005  
Time: 11:00 a.m. as established by ORS 187.110  
Place: Front of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time prior to five days before the Trustee conducts the sale, to have this foreclosure dismissed and the Trust Deed reinstated by payment

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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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

DATED: October 5, 2004.

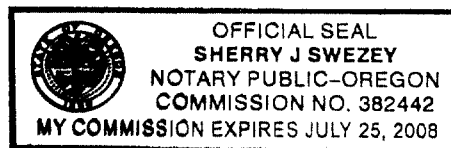
Nancy K. Cary, Successor Trustee  
Hershner Hunter, LLP  
PO Box 1475  
Eugene OR 97440

STATE OF OREGON     )  
                                  ) ss.  
COUNTY OF LANE     )

The foregoing instrument was acknowledged before me on October 5, 2004, by NANCY K. CARY.

  
Notary Public for Oregon  
My Commission Expires: July 25, 2008

(TS #30057.30082)  
Telephone: (541) 686-0344



A tract of land situated in the E1/2 of the NW1/4 of Section 29, Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon more particularly described as follows:

Beginning at a point on the West line of the said E1/2 of the NW1/4 said point being South 89° 58' 36" East 1,319.48 feet and North 00° 17' 46" East 594.09 feet from the West 1/4 corner of said Section 29; thence North 00° 17' 46" East along the West line of the said E1/2 of the NW1/4 993.05 feet; thence South 89° 42' 14" East 60.00 feet; thence South 35 ° 21' 30" East 486.98 feet; thence South 54° 16' 48" East 220.90 feet; thence South 48° 26' 22" West 703.35 feet to the point of beginning.