

000112PM119

Re: Trust Deed  
From: SHERYL C. GOFF and DIANA M. GOFF  
Grantor.  
To: HEADLANDS MORTGAGE CORPORATION,  
A CALIFORNIA CORPORATION  
Dated: February 19, 1999.

Vol M04 Page 69143

State of Oregon, County of Klamath  
Recorded 10/12/04 1:19 P m  
Vol M04 Pg 69143-145  
Linda Smith, County Clerk  
Fee \$ 31 # of Pgs 3

AFTER RECORDING RETURN TO:  
MacArthur & Bennett, P.C.  
280 Main Street  
Klamath Falls, OR 97601

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Reference is made to that certain trust deed made by SHERYL C. GOFF and DIANA M. GOFF as Grantor, to ASPEN TITLE AND ESCROW, INC as Trustee, in favor of HEADLANDS MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as Beneficiary, an estate in fee simple dated February 19, 1999 and recorded March 2, 1999 in the mortgage records of Klamath County, Oregon, in book/reel/volume No. M99 at page 7166, covering the following described real property situated in said county and state, to-wit:

Lot 9 in Block 4, STEWART ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

Tax Account No. : 3909-007CA-04900

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 mortgage records of the county or counties in which the above described real property is situated; further, that no action has been instituted to recover the 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.

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:

Payments in the amount of \$344.00 per month plus interest, escrow and fees for the months of June, 2004 through the present.

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: \$30,817.92 as of October 1, 2004, plus interest, escrow and fees.

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected

and do hereby elect to foreclose said trust deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for case the interest in the said described property which the grantor had, or had the power to convey, at the time of the execution by him 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 compensation of the trustee as provided by law, and the reasonable fees of trustee's attorney.

Said sale will be held at the hour of 10:00 o'clock, A.M., Standard Time as established by Section 187.110 of Oregon Revised Statutes on March 1, 2005, at the following place: 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place fixed by the trustee of said sale.

Other than as shown of record, neither the said beneficiary or the said trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to the grantor or of any lessee or other person in possession of or occupying the property, except:

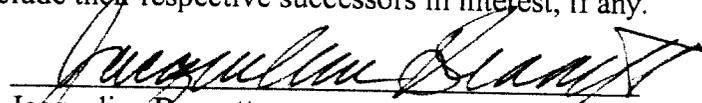
<u>NAME AND LAST KNOWN ADDRESS</u>	<u>NATURE OF RIGHT, LIEN OR INTEREST</u>
Sheryl C. Goff 3949 Greensprings Dr. Klamath Falls, OR 97601	Default on Trust Deed M99-7166
Sheryl C. Goff 3918 Greensprings Dr. Klamath Falls, OR 97601	Default on Trust Deed M99-7166
Diana M. Goff 3949 Greensprings Dr. Klamath Falls, OR 97601	Default on Trust Deed M99-7166
Diana M. Goff 3918 Greensprings Dr. Klamath Falls, OR 97601	Default on Trust Deed M99-7166
Diana M. Goff 3949 Greensprings Dr. Klamath Falls, OR 97601	Klamath County Case # 0202560-CV Judgment
Carter Jones Collection Service, Inc Neal Buchanan, Attorney at Law 435 Oak Ave Klamath Falls, OR 97601	Klamath County Case # 0304395-CV Judgment

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right, at any time prior to five days before the trustee conducts 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 or 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 Section 86.753 of Oregon Revised Statutes.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

DATED: October 12, 2004.

  
Jacqueline Bennett  
Successor Trustee

STATE OF OREGON, County of Klamath) ss.

The foregoing instrument was acknowledged before me this 12<sup>th</sup> day of October, 2004, by Jacqueline Bennett.

Before me: Tamra M. Worthington  
Notary Public for Oregon

My commission expires: March 19, 07

