

MTL- 72382

M05-68348

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

Klamath County, Oregon
11/04/2005 02:43:16 PM
Pages 2 Fee: \$26.00

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: MERRILL R. BECK and NORMA L. BECK
Trustee: ASPEN TITLE & ESCROW, INC.
Successor Trustee: NANCY K. CARY
Beneficiary: UMPQUA BANK

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

The Southerly 132 feet of the Northerly 231 feet of Tract 21 of ALTAMONT SMALL FARMS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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

Date Recorded: April 11, 2002
Volume M02, Page 21502
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: A partial monthly payment in the amount of \$533.00 due June 1, 2005, plus monthly payments in the amount of \$611.00 each, due the first of each month, for the months of July through November 2005; 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 \$76,369.61 plus interest at the rate of 7% per annum from May 1, 2005; plus late charges of \$364.17; 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.

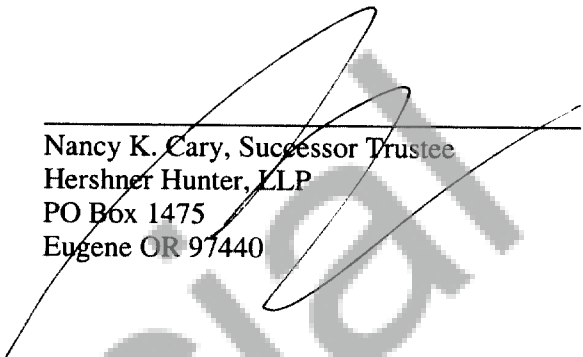
7. TIME OF SALE.

Date: March 16, 2006
Time: 11:00 a.m.
Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

26.00

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 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.

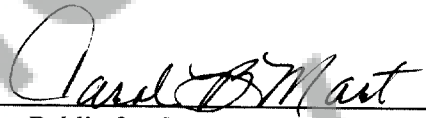
DATED: November 2, 2005.



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 November 2, 2005, by NANCY K. CARY.



Notary Public for Oregon
My Commission Expires: 11/23/2007

(TS #30057.30105)
Telephone: (541) 686-0344

