

NOTICE OF DEFAULT  
ELECTION TO SELL;  
AND NOTICE OF SALE  
(ORS 86.705, et seq.)

**After recording return to:**

Richard A. Stark  
Attorney at Law  
Stark & Hammack, P.C.  
201 West Main Street, Suite 1B  
Medford, Oregon 97501

Notice is hereby given that the obligations secured by the Trust Deed described below is in default and that the Beneficiary has elected to foreclose the Trust Deed pursuant to ORS 86.705 to ORS 86.795. No action is now pending to recover any part of the debt secured by the Trust Deed.

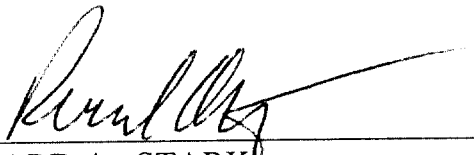
Information required by ORS 86.735 and ORS 86.75 is as follows:

1. Grantor: Renee Brown.
2. Trustee: AmeriTitle, an Oregon corporation.
3. Successor Trustee: Richard A. Stark, Attorney at Law, Stark & Hammack, P.C., 201 West Main Street, Suite 1B, Medford, Oregon 97501.
4. Beneficiary: Kimberly Thompson; Irene E. St. Germaine, Trustee; Susan Weiss, Donald A. Macri and Melissa K. Macri, Trustees; Marilyn M. Roydan, Trustee; John H. Tindall and Nancy J. Tindall, Trustees; Duncan Lemmon; Darlene Edgington; and Rex H. Stevens, Trustee.
5. The real property described by the Trust Deed is more particularly described as follows: The property described in Exhibit "A" attached hereto and by this reference made a part hereof.
6. Trust Deed was dated April 22, 2005, and recorded April 29, 2005, in Volume M05, page 30839, Microfilm Records of Klamath County, Oregon.
7. The default for which foreclosure is made: (1) failure to pay the interest only monthly installments in the amount of \$3,195.83 for the months of December 2005, and January, February, and March 2006, plus late charges; (2) failure to make partial interest only payment of \$465.00 for the month of October 2005; and (3) failure to pay real property taxes for: fiscal year 2004-2005 in the amount of \$596.29 plus interest, and fiscal year 2005-2006 in the amount of \$631.51 plus interest.
8. The sum owing on the obligation secured by the Trust Deed is: \$295,000.00 plus interest at the rate of thirteen percent (13%) per annum with a default rate of thirty-

one percent (31%) per annum after March 23, 2006, plus a late charge in the amount of ten percent (10%) for each delinquent payment paid fifteen (15) days after its due date.

- 9. The Beneficiary has and does elect to sell the property to satisfy the obligation.
- 10. The property will be sold in the manner described by law on the 28th day of July, 2006, at 3:00 p.m. at the main entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon 97601.
- 11. Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the Trust Deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustees and attorneys fees, and by curing any other default complained of IN THIS NOTICE at any time prior to five days before the date when the Successor Trustee conducts the sale.

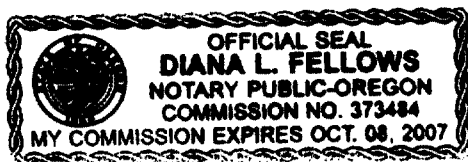
DATED this 22<sup>nd</sup> day of March, 2006.



RICHARD A. STARK

STATE OF OREGON        )  
   )ss.  
 County of Jackson        )

This instrument was acknowledged before me this 22<sup>nd</sup> day of March, 2006, by Richard A. Stark and acknowledge the above instrument to be his voluntary act and deed.



*Diana L. Fellows*  
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 Notary Public for Oregon  
 My Commission Expires: 10-08-2007