

2006-023748

Klamath County, Oregon

After recording, return to:

Bob Turner  
Slothower & Petersen PC  
P.O. Box 351  
Bend, OR 97709



00009850200600237480020020

11/29/2006 11:10:28 AM

Fee: \$26.00

MTCT7701  
**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

Reference is made to that certain trust deed made by DONALD JACK KNIGHT, as grantor, to AMERITITLE, as trustee, in favor of HOME ADVANTAGE SERVICES, LLC, an Oregon limited liability company, as beneficiary, dated April, 1999, recorded April 5, 1999, in the Records of Klamath County, Oregon, in Book No. M99 at page 12198, covering the following described real property situated in the above-mentioned county and state, to-wit:

Lot 63, Block 1, Tract 1098, SPLIT RAIL RANCHOS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

The default for which the foreclosure is made is made is failure to pay monthly payments of \$185.00 from July 27, 2006; and failure to pay the 2006-07 real property taxes.

The sum owing on the obligation secured by the trust deed is \$14,375.45, plus interest at the rate of 9.9% per annum from July 27, 2006, until paid, plus accrued late charges, title expenses, costs, trustee's and attorney's fees incurred herein by reason of said default, and any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein.

Notice is hereby given that by reason of the default, beneficiary and trustee hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to ORS 86.795, and to cause to be sold at public auction to the highest bidder for case the interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor 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 trustee's and attorney's fees.

The sale will be held on April 24, 2007, at the hour of 1:00 o'clock p.m., in accord with the standard of time established by ORS 187.110, at the following place: Klamath County Courthouse, 316 Main Street, Klamath Falls, County of Klamath, State of Oregon.

Notice is further give 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

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dismissed and the trust deed reinstated by payment of the entire amount then due, together with costs, trustee's and attorney's fees, and by curing any other default described in this Notice of Default.

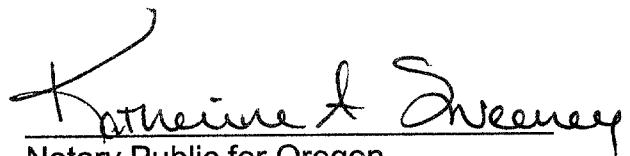
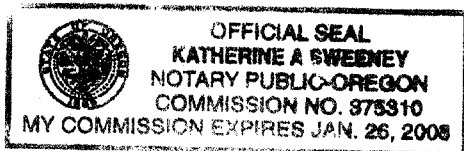
DATED: November 27, 2006



Bob Turner, Successor Trustee  
PO Box 351  
Bend, OR 97709

STATE OF OREGON       )  
                                      ) ss.  
County of Deschutes    )

This instrument was acknowledged before me on November 27, 2006, by Bob Turner.



Notary Public for Oregon  
My commission expires: 1/26/08

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