

2007-007141

Klamath County, Oregon



00020504200700071410140145

04/18/2007 11:23:45 AM

Fee: \$96.00

MITC7234

RECORDING COVER SHEET

Pursuant to ORS 205.234

After recording return to:

AmeriTitle

300 Klamath Avenue

Klamath Falls, OR 97601

1. Trustee's Notice of Sale
2. Affidavit of Mailing Trustee's Notice of Sale
3. Trustee's Affidavit as to Non-Occupancy
4. Affidavit of Publication

Grantors: Mary Catherine Egan Levin, William E. Levin, and Mary Catherine Egan Levin and William E. Levin, Trustees of the Sespequadalain Family Living Trust, Dated March 15, 2001

Beneficiary: South Valley Bank & Trust, an Oregon banking corporation

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

8/5

EC

NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Mary Catherine Egan Levin, William E. Levin,
and Mary Catherine Egan Levin and William E. Levin, Trustees of the Sespequadalain, as grantor,
Family Living Trust, Dated March 15, 2001 AmeriTitle, an Oregon corporation, as trustee,
 to South Valley Bank & Trust, an Oregon banking corporation, as beneficiary,
 in favor of September 29, 2005, recorded on September 30, 2005, in the Records of
Klamath County, Oregon, in ☐ book ☐ reel ☒ volume No. M05 at page 65517,
 or as ☐ fee ☐ file ☐ instrument ☐ microfilm ☐ reception No. _____ (indicate which), covering the following
 described real property situated in that county and state, to-wit:

Lot 877, RUNNING Y RESORT, PHASE 11, FIRST ADDITION, according to the official plat
 thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed
 and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is
 made in grantor's failure to pay when due the following sums:

See Exhibit A, Section 1, attached hereto and by this reference incorporated herein.

By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust
 deed immediately due and payable, those sums being the following, to-wit:

See Exhibit A, Section 2, attached hereto and by this reference incorporated herein.

WHEREFORE, notice is hereby given that the undersigned trustee will on May 15, 2007, at the hour
 of 10:15 o'clock, A.M., in accord with the standard of time established by ORS 187.110, at front steps
of the Klamath County Courthouse, 316 Main Street
 in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public
 auction to the highest bidder for cash the interest in the real property described above which the grantor had or had power to convey
 at the time of the execution by grantor of the trust deed together with any interest which the grantor or grantor's successors in inter-
 est acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of
 the sale, including a reasonable charge by the trustee. Notice is further given 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 dismissed and the trust deed rein-
 stated 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 per-
 formance required under the obligation or trust deed, and in addition to paying those 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
 and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, 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 the trust deed, and the words "trustee" and
 "beneficiary" include their respective successors in interest, if any.

DATED December 22, 2006

BLAIR M. HENDERSON, Successor, Trustee

426 Main Street

ADDRESS

Klamath Falls, OR 97601 (541) 884-7731

CITY

STATE

ZIP

PHONE

State of Oregon, County of _____) ss.

I, the undersigned, certify that I am the attorney or one of the attorneys for the above named trustee and that the foregoing is
 a complete and exact copy of the original trustee's notice of sale.

 Attorney for Trustee

After recording return to:
 AmeriTitle, 300 Klamath Ave.
 Klamath Falls, OR 97601

SERVE:*

*If the foregoing is a copy to be served pursuant to ORS 86.740 or ORS 86.750(1), fill in the name and address of party to be served.

EXHIBIT A

The default for which foreclosure is made is grantor's failure to pay when due the following sums:

SECTION 1:

Monthly interest installments of \$1,058.50 each beginning June 1, 2006, until paid; accrued late charges in the amount of \$423.42 as of November 15, 2006, plus monthly late charges of \$52.93 each beginning December 15, 2006, until paid; delinquent property taxes, if any; cost of foreclosure report; attorney's fees; together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

SECTION 2:

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the Deed of Trust immediately due and payable, those sums being the following, to-wit:

The principal sum of \$175,200.00 with interest on the principal balance at the rate of 7.250 percent per annum, from April 29, 2006, until paid; accrued late charges in the amount of 423.42 as of November 15, 2006, plus monthly late charges of \$52.92 each beginning December 15, 2006, until paid; prepayment premium, if applicable; cost of foreclosure report; attorney's fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

**NOTICE REQUIRED BY THE FAIR DEBT
COLLECTION PRACTICES ACT, 15 USC SECTION 1692**

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within thirty (30) days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
4. If the debtor notifies the trustee in writing within thirty (30) days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within the thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to:

BLAIR M. HENDERSON
Attorney at Law
426 Main Street
Klamath Falls, OR 97601
(541) 884-7731
7. This communication is an attempt to collect a debt, and any information obtained will be used for that purpose.

ATTACHMENT:

Trustee's Notice of Sale

NE

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF OREGON, County of Klamath, ss:I, Blair M. Henderson, being first duly sworn, depose, and say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain deed described in said notice. & notice of default

I gave notice of the sale of the real property described in the attached notice of sale by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known addresses, to-wit:

NAME

ADDRESS

See Exhibit 1, attached hereto and by this reference incorporated herein.

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.*

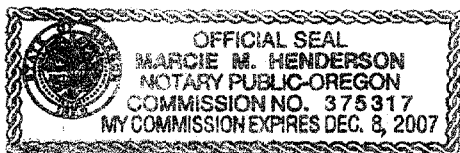
Each of the notices so mailed was certified to be a true copy of the original notice of sale by Blair M. Henderson, attorney for the trustee named in said notice; each such

copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Klamath Falls, Oregon, on December 22, 2006, ~~12~~. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

Blair M. Henderson, Attorney at Law, OSB 69074

Subscribed and sworn to before me on December 22, 2006, ~~12~~.



Marcie M. Henderson
Notary Public for Oregon. My commission expires 12-8-07.

AFFIDAVIT OF MAILING TRUSTEE'S
NOTICE OF SALE

RE: Trust Deed from

Mary Catherin Egan Levin, et al.

Grantor

TO

Blair M. Henderson

Successor Trustee

AFTER RECORDING RETURN TO

AmeriTitle
300 Klamath Avenue
Klamath Falls, OR 97601

(DON'T USE THIS
SPACE: RESERVED
FOR RECORDING
LABEL IN COUN-
TIES WHERE
USED.)

STATE OF OREGON, } ss.
County of _____

I certify that the within instrument was received for record on the _____ day of _____, 19_____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By _____ Deputy

* More than one form of affidavit may be used when the parties are numerous or when the mailing is done on more than one date.

PUBLISHER'S NOTE: An original notice of the sale, bearing the trustee's actual signature, should be attached to the foregoing affidavit.

EXHIBIT 1

WILLIAM E. LEVIN, INDIVIDUALLY AND AS TRUSTEE OF THE
SESPEQUADALIAN FAMILY LIVING TRUST
P. O. BOX 4140
LAGUNA BEACH, CA 92652

MARY CATHERINE EGAN LEVIN, INDIVIDUALLY AND AS
TRUSTEE OF THE SESPEQUADALIAN FAMILY LIVING TRUST
P. O. BOX 4140
LAGUNA BEACH, CA 92652

EXHIBIT A

The default for which foreclosure is made is grantor's failure to pay when due the following sums:

SECTION 1:

Monthly interest installments of \$1,058.50 each beginning June 1, 2006, until paid; accrued late charges in the amount of \$423.42 as of November 15, 2006, plus monthly late charges of \$52.93 each beginning December 15, 2006, until paid; delinquent property taxes, if any; cost of foreclosure report; attorney's fees; together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

SECTION 2:

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the Deed of Trust immediately due and payable, those sums being the following, to-wit:

The principal sum of \$175,200.00 with interest on the principal balance at the rate of 7.250 percent per annum, from April 29, 2006, until paid; accrued late charges in the amount of 423.42 as of November 15, 2006, plus monthly late charges of \$52.92 each beginning December 15, 2006, until paid; prepayment premium, if applicable; cost of foreclosure report; attorney's fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

**NOTICE REQUIRED BY THE FAIR DEBT
COLLECTION PRACTICES ACT, 15 USC SECTION 1692**

1. The amount of the debt is stated in the Trustee's Notice of Sale attached hereto.
2. The beneficiary named in the attached Trustee's Notice of Sale is the creditor to whom the debt is owed.
3. The debt described in the Trustee's Notice of Sale attached hereto will be assumed to be valid by the trustee unless the debtor, within thirty (30) days after the receipt of this notice, disputes the validity of the debt or some portion thereof.
4. If the debtor notifies the trustee in writing within thirty (30) days of receipt of this notice that the debt or any portion thereof is disputed, the trustee will provide verification of the debt, and a copy of the verification will be mailed to the debtor by the trustee.
5. If the creditor named as beneficiary in the attached Trustee's Notice of Sale is not the original creditor, and if the debtor makes a written request to the trustee within the thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the trustee.
6. Written requests or objections should be addressed to:

BLAIR M. HENDERSON
Attorney at Law
426 Main Street
Klamath Falls, OR 97601
(541) 884-7731
7. This communication is an attempt to collect a debt, and any information obtained will be used for that purpose.

ATTACHMENT:

Trustee's Notice of Sale

EC

NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.



TRUSTEE'S AFFIDAVIT AS TO NON-OCCUPANCY

RE: Trust Deed from

Mary Catherine Egan Levin, et al.

To

Grantor

Blair M. Henderson

Successor

Trustee

After recording, return to (Name, Address, Zip):

AmeriTitle

300 Klamath Avenue

Klamath Falls, OR 97601

STATE OF OREGON,

County of _____

} ss.

I certify that the within instrument was received for recording on _____, at _____ o'clock _____ M., and recorded in book/reel/ volume No. _____ on page _____ and/or as fee/file/instrument/microfilm/reception No. _____, Records of this County.

Witness my hand and seal of County affixed.

NAME

TITLE

By _____, Deputy.

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON,

County of _____ Klamath _____

} ss.

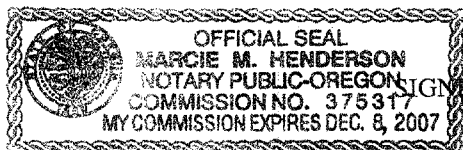
I, _____ Blair M. Henderson _____,

being first duly sworn, depose, say and certify that:

I am the _____ successor _____ trustee in that certain trust deed executed and delivered by Mary Catherine Egan Levin, William E. Levin, and Mary Catherine Egan Levin and William E. Levin, Trustees of the Sespequadalain Family Living Trust Dated _____, as grantor, to March 15, 2001 _____ AmeriTitle, an Oregon corporation _____, as trustee, in favor of _____ South Valley Bank & Trust, an Oregon banking corporation beneficiary, dated _____ September 29, 2005 _____, recorded on _____ September 30, 2005 _____, in the Records of _____ Klamath _____ County, Oregon, in ☐ book ☐ reel ☒ volume No. _____ M05 _____ at page _____ 65517 _____, and/or as ☐ fee ☐ file ☐ instrument ☐ microfilm ☐ reception No. _____ n/a _____ (indicate which), covering the following described real property situated in the above-mentioned county and state, to-wit:

Lot 877, RUNNING Y RESORT, PHASE 11, FIRST ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

I hereby certify that on _____ December 22, 2006 _____, the above described real property was not occupied. The word "trustee," as used in this affidavit means any successor trustee to the trustee named in the trust deed described above.



BLAIR M. HENDERSON

Successor Trustee

SIGNED AND SWORN TO before me on _____ December 22, 2006 _____

Notary Public for Oregon

My commission expires _____

12-8-07

Affidavit of Publication

STATE OF OREGON, COUNTY OF KLAMATH

I, Jeanine P. Day, Business Manager, being first duly sworn, depose and say that I am the principal clerk of the publisher of the Herald and News a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at Klamath Falls in the aforesaid county and state; that I know from my personal knowledge that the

Legal # 9050

Sale/Mary Catherine Egan Levin &
William E. Levin

a printed copy of which is hereto annexed,
was published in the entire issue of said
newspaper for: (4)
Four

Insertion(s) in the following issues:

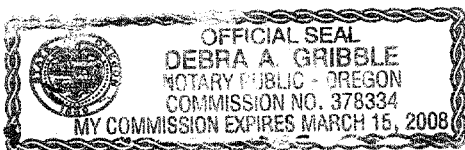
February 21, 28, March 7, 14, 2007

Total Cost: \$986.08

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: March 14, 2007

Debra A Gribble
Notary Public of Oregon

My commission expires March 15, 2008



TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Mary Catherine Egan Levin, William E. Levin, and Mary Catherine Egan Levin and William E. Levin, Trustees of the Sespequadalain Family Living Trust, Dated March 15, 2001, as grantor, to Amerititle, an Oregon corporation, as trustee, in favor of South Valley Bank & Trust, an Oregon banking corporation, as beneficiary, dated September 29, 2005, recorded on September 30, 2005, in the Records of Klamath County, Oregon, in volume No. M05 at page 65517, covering the following described real property situated in that county and state, to-wit:

Lot 877, Running Y Resort, Phase II, First Addition, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made in grantor's failure to pay when due the following sums:

See Exhibit A, Section 1, attached thereto and by this reference incorporated herein.

EXHIBIT A

The default for which foreclosure is made is grantor's failure to pay when due the following sums:

SECTION 1:

Monthly interest installments of \$1,058.50 each beginning June 1, 2006, until paid; accrued late charges in the amount of \$423.42 as of November 15, 2006, plus monthly late charges of \$52.93 each beginning December 3, 2006, until paid; delinquent property taxes, if any; cost of foreclosure report; attorney's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

By reason of the default just described, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit:

See Exhibit A, Section 2, attached hereto and by this reference incorporated herein.

SECTION 2:

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the Deed of Trust immediately due and payable, those sums being the following, to-wit:

The principal sum of \$175,200.00 with interest on the principal balance at the rate of 7.250 percent per annum, from April 29, 2006, until

paid; accrued late charges in the amount 423.42 as of November 15, 2006, plus monthly late charges of \$52.92 each beginning December 15, 2006, until paid; prepayment premium, if applicable; cost of foreclosure report; attorney's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

WHEREFORE, notice is hereby given that the undersigned trustee will on May 15, 2007, at the hour of 10:15 A.M., in accordance with the standard of time established by ORS 187.110, at front steps of the Klamath County Courthouse, 316 Main Street in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the real property described above which the grantor had or had power to convey at the time of the execution by grantor of the trust deed together with any interest which the grantor or grantor's successors in inter-



est acquired after the execution of the trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of the sale, including a reasonable charge by the trustee. Notice is further given 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 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 those 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 and attorney fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, 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 the trust deed, and words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: December 22, 2006.

Blair M. Henderson,
Successor Trustee,
426 Main Street,
Klamath Falls, OR
97601. (541) 884-7731.

State of Oregon,
County of
Klamath)ss.

I, the undersigned, certify that I am the attorney or one of the attorney's for the above named trustee and that the foregoing is a complete and exact copy of the original trustee's notice of sale.

Blair M. Henderson,
Attorney for Trustee
#9050 February 21,
28, March 7, 14, 2007.

EC

NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS.

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from

Mary Catherine Egan Levin, et al

To

Grantor

AmeriTitle

Trustee

After recording, return to (Name, Address, Zip):

AmeriTitle300 Klamath AvenueKlamath Falls, OR 97601

STATE OF OREGON,

County of _____

} ss.

I certify that the within instrument was received for record on _____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ and/or as fee/file/instrument/microfilm/reception No. _____, Records of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By _____, Deputy.

Reference is made to that certain trust deed made by Mary Catherine Egan Levin, William E. Levin, and Mary Catherine Egan Levin and William E. Levin, Trustees of the Sespequadalain Family Living Trust, Dated March 15, 2001, as grantor, to AmeriTitle, an Oregon corporation, as trustee, in favor of South Valley Bank & Trust, an Oregon banking corporation, as beneficiary, dated September 29, 2005, recorded on September 30, 2005, in the Records of Klamath County, Oregon, in ☐ book ☐ reel ☒ volume No. M05 at page 65517, and/or as ☐ fee ☐ file ☐ instrument ☐ microfilm ☐ reception No. n/a (indicate which), covering the following described real property situated in the above-mentioned county and state, to-wit:

Lot 877, RUNNING Y RESORT, PHASE 11, FIRST ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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 Records of the county or counties in which the above-described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the 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:

See Exhibit A, Section 1, attached hereto and by this reference incorporated herein.

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit:

See Exhibit A, Section 2, attached hereto and by this reference incorporated herein.

(OVER)



Notice hereby is given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash 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 the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The sale will be held at the hour of 10:15 o'clock, A.M., in accord with the standard of time established by ORS 187.110 on May 15, 2007, at the following place: front steps of the Klamath County Courthouse, 316 Main Street in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for the sale.

Other than as shown of record, neither the beneficiary nor the 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 grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address

Nature of Right, Lien or Interest

Notice is further given 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 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 the 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 fees not exceeding the amounts provided by ORS 86.753.

In construing this notice, 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 the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED December 15, 2006

Blair M. Henderson
BLAIR M. HENDERSON, Successor Trustee

☒ Trustee ☐ Beneficiary (indicate which)

STATE OF OREGON, County of Klamath ss.

This instrument was acknowledged before me on December 15, 2006
by Blair M. Henderson

This instrument was acknowledged before me on _____
by _____
as _____
of _____



Marcie M. Henderson
Notary Public for Oregon

My commission expires 12-8-07

EXHIBIT A

The default for which foreclosure is made is grantor's failure to pay when due the following sums:

SECTION 1:

Monthly interest installments of \$1,058.50 each beginning June 1, 2006, until paid; accrued late charges in the amount of \$423.42 as of November 15, 2006, plus monthly late charges of \$52.93 each beginning December 15, 2006, until paid; delinquent property taxes, if any; cost of foreclosure report; attorney's fees; together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.

SECTION 2:

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the Deed of Trust immediately due and payable, those sums being the following, to-wit:

The principal sum of \$175,200.00 with interest on the principal balance at the rate of 7.250 percent per annum, from April 29, 2006, until paid; accrued late charges in the amount of 423.42 as of November 15, 2006, plus monthly late charges of \$52.92 each beginning December 15, 2006, until paid; prepayment premium, if applicable; cost of foreclosure report; attorney's fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiary as allowed by the Note and Deed of Trust.