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04/24/2007 02:37:40 PM

Fee: \$36.00

NOTICE OF DEFAULT
AND ELECTION TO SELL

RE: Trust Deed from JAMES NEIL MILLER
Grantor

To FIRST AMERICAN TITLE INSURANCE
COMPANY Successor Trustee

After recording return to(name, address, zip):

ALLNation Default Services
4665 MacArthur Court Suite 250
Newport Beach, CA 92660

ATE: 64703

TS No: 07-7239-OR

SPACE RESERVED
FOR
RECORDER'S USE

Loan No: 0021625041

Reference is made to that certain trust deed made by JAMES NEIL MILLER as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY* as successor trustee, in favor of EAGLE HOME MORTGAGE, INC., as beneficiary, dated 5/11/2006, recorded 5/17/2006, in the Records of Klamath County, Oregon, in book at page , and/or as fee/file/instrument/microfilm/reception No. M06-09978 (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:
APN: R-3909-3AB-5200

SEE ATTACHED LEGAL DESCRIPTION

*Assignment to Option One Mortgage Corporation, A California Corporation recorded 11/15/2006 as instrument no. 2006-022875

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 such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:
Principal Balance: \$149,823.62

Delinquent Payments

FROM	THRU	NO. PMT	RATE	AMOUNT	TOTAL
12/1/2006	4/18/2007	5	8.725	\$1,216.52	\$6,082.60

Total Late Charges:

\$281.35

Beneficiary Advances

\$6,363.95

TOTAL FORECLOSURE COST:
TOTAL REQUIRED TO REINSTATE:

\$1,832.50
\$8,196.45

\$36-A

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:

FAILURE TO PAY INSTALLMENTS OF PRINCIPAL AND / OR INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE PURSUANT TO THE TERMS OF THE NOTE AND/OR DEED OF TRUST PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE PURSUANT TO THE NOTE AND/OR THE DEED OF TRUST.

Notice hereby is given that the beneficiary and trustee, by reason of 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 **10:00 AM**, in accord with the standard of time established by ORS 187.110 on **8/28/2007**, at the following place: **AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 316 MAIN STREET, KLAMATH FALLS, OR**

County of Klamath, State of Oregon, which is the hour, date and place last set for 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

JAMES NEIL MILLER

1934 CREST ST
KLAMATH FALLS, OR 97603

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. FOR FURTHER INFORMATION CONTACT: ALLNATION DEFAULT SERVICES, 4665 MACARTHUR COURT, STE 250. NEWPORT BEACH, CA 92660 Phone: 949-252-2800

In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this 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.

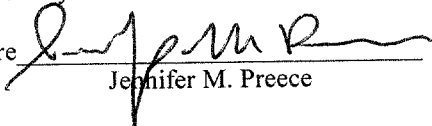
Dated April 23, 2007


FIRST AMERICAN TITLE INSURANCE COMPANY, BY
ALLNATION DEFAULT SERVICES, ITS DULY
AUTHORIZED AGENT
Successor Trustee

State of: CALIFORNIA
County of: ORANGE

On 4/23, 2007 before me, Jennifer M. Preece, the undersigned, a Notary Public in and for said State, personally appeared Jessica Cimarusti personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by hi/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature


Jennifer M. Preece

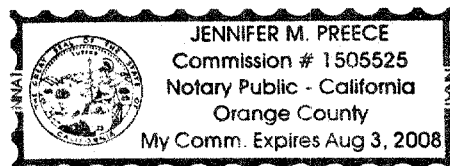


EXHIBIT "A"
LEGAL DESCRIPTION

A tract of land described as follows:

Beginning at an iron pin on the Northeasterly line of Lot 53 of HOMECREST SUBDIVISION which lies South 45° 11' East a distance of 188 feet from the iron pin which marks the North corner of Lots 52 and 53 of Homecrest Subdivision and running thence: Continuing South 45° 11' East along the Northeasterly line of Lot 53 a distance of 66 feet to an iron pin; thence South 50° 49' West a distance of 120.5 feet to an iron pin; thence North 45° 11' West a distance of 54 feet to an iron pin; thence North 44° 49' East a distance of 120 feet, more or less, to the point of beginning, said tract being a portion of Lot 53 and the vacated alley of Block H of HOMECREST SUBDIVISION in the Northwest 1/4 Northeast 1/4 of Section 3, Township 39 South, Range 9 East of the Willamette Meridian in Klamath County, Oregon.

The South half of the following described tract:

Beginning at an iron pin on the Northeasterly line of Lot 53 of HOMECREST SUBDIVISION which lies South 45° 11' East a distance of 128 feet from the iron pin which marks the North corner of Lots 52 and 53 of HOMECREST SUBDIVISION and running thence: continuing South 45° 11' East along the Northeasterly line of Lot 53 a distance of 60 feet to an iron pin; thence South 44° 49' West a distance of 120 feet to an iron pin; thence North 45° 11' West a distance of 60 feet to an iron pin; thence North 44° 49' East a distance of 120 feet, more or less, to the point of beginning, said tract being a portion of Lot 53 of Block H of HOMECREST SUBDIVISION in the Northwest 1/4 Northeast 1/4 of Section 3, Township 39 South, Range 9 East of the Willamette Meridian.

Tax Account No: 3909-003AB-05200-000

Key No: 524249