

WTC79943

RETURN TO:  
Brandsness, Brandsness & Rudd, P.C.  
411 Pine Street  
Klamath Falls, OR 97601

2007-012764

Klamath County, Oregon



00027206200700127640020022

07/18/2007 03:29:45 PM

Fee: \$26.00

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

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Lloyd Dill, Grantor; AmeriTitle, Trustee; and Inez V. Lockwood, Beneficiary, recorded in Official/Microfilm Records, Volume M02, Page 23876, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 37388 Agency Lake Loop Road, Chiloquin, Oregon ("Property"):

See Exhibit "A"

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

Failure to pay the balance of principal and interest at maturity on April 22, 2007.

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

The sum of \$54,290.11 plus interest at the rate of 8.5% on the balance of \$53,797.77 from June 27, 2007 until paid and title insurance company charges of \$380, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on December 5, 2007, at the hour of 10:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Offices of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of 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 said sum 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's fees not exceeding the amounts provided by said ORS 86.753.

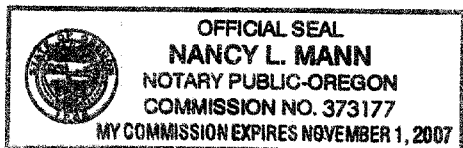
In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Dated: July 18, 2007.

Andrew C. Brandsness, Successor Trustee  
411 Pine Street  
Klamath Falls, OR 97601

STATE OF OREGON                    )  
  ) ss.  
County of Klamath                )

Personally appeared before me this 18 day of July, 2007, the above-named Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed.



Nancy L. Mann  
Notary Public for Oregon  
My Commission expires: 11-1-07

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EXHIBIT "A"

A portion of Government Lot 16 of Section 6, Township 35 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at the Northeast corner of said Government Lot 16; thence South along the East line of said Government Lot, 390 feet to a point; thence West along the North line of Parcel 2 of Deed Volume 305, page 484, a distance of 289.3 feet, more or less, to the Northwest corner of Parcel described in Deed Volume M78, page 23766, and the True Point of Beginning of the parcel described herein; thence South parallel to the East line of said Government Lot 16 a distance of 118.43 feet, more or less, to the North line of property described in Deed Volume M75, page 3347; thence West along the North line of said parcel described in Deed Volume M75, page 3347, a distance of 325.35 feet, more or less, to the East line of State Highway 427; thence North along the East line of Highway 427 a distance of 116.88 feet, more or less, to the Northwest corner of parcel described in Deed Volume 271, page 27; thence East along the North line of Said Deed Volume 271, page 27; a distance of 325.55 feet, more or less, to the true point of beginning. (All deed volumes above referred to are records of Klamath County, Oregon.)