

2008-002067

Klamath County, Oregon



00040311200800020670030033

1181853

COVER SHEET

ORS: 205.234

02/19/2008 03:00:39 PM

Fee: \$31.00

This cover sheet has been prepared by the persons presenting the attached instrument for recording. Any errors in this cover sheet DO NOT affect the transaction(s) contained in the instrument itself.

After recording, return to:

First American Title

The date of the instrument attached is 2-15-08.

1) NAMES(S) OF THE INSTRUMENT(S) required by ORS 205.234(a)

Notice of Default

2) PARTY(IES)/GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160:

NW Trustee Svc

3) PARTY(IES)/GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160

MRS

4) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030

\$ _____

5) FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERK'S LIEN RECORDS, ORS 205.121(1)(c)

6) RE-RECORDED to correct: _____
Previously recorded as: _____

1181853

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by Emily I. Jada, a married woman, as grantors, to Northwest Trustee Services, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Union Federal Bank of Indianapolis, as beneficiary, dated 11/07/05, recorded 11/18/05, in the mortgage records of Klamath County, Oregon, as M05-69428, and subsequently assigned to Wells Fargo Bank, N.A. dba America's Servicing Company by Assignment recorded as Vol:2007 Page:017192, covering the following described real property situated in said county and state, to wit:

Lot 48 of Tract 1417 - EIGHTH ADDITION TO NORTH HILLS - PHASE 1, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 5701 HILLS DRIVE NORTH
Klamath Falls, OR 97603

There is a default by the grantor or other person owing an obligation or by their successor in interest, the performance of which is secured by said trust deed, or by their 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 grantors' failure to pay when due the following sums: monthly payments of \$1,418.35 beginning 11/01/07; plus late charges of \$54.88 each month beginning 11/16/07; plus prior accrued late charges of \$0.00; plus advances of \$40.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default, the beneficiary has declared all sums owing on the obligation secured by said trust deed immediately due and payable, said sums being the following, to wit: \$172,128.01 with interest thereon at the rate of 6.375 percent per annum beginning 10/01/07; plus late charges of \$54.88 each month beginning 11/16/07 until paid; plus prior accrued late charges of \$0.00; plus advances of \$40.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

NOTICE OF DEFAULT AND ELECTION TO SELL

**RE: Trust Deed from
JADA, EMILY I.
Grantor
to
Northwest Trustee Services, Inc.,
Successor Trustee**

File No. 7777.25750

**For Additional Information:
After Recording return to:
Kathy Taggart
Northwest Trustee Services, Inc.
P.O. Box 997
Bellevue, WA 98009-0997
(425) 586-1900**

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE