

2008-002344

Klamath County, Oregon



02/25/2008 03:16:48 PM

Fee: \$26.00

AFTER RECORDING RETURN TO:
Shapiro & Sutherland, LLC
5501 N.E. 109th Court, Suite N
Vancouver, WA 98662
06-18599

ATE: 65621 **NOTICE OF DEFAULT AND ELECTION TO SELL**

A default has occurred under the terms of a trust deed made by April L. Barajas, as grantor to Aspen Title, as trustee, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for BCK Capital, Inc., as beneficiary, dated June 22, 2004, recorded June 28, 2004, in the mortgage records of Klamath County, Oregon, in Volume M04, at Page 41582, beneficial interest having been assigned to EverHome Mortgage Company, as covering the following described real property:

A portion of Lots 624 and 625, Block 128, Mills Addition to the City of Klamath Falls, according to the official Plat thereof on file in the Office of the Clerk of Klamath County, Oregon, more particular described as follows:

Beginning on the East line of Mitchell Street, 38 feet North of the Southwest corner of Lot 625, in Block 128 of Mills Addition to the City of Klamath Falls; thence North along the West line of said Lot 625 a distance of 42 feet; thence East 100 feet; thence South 42 feet; thence West 100 feet to the place of beginning.

COMMONLY KNOWN AS: 909 Mitchell Street, Klamath Falls, OR 97601

Kelly D. Sutherland, Successor Trustee, hereby certifies that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said 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 the grantor or other person owing an obligation, 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 grantor's failure to pay when due the following sums:

Monthly payments in the sum of \$389.87, from November 1, 2007, and monthly payments in the sum of \$324.44, from January 1, 2008, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

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:

\$29,042.43, together with interest thereon at the rate of 7.625% per annum from October 1, 2007, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclosure said trust deed by advertisement and sale pursuant to

\$26-A

