

2008-010209

Klamath County, Oregon



00049880200800102090030033

After recording return to:
Attn: Foreclosure Department
RECONTRUST COMPANY
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065

07/16/2008 03:31:46 PM

Fee: \$31.00

ATE: 65940

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain Trust Deed made by KAREY E COOPER, as grantors, to ASPEN TITLE & ESCROW, INC., as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 04/04/2007, recorded 04/06/2007, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2007-006445, covering the following described real property situated in said county and state, to wit:

PROPERTY ADDRESS: 318 NORTH 2ND STREET

KLAMATH FALLS, OR 97601

There is default by the grantor or other person, or by their successor in interest, 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 grantors' failure to pay when due the following sums: monthly payments of \$1,004.22 beginning 02/01/2008; plus late charges of \$ 42.23 each month beginning 02/01/2008 payment plus prior accrued late charges of \$- .22; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

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: \$137,899.70 with interest thereon at the rate of 6.125 percent per annum beginning 01/01/2008 plus late charges of \$ 42.23 each month beginning 02/01/2008 until paid; plus prior accrued late charges of \$- .22; plus advances of \$0.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

NOTICE OF DEFAULT AND ELECTION TO SELL
RE: Trust Deed from
KAREY E COOPER,
Grantor
To
RECONTRUST COMPANY,
Trustee **TS No. 08 -66379**

For Additional Information:
Please Contact
Foreclosure Department
RECONTRUST COMPANY
RECONTRUST COMPANY
2380 Performance Dr, RGV-D7-450
Richardson, TX 75082
(800)-281-8219

Notice is hereby given that the Beneficiary and Trustee, by reason of said 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 the grantor had, or had the power to convey, at the time the grantor executed the Trust Deed, together with any interest the grantor or grantor's successors 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 reasonable fees of Trustee's attorneys.

The sale will be held at the hour of 10:00 AM , in accordance with the standard of time established by ORS 187.110 on Monday, November 24, 2008, at the following place: inside the 1st floor lobby of the Klamath

#31-A

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.

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 every other default complained of herein by tendering the performance required under the obligation or Trust Deed, in addition to paying said 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's fees not exceeding the amounts provided by ORS 86.753.

In constructing 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 said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

RECONTRUST COMPANY

STATE OF Texas)
) ss.
COUNTY OF Dallas)

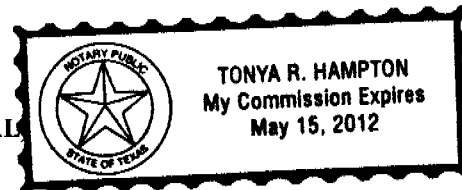
Aisha Huckleberry
Stephanie Reyna, Team Member Assistant Secretary
Aisha Huckleberry

On 7/14/08, before me, Tonya R. Hampton
Rachel K. Wagema, notary public, personally
appeared Aisha Huckleberry, 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
his/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.

Tonya R. Hampton
Notary Public for _____
My commission expires: _____

(SEAL)



THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.

The Southeasterly one-half of Lot 10, Block 5, EWAUNA HEIGHTS 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 particularly described as follows:

Beginning at the Easterly corner of Lot 10, Block 5, EWAUNA HEIGHTS ADDITION TO THE CITY OF KLAMATH FALLS, Klamath County, Oregon, being the corner of Second Street and the alley through said Block 5; thence Northwesterly along the Southerly side of Second Street 55 feet; thence Southwesterly at right angles with Second Street 52 feet to a point on the Southerly line of said lot; thence Southeasterly along the Southerly line of said lot, 55 feet to the most Southerly corner of said lot; thence Northeasterly along the Southeasterly line of said lot to the place of beginning.

CODE 001 MAP 3809-032BD TL 05000 KEY 474533