

2008-012076

Klamath County, Oregon



00052231200800120760030034

08/28/2008 11:22:20 AM

Fee: \$31.00

66105 ATE

After recording return to:

Attn: Foreclosure Department

RECONTRUST COMPANY

400 COUNTRYWIDE WAY SV-35

SIMI VALLEY, CA 93065

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain Trust Deed made by CHARLES G THOMPSON, AND BLANCA E THOMPSON, HUSBAND AND WIFE, as grantors, to FIDELITY NATIONAL TITLE INSURANCE CO., as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 01/26/2006, recorded 02/02/2006, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number M06-02136, covering the following described real property situated in said county and state, to wit:

FOR LEGAL DESCRIPTION SEE EXHIBIT A

PROPERTY ADDRESS: 5707 UPLAND DRIVE

KLAMATH FALLS, OR 97603-3996

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 \$2,008.55 beginning 02/01/2008; plus late charges of \$ 56.97 each month beginning 02/01/2008 payment plus prior accrued late charges of \$-170.91; plus advances of \$200.00; 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: \$227,886.00 with interest thereon at the rate of 6 percent per annum beginning 01/01/2008 plus late charges of \$ 56.97 each month beginning 02/01/2008 until paid; plus prior accrued late charges of \$-170.91; plus advances of \$200.00; 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

CHARLES G THOMPSON and BLANCA E THOMPSON,
Grantor

To
RECONTRUST COMPANY,
Trustee

TS No. 08 -91829

For Additional Information:

Please Contact

Foreclosure Department

RECONTRUST COMPANY

RECONTRUST COMPANY

1800 Tapo Canyon Rd., SV2-202

SIMI VALLEY, CA 93063

(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.

\$31-A

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 Wednesday, January 07, 2009, at the following place: inside the 1st floor lobby of the Klamath 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

CALIFORNIA
STATE OF _____)
) ss.
COUNTY OF VENTURA)

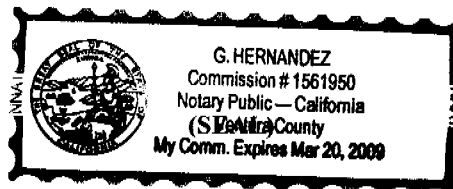
Heidi Recinos
Heidi Recinos, Team Member

On 8/26/08, before me, **G. HERNANDEZ**, notary public, personally appeared HEIDI RECINOS, 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.

G. HERNANDEZ

WITNESS my hand and official seal.

G. Hernandez
Notary Public for _____
My commission expires: _____



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.

TS#08-91829

EXHIBIT "A"
LEGAL DESCRIPTION

Lot 18 in Block 9, TRACT 1270, FIFTH ADDITION TO NORTH HILLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

EXCEPTING THEREFROM a tract of land located in Lot 18 of Block 9, Tract 1270, FIFTH ADDITION TO NORTH HILLS, situated in the NE1/4 of the NE1/4 of Section 35 the NW1/4 of the NW1/4 of Section 36, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at the initial point of said Tract 1270, said being a 2 1/2" brass disk; thence along the Easterly boundary of Lot 18 and said Tract 1270, South 21° 49' 21" East, 48.35 feet to the Easterly corner common to Lots 18 and 19 of said Tract 1270 and the true point of beginning; thence South 56° 25' 07" West, 127.55 feet to a point of non-tangent curvature on the Northeasterly right of way of upland drive; thence along said right of way, along the arc of a 230.00 foot radius curve to the left, through a central angle of 2° 17' 58", an arc distance of 9.23 feet (the long chord of which bears N34° 45' 54" West, 9.23 feet) to a point of non-tangency; thence leaving said right of way, North 60° 33' 01" East, 128.07 feet to the true point of beginning.

Tax Account No: 3809-035AA-08300-000

Key No: 873655