

2008-015026

Klamath County, Oregon



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RECORDING REQUESTED BY

ATE 06243

WHEN RECORDED MAIL TO

11/05/2008 03:47:06 PM

Fee: \$36.00

REGIONAL TRUSTEE SERVICES CORPORATION616 1st Avenue, Suite 500
Seattle, WA 98104

Trustee's Sale No: 09-FMS-63492

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Pursuant to O.R.S. 86.705 et seq. and O.R.S. 79.5010, et seq.

Reference is made to that certain Deed of Trust made by, DEBORAH L. JAMES, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as grantor, to AMERITITLE, as Trustee, in favor of FIRST FRANKLIN FINANCIAL CORP., SUBSIDIARY OF NATIONAL CITY BANK OF INDIANA, as beneficiary, dated 10/23/2003, recorded 10/30/2003 in Volume M03, page 80813, of Deeds of Trust, under Instrument No. XXX, records of KLAMATH County, covering the following described real property situated in KLAMATH County, OREGON, to-wit:

ATTACHED HERETO AS EXHIBIT 'A' AND INCORPORATED HEREIN AS THOUGH FULLY SET FORTH.

The undersigned Trustee, REGIONAL TRUSTEE SERVICES CORPORATION, hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor-trustee have been made except as recorded in the mortgage records of the county or counties in which the above described real property is situate; further, 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 the 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:

	Amount due as of November 4, 2008 -----
Delinquent Payments from July 01, 2008	
5 payments at \$ 1,204.35 each	\$ 6,021.75
(07-01-08 through 11-04-08)	
Late Charges:	\$ 53.44
Beneficiary Advances:	\$ 105.50
Suspense Credit:	\$ -1,113.17
	=====
TOTAL:	\$ 5,067.52

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:

UNPAID PRINCIPAL BALANCE OF \$121,596.87, PLUS interest thereon at 9.625% per annum from 6/1/2008, until paid, together with escrow advances, foreclosure costs, trustee fees, attorney fees, sums required for the protection of the property and additional sums secured by the Deed of Trust.

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Notice hereby is given that the beneficiary and current trustee, REGIONAL TRUSTEE SERVICES CORPORATION, by reason of said default, have elected and do hereby elect to foreclose said 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 said described property which the grantor had, or had the power to convey, at the time of the execution by him of the trust deed, together with any interest the grantor or his successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by said trust deed and the expenses of the sale, including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

Said sale will be held at the hour of 11:00 AM, in accord with the standard of time established by ORS 187.110 on March 11, 2009, at the following place: ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, KLAMATH FALLS, County of KLAMATH, State of OREGON, which is the hour, date and place last set for said sale.

Other than as shown of record, neither the said beneficiary nor the said trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to the grantor or of any lessee or other person in possession of or occupying the property, except:

NONE

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 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 provide by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

DATED: 11/4/2008

REGIONAL TRUSTEE SERVICES CORPORATION
Trustee

By

ANNA EGDORF, AUTHORIZED AGENT
Sale Information: <http://www.rtrustee.com>

STATE OF WASHINGTON }
COUNTY OF KING } ss.

The foregoing instrument was acknowledged before me 11/4/2008, by ANNA EGDORF, AUTHORIZED AGENT of REGIONAL TRUSTEE SERVICES CORPORATION, a WASHINGTON Corporation, on behalf of the corporation.

EDWARD S. CHOI
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
08-16-11

Notary Public for WASHINGTON

My commission expires: 08/16/2011

EXHIBIT FOR LEGAL DESCRIPTION

Trustee's Sale No. 09-FMS-63492

ATTACHED HERETO AS EXHIBIT 'A' AND INCORPORATED HEREIN AS THOUGH FULLY SET FORTH.

EXHIBIT "A"
LEGAL DESCRIPTION

80828

Lot A in Block A of NICHOLS ADDITION to the City of Klamath Falls, Oregon, in the County of Klamath, State of Oregon, according to the Supplemental Plat of Block A of NICHOLS ADDITION now on file in the office of the County Clerk of Klamath County, Oregon:

ALSO two (2) feet off the Southerly side of the alley and adjoining said Lot A, Block A, NICHOLS ADDITION, same having been granted by the passing of Ordinance No. 2040 by the Common Council of the City of Klamath Falls, Oregon, said Ordinance being recorded January 9, 1930, in Deed Volume 88 at page 470, Records of Klamath County, Oregon.

Tax Account No.: 3809-029DC-10800-000

Key No.: 370627

