

2009-001167

Klamath County, Oregon

After recording, return to:  
William M. Ganong  
Attorney at Law  
514 Walnut Avenue  
Klamath Falls OR 97601



00059582200900011670020026

02/02/2009 09:35:22 AM

Fee: \$26.00

**AMENDED NOTICE OF DEFAULT AND ELECTION TO SELL**

Pursuant to ORS 86.705-795, the undersigned Trustee and the Beneficiary have elected to foreclose the following described Trust Deed in the manner provided by said statute.

1. A. Grantor: Cheryl A. Lazerman  
B. Trustee: William M. Ganong  
C. Beneficiary: Brian L. Curtis and Dolores Curtis
2. The legal description of the property covered by the subject Trust Deed is:

Lot 4, Block 47, KLAMATH FALLS FOREST ESTATES  
HIGHWAY 66 UNIT, PLAT NO. 2, according to the  
official plat thereof on file in the office of the  
Clerk of Klamath County, Oregon.

Klamath County Assessor's Account Nos.  
3811-015BO-03800 and Property ID No. 469004 and  
3811-015BO-03700 and Property ID No. 468997

The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are:

Book: M05      Page: 66842      Date Recorded: October 18, 2005

3. The default for which the foreclosure is made is the Grantor's failure to pay 16 of the last 36 monthly installment payments of \$525.67 each; Grantor's failure to keep the property insured; and Grantor's failure to pay the real property taxes and assessments before they became past due and delinquent.

4. The amount owing on the obligation is: principal and interest as of January 27, 2009 in the sum of \$47,380.25; plus interest thereon at the rate of 12.0% per annum from January 27, 2009 until paid; monthly late fees of \$26.28 for each month a payment is 15 days late, until paid in full, which to date total \$559.95; the sum of \$448.90 for insurance premiums paid for by the beneficiaries; and real property taxes and assessments for the years 2006-2007, 2007-2008, and 2008-2009 in the total sum of \$2,123.50, plus interest and penalties.

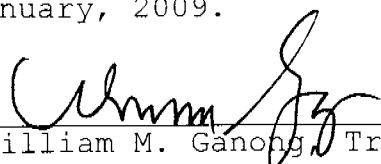
5. The Beneficiary and the Trustee have elected to foreclose the above referenced Trust Deed pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795.

6. The Trustee will conduct a sale of the above-described property at 10 a.m. on the 26th day of February, 2009 at the front entrance to the office of William M. Ganong at 514 Walnut Avenue, Klamath Falls, Oregon.

7. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees specified in the said statute.

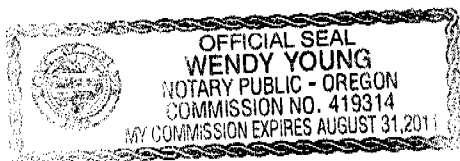
In construing this instrument, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said Trust Deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

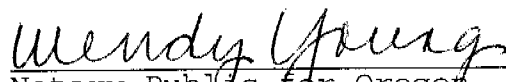
Dated this 29 day of January, 2009.

  
William M. Ganong, Trustee

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on January 29, 2009 by William M. Ganong as Trustee.



  
Notary Public for Oregon  
My commission expires: 8.31.2011