



00061898200900031940030030

COVER SHEET

ORS: 205.234

03/04/2009 02:56:30 PM

Fee: \$31.00

This cover sheet has been prepared by the persons presenting the attached instrument for recording. Any errors in this cover sheet DO NOT affect the transaction(s) contained in the instrument itself.

1511355167

After recording, return to:

Northwest Trustee  
PO Box 997  
Bellevue WA 98009  
Att: Sandy Ruiz

The date of the instrument attached is February 28 2009

1) NAMES(S) OF THE INSTRUMENT(S) required by ORS 205.234(a)

Notice of Defavitz Elect to Sell

2) PARTY(IES)/GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160:

HENDERSON MARK Z RENARDONE

3) PARTY(IES)/GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160

NIERS

4) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030

\$

5) FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERK'S LIEN RECORDS, ORS 205.121(1)(c)

6) RE-RECORDED to correct:

Previously recorded as:

F31-

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Reference is made to that certain trust deed made by MARK A. HENDERSON and RENADON E. HERDERSON, husband and wife, as grantors, to First American Title Insurance Company of Oregon, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for NATIONAL BANK OF KANSAS CITY, as beneficiary, dated 10/30/06, recorded 11/01/06, in the mortgage records of Klamath County, Oregon, as Volume 2006 Page 021962, and subsequently assigned to Wells Fargo Bank, N.A. by Assignment, covering the following described real property situated in said county and state, to wit:

LOT 1 IN REGENCY ESTATES-TRACT 1292 PHASE 1, ACCORDING TO THE OFFICIAL PLAT THERE OF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 5278 GLENWOOD DRIVE  
KLAMATH FALLS, OR 97603

There is a default by the grantor or other person owing an obligation or by their successor in interest, 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 \$1,597.21 beginning 11/01/08; plus late charges of \$63.89 each month beginning 11/16/08; plus prior accrued late charges of \$0.00; plus advances of \$15.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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: \$220,642.65 with interest thereon at the rate of 6 percent per annum beginning 10/01/08; plus late charges of \$63.89 each month beginning 11/16/08 until paid; plus prior accrued late charges of \$0.00; plus advances of \$15.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**RE: Trust Deed from  
HENDERSON, MARK A. and RENADON E  
Grantor  
to  
Northwest Trustee Services, Inc.,  
Successor Trustee**

**File No. 7023.01011**

**For Additional Information:  
After Recording return to:  
Kathy Taggart  
Northwest Trustee Services, Inc.  
P.O. Box 997  
Bellevue, WA 98009-0997  
(425) 586-1900**

