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COVER SHEET

ORS: 205.234

04/08/2009 02:56:48 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.

1st 1369264

After recording, return to:

Northwest Trustee
PO Box 997
Bellevue WA 98009
Att: Brian Pham

The date of the instrument attached is April 6 2009

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

NOTICE OF Default & Elect to Sell

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

Vogels Alfred & Michelle

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

MEES

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: _____

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by Alfred E. Voegels and Michelle K. Voegels, as grantors, to Ticor Title, as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for E-Loan, Inc., as beneficiary, dated 02/23/06, recorded 03/03/06, in the mortgage records of Klamath County, Oregon, as M06-03960, and subsequently assigned to Wells Fargo Bank, NA by Assignment, covering the following described real property situated in said county and state, to wit:

A PORTION OF LOTS 7 AND 8 IN BLOCK 40 OF HILLSIDE ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID PLOT 8, BLOCK 40; THENCE NORTH 68 DEGREES 46 MINUTES EAST 10 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 68 DEGREES 46 MINUTES EAST 89.70 FEET; THENCE SOUTHEASTERLY 80 FEET; THENCE SOUTHWESTERLY 89.70 FEET; THENCE NORTH 21 DEGREES 14 MINUTES WEST 80.00 FEET TO THE POINT OF BEGINNING.

PROPERTY ADDRESS: 1042 NEWCASTLE AVENUE
KLAMATH FALLS, OR 97601

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 \$2,211.55 beginning 12/01/08; plus late charges of \$91.02 each month beginning 12/16/08; 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: \$278,209.35 with interest thereon at the rate of 6.5 percent per annum beginning 11/01/08; plus late charges of \$91.02 each month beginning 12/16/08 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
VOEGELS, ALFRED E. and MICHELLE K.
Grantor
to
Northwest Trustee Services, Inc.,
Successor Trustee**

File No. 7023.01842

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

