

2009-008885

Klamath County, Oregon



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06/26/2009 03:18:47 PM

Fee: \$26.00

After Recording Return to:
Lee & Kaser Attn: Stephen W. Kaser
P.O. Box 486
Roseburg, OR 97470

**NOTICE: WE ARE ATTEMPTING TO COLLECT A DEBT,
ANY INFORMATION OBTAINED WILL BE USED FOR
PURPOSED OF DEBT COLLECTING**

NOTICE OF DEFAULT, ELECTION TO SELL AND NOTICE OF SALE

Reference is made to that certain trust deed made by Ronald M. Snyder, Jr., as grantor, to AmeriTitle, an Oregon corporation, as trustee in favor of Orville Clark Houston and Patricia Ann Houston, Co-Trustees of the Houston Family Trust, Dated September 2, 1997, as beneficiary, dated October 16, 2007, recorded October 19, 2007, as Instrument No. 2007-018095, Microfilm Records of Klamath County, Oregon, covering the following described real property:

**Lot 9 in Block 17, of Tract No. 1061, SECOND ADDITION TO
RIVER PINE ESTATES, according to the official plat thereof on
file in the office of the County Clerk of Klamath County, Oregon.**

and which has a property address of 1319 Cheryl Drive, La Pine, Oregon, 97739.

The real property includes a 1973 Kings Manufactured structure, County I.D. No. M809281, VIN 61LK6412F2S2600, which is exempt from registration and title.

The undersigned 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 in which the above described real property is situated; further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed:

There is a default by the grantor, the performance of which is secured by said trust deed 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:

1.	Twelve (12) monthly installment obligations, plus late charges:	\$ 4,725.12
2.	Real Property Taxes	\$ 414.34
Total:		\$ 5,139.46

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 as follows: \$34,490.49 with interest thereon at the rate of eleven and 25/100ths percent (11.25 %) per annum from September 1, 2008, plus trustee's fees, attorney fees, Real Property Taxes, Foreclosure Guarantee (\$240.00), other foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said trust deed.

Notice hereby is given that the beneficiary, by reason of said default, has elected and does hereby elect to foreclose said trust deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 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 successor trustee as provided by law, and the reasonable attorney fees.

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Said sale with be held at the hour of 10:00 o'clock, am, as established by Section 187.110 of Oregon Revised Statutes on November 10, 2009, at the following place: at the door of the Klamath County Courthouse, 316 East Main Street, Klamath Falls, State of Oregon, which is the hour, date and place fixed by the successor trustee for said sale.

Other than as shown of record, neither the said beneficiary nor the successor 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, except for any possible occupant

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right, at any time prior to five days before the successor trustee conducts 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 necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee's attorney fees not exceeding the amounts provided by said Section 86.753 of Oregon Revised Statutes.

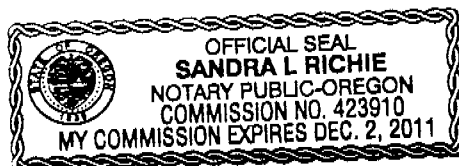
In considering this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said trust deed, and the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

DATED: June 25, 2009.

STATE OF OREGON)
)
County of Douglas)

STEPHEN W. KASER, Attorney at Law
SUCCESSOR TRUSTEE
Mailing Address: PO Box 486
Roseburg, Oregon 97470

The foregoing instrument was acknowledged before me this 25th day of June, 2009, by STEPHEN W. KASER.



Sandra L. Richie
Notary Public for Oregon
My commission expires: 12/02/2011