

2009-009382

Klamath County, Oregon

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from: LAURA S. TROTTS, AN
ESTATE IN FEE SIMPLE, Grantor

To: Fidelity National Title Insurance Company,
Successor Trustee

After recording return to(name, address, zip):

ATE 66660
Fidelity National Title Insurance Company
17911 Von Karman Ave, Suite 275
Irvine , CA 92614



00069163200900093820040043

07/09/2009 11:51:39 AM

Fee: \$36.00

TS No: 09-02213-6 -OR - Loan No: 4000296873

Reference is made to that certain trust deed made by LAURA S. TROTTS, AN ESTATE IN FEE SIMPLE, as grantor, to LAWYERS TITLE, as trustee, in favor of AMERIQUEST MORTGAGE COMPANY, A DELAWARE CORPORATION, as beneficiary, dated as of September 10, 2003, and recorded September 24, 2003, in the Records of Klamath County, Oregon, in Book M03 at Page 71118, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R551584 - SEE ATTACHED LEGAL DESCRIPTION

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 records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the 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 grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:
Principal balance \$115,017.19

Delinquent Payments

<u>FROM</u>	<u>THRU</u>	<u>NO. PMTS</u>	<u>INT. RATE</u>	<u>AMOUNT</u>	<u>GRAND TOTAL</u>
11/01/2008	07/08/2009	9	9.37500%	\$1,158.26	\$10,424.34

Late Charges

Grand Total Late Charges	\$398.00
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Beneficiary's Advances, Costs and Expenses

MISC	\$87.40
Grand Total	\$87.40

Trustee's Fees and Costs	\$ 819.50
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GRAND TOTAL REQUIRED TO REINSTATE	\$11,463.24
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36 ATE

TS No :09-02213-6-OR

Loan No: 4000296873

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following, to-wit: failed to pay payments which became due; together with late charges due; failed to pay advances made by the Beneficiary;

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the 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 described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the 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.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **November 23, 2009**, at the following place: **on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.**

FOR SALE INFORMATION CALL: **714-247-7500**

Website for Trustee's Sale Information: **www.fidelityasap.com**

Other than as shown of record, neither the beneficiary nor the 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 grantor or of any lessee or other person in possession of or occupying the property except:

LAURA S. TROTTS
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

1 Month

LAURA S TROTTS
4423 WINTER AVENUE
KLAMATH FALLS, OR 97603

Borrower

LAURA S TROTTS
PO BOX 7897
KLAMATH FALLS, OR 97602

Initial Mailing

LAURA S TROTTS
4423 WINTER AVE
KLAMATH FALLS, OR 97603

Initial Mailing

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), together with costs, trustee's and attorney's fees, 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, at any time prior to five days before the date last set for sale.

FOR FURTHER INFORMATION CONTACT:

DEFAULT RESOLUTION NETWORK

17911 Von Karman Ave, Suite 275

Irvine, CA 92614

949-622-5730

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

Dated 7/8/2009

Fidelity National Title Insurance Company, Successor Trustee

Natalie Franklin

Natalie Franklin, Authorized Signor

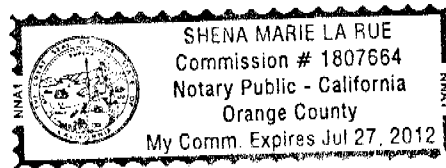
State of California } ss.
County of Orange } ss

On 7/8/2009, before me, Shena Marie La Rue, a Notary Public, personally appeared Natalie Franklin, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Shena Marie La Rue
Shena Marie La Rue # 1807664
My Commission Expires July 27, 2012



71133

Exhibit A

The S 1/2 SW 1/4 NW 1/4 of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point which lies North 1° 12' West a distance of 331.4 feet along the section line and North 88° 57' East a distance of 814.5 feet from the iron axel which marks the quarter section corner common to Sections 10 and 11, Township 39 South, Range 9 East of the Willamette Meridian and running thence: continuing North 88° 57' East a distance of 67.5 feet to a point; thence North 1° 12' West parallel to the section line a distance of 331.4 feet, more or less, to an iron pin on the North line of the S 1/2 SW 1/4 NW 1/4 of Section 11; thence South 88° 58' West along the North line of the S 1/2 SW 1/4 NW 1/4 of Section 11, a distance of 67.5 feet to an iron pin; thence South 1° 12' East a distance of 331.4 feet, more or less, to the point of beginning.

EXCEPTING THEREFROM that portion lying within Winter Avenue.