

2009-011248
Klamath County, Oregon



08/21/2009 11:23:17 AM

Fee: \$26.00

157 1447044

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by Albert George Isensee and Barbara Devine Isensee, Trustees of the Isensee Family Trust Dated 4/27/1992, as grantors, to First American Title Insurance Company, as trustee, in favor of Bank of America N.A., as beneficiary, dated 12/19/06, recorded 12/28/06, in the mortgage records of Klamath County, Oregon, as Volume 2006, Page 025503, covering the following described real property situated in said county and state, to wit:

Lot 28, Tract 1472 Ridgewater Subdivision, Phase 1, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

PROPERTY ADDRESS: LOT 28 a/k/a 1114 Paper Birch Way
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 \$652.55 beginning 03/01/09; plus late charges of \$32.63 each month beginning 03/16/09; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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: \$111,865.93 with interest thereon at the rate of 7 percent per annum beginning 02/01/09; plus late charges of \$32.63 each month beginning 03/16/09 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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.

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**RE: Trust Deed from
ISENSEE, ALBERT
Grantor
to
Northwest Trustee Services, Inc.,
Successor Trustee**

File No. 7530.21859

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

FLU

