2009-012162 Klamath County, Oregon



After recording return to: Attn: Foreclosure Department RECONTRUST COMPANY, N.A. 400 COUNTRYWIDE WAY SV-35 SIMI VALLEY, CA 93065

09/11/2009 11:49:48 AM

Fee: \$31.00

ATE 67091

## NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain Trust Deed made by LELAND R. PIRTLE AND BRENDA J. PIRTLE, HUSBAND AND WIFE, as grantors, to LENDERS ADVANTAGE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 04/24/2002, recorded 05/07/2002, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume Number M02 at Page Number 26999 as Recorder's fee/file/instrument/microfilm/reception Number -, covering the following described real property situated in said county and state, to wit:

SEE ATTACHED FOR LEGAL DESCRIPTION

PROPERTY ADDRESS: 33826 PLEASANT VIEW RD.

CHILOQUIN, OR 97624

There is default by the grantor or other person, or by their successor in interest, owing an obligation, 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 \$959.88 beginning 04/01/2009; plus late charges of \$ 39.71 each month beginning 04/01/2009 payment plus prior accrued late charges of \$-158.84; plus advances of \$487.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

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: \$105,706.17 with interest thereon at the rate of 7.375 percent per annum beginning 03/01/2009 plus late charges of \$39.71 each month beginning 04/01/2009 until paid; plus prior accrued late charges of \$-158.84; plus advances of \$487.50; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

NOTICE OF DEFAULT AND ELECTION TO SELL

**RE: Trust Deed from** 

LELAND R. PIRTLE and BRENDA J. PIRTLE,

Grantor

To

RECONTRUST COMPANY, N.A.,

Trustee

TS No. 09 -0132561

For Additional Information:

Please Contact
Foreclosure Department
RECONTRUST COMPANY, N.A.
RECONTRUST COMPANY, N.A.
1800 Tapo Canyon Rd., CA6-914-01-94
SIMI VALLEY, CA 93063
(800)-281-8219

Notice is hereby given that the Beneficiary and Trustee, by reason of said 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 the grantor had, or had the power to convey, at the time the grantor executed the Trust Deed, together with any interest the grantor or grantor's successors 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 reasonable fees of Trustee's attorneys.

Page 1 of 2

X 3 AXE

ORNOD.doc (07/07)

The sale will be held at the hour of 10:00 AM, in accordance with the standard of time established by ORS 187.110 on Friday, January 15, 2010, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the city of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for the sale.

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) and by curing every other default complained of herein by tendering the performance required under the obligation or Trust Deed, in addition to paying said sums or 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 and attorney's fees not exceeding the amounts provided by ORS 86.753.

In constructing this notice, 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.

RECONTRUST COMPANY, N.A.
TATE OF CALIFORNIA Heidi Recinos, Team Member
OUNTY OF VENTURA
On <u>September 8, 2007</u> , before me, <u>The Imax Macias</u> , notary public, personally presonally known to me (or proved to me on the basis of
atisfactory evidence) to be the person(v) whose name(x)(is/are subscribed to the within instrument and
cknowledged to me that last he executed the same in his her their authorized capacity ( ), and that by is/her/their signature() on the instrument the person(), or the entity upon behalf of which the person() acted,
xecuted the instrument.
VITNESS my hand and official seal.  VITNESS my hand and official seal.  Vitness my hand and official seal.  Ventura County
Notary Public for CALIFORNIA (SEAL) My Comm. Expires Jun 4, 2013
Ay commission expires: June 4/2013

THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.

27014

ORDER NO: 3278587

FILE NO:

1070054

LENDER REF: 4613931617

EXHIBIT "L"

THE LAND REFERRED TO IN THIS POLICY IS SITUATED IN THE STATE OF OREGON, COUNTY OF KLAMATH, AND DESCRIBED AS FOLLOWS:

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS:

LOT 35, BLOCK 19, TRACT NO. 1113, OREGON SHORES UNIT #2, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO LELAND R. PIRTLE AND BRENDA J. PIRTLE, HUSBAND AND WIFE FROM GARMAN V. GUTHRIE AND ANNA MARIE GUTHRIE, HUSBAND AND WIFE, BY DEED DATED 03/20/01 AND RECORDED 03/30/01 IN DEED BOOK M01, PAGE 12927 IN THE KLAMATH COUNTY RECORDS.

U10598610-01LC16

REFINANCE DOT REF# 1070054 US Recordings