

**2009-013674****Klamath County, Oregon****NOTICE OF DEFAULT AND ELECTION TO SELL**

RE: Trust Deed from: WAYNE WILLIAMS AND  
NATALIE C WILLIAMS, AS TENANTS BY THE  
ENTIRETY, Grantor

To: Fidelity National Title Insurance Company,  
Successor Trustee

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

ATE 67253

Fidelity National Title Insurance Company  
17592 E. 17th Street, Suite 300  
Tustin, CA 92780



00074319200900136740030033

10/20/2009 03:33:10 PM

Fee: \$47.00

TS No: 09-05939-6 . - Loan No: 0016762130

Reference is made to that certain trust deed made by WAYNE WILLIAMS AND NATALIE C WILLIAMS, AS TENANTS BY THE ENTIRETY, as grantor, to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as trustee, in favor of OPTION ONE MORTGAGE CORPORATION, A CALIFORNIA CORPORATION, as beneficiary, dated as of May 18, 2005, and recorded May 25, 2005, in the Records of Klamath County, Oregon, in Book M05 at Page 38511, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R-4112-015CB-05300 - LOTS 1 AND 2 IN BLOCK 53 AS SHOWN ON THE MAP ENTITLED SUPPLEMENTAL PLAT OF THE CITY OF MALIN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

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 \$95,486.29

**Delinquent Payments**

<u>FROM</u>	<u>THRU</u>	<u>NO. PMTS</u>	<u>INT. RATE</u>	<u>AMOUNT</u>	<u>GRAND TOTAL</u>
01/01/2009	10/16/2009	9	10.62500%	\$900.00	\$8,100.00

**Late Charges**

Grand Total Late Charges \$405.00

**Beneficiary's Advances, Costs and Expenses**

Grand Total \$0.00

Trustee's Fees and Costs \$ 720.50

**GRAND TOTAL REQUIRED TO REINSTATE \$9,225.50**

47 ATE

• TS No :09-05939-6.

Loan No: 0016762130

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; together with other fees and expenses incurred 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 **March 4, 2010**, 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:

NATALIE C WILLIAMS  
2450 LAKEVIEW AVE  
MALIN, OR 97632

Borrower

WAYNE WILLIAMS  
2450 LAKEVIEW AVE  
MALIN, OR 97632

Borrower

NATALIE C WILLIAMS  
2450 LAKEVIEW AVENUE  
MALIN, OR 97632

Initial Mailing

NATALIE C WILLIAMS  
PO BOX 1011  
MERRILL, OR 97633

Initial Mailing

WAYNE WILLIAMS  
2450 LAKEVIEW AVENUE  
MALIN, OR 97632

Initial Mailing

WAYNE WILLIAMS  
PO BOX 1011  
MERRILL, OR 97633

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.

(Seal)