

2009-014112

Klamath County, Oregon



00074836200900141120030037

11/02/2009 11:31:37 AM

Fee: \$47.00

AFTER RECORDING RETURN TO:
Hershner Hunter, LLP
Attn: Lisa M. Summers
P.O. Box 1475
Eugene, OR 97440

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL
UNDER TERMS OF TRUST DEED

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor:	PAUL M. POCHATKO AND STEPHANIE M. POCHATKO
Trustee:	FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON
Successor Trustee:	NANCY K. CARY
Beneficiary:	WASHINGTON FEDERAL SAVINGS

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

As described in the attached Exhibit A.

3. RECORDING. The Trust Deed was recorded as follows:

Date Recorded: June 12, 2006
Recording No.: M06-11942
Official Records of Klamath County, Oregon

4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$969.00 each, due the first of each month, for the months of July through October 2009; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.

5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$110,766.46; plus interest at the rate of 7.125% per annum from June 1, 2009; plus late charges of \$191.15; plus advances and foreclosure attorney fees and costs.

6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed.

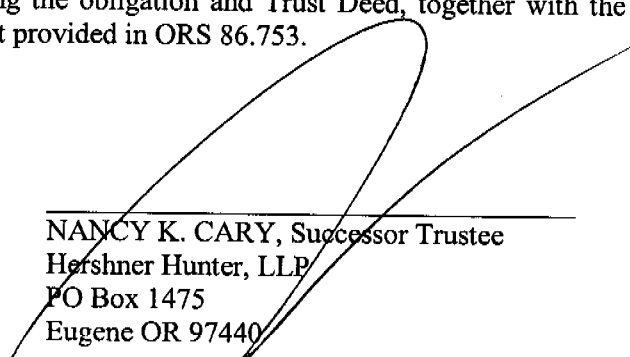
7. TIME OF SALE.

Date: March 25, 2010
Time: 11:00 a.m.
Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

47amt

8. RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time prior to five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

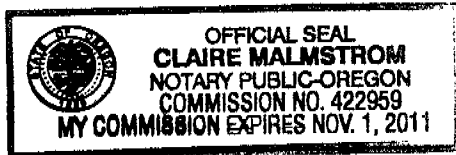
DATED: October 29, 2009.

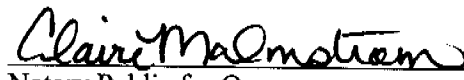


NANCY K. CARY, Successor Trustee
Hershner Hunter, LLP
PO Box 1475
Eugene OR 97440

STATE OF OREGON)
) ss.
COUNTY OF LANE)

The foregoing instrument was acknowledged before me on October 29, 2009, by NANCY K. CARY.





Notary Public for Oregon
My Commission Expires: 11/1/2011

(TS #15148.30351)
Telephone: (541) 686-0344

Exhibit A

A parcel of land being a portion of the SW1/4 NW1/4 of Section 1, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a point 660 feet East and 462 feet North of an iron pin driven into the ground near the Southwest corner of the NW1/4 of Section 1, in Township 39 South, Range 9 East of the Willamette Meridian, on the property of Otis V. Saylor, which iron pin is 30 feet East of the center of a roadway intersecting the Dalles-California Highway from the North, and 30 feet North of the center of said Highway; thence West 330 feet; thence North 132 feet; thence East 330 feet; thence South 132 feet to the place of beginning