

After recording, return to:
William M. Ganong
Attorney at Law
514 Walnut Avenue
Klamath Falls OR 97601



00074920200900141840020026

11/03/2009 02:06:53 PM

Fee: \$42.00

NOTICE OF DEFAULT AND ELECTION TO SELL

1. The Beneficiaries have elected to foreclose the Trust Deed described below pursuant to the provisions of Oregon Revised Statutes 86.705 to 86.795 in the manner provided by said statute.

2. The Trust Deed is described as follows:

- A. Name of Grantor: Robert Stirret;
- B. Name of Successor Trustee: William M. Ganong;
- C. Names of Beneficiaries: Brian L. Curtis and Dolores Curtis, husband and wife;
- D. The legal description of the property covered by the subject Trust Deed is:

The easterly 50 feet of Lot 6, Block 1,
ALTAMONT ACRES, according to the official
plat thereof on file in the office of the
Clerk of Klamath County, Oregon, EXCEPTING
any portion lying within Bisbee Street.

Klamath County Assessor's Account No.
R-3909-003DB-01900 and Property ID No. 528897;

E. The book, page number, and the date the subject Trust Deed was recorded in the Mortgage Records of Klamath County, Oregon are: Book: 2009 Page: 10197 Date Recorded: July 28, 2009.

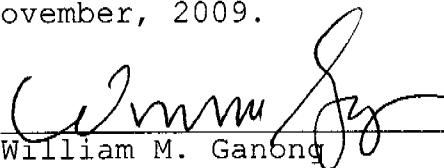
3. The defaults for which the foreclosure is made are the Grantor's failure to pay the monthly installment payments of \$350 each for the months of August, September, and October 2009; accrued late charges of \$50 each, as provided by the Note, for the months of August and September 2009; and \$423 paid by the beneficiaries for dwelling insurance on the property that is the subject of this foreclosure action.

4. As of the date of this Notice, the sums owing on the obligation secured by the Trust Deed are: the principal sum of \$16,000 with interest on the principal balance at the rate of 12 percent per annum from July 27, 2009 until paid; accrued late charges in the amount of \$100 as of October 29, 2009, plus monthly late charges of \$50 each thereafter; \$423 for dwelling insurance, plus interest at the rate of 12.0% per annum from October 14, 2009 until paid; \$200 for the foreclosure guarantee; attorney's fees, trustee's fees, together with any other sums due or that may become due under the Note or by reason of this foreclosure and any further advances made by Beneficiaries as allowed by the Note and Trust Deed.

5. The Successor Trustee will conduct a sale of the above described property at 10 a.m. on the 29th day of March, 2010 at the front entrance to the office of William M. Ganong, 514 Walnut Avenue, Klamath Falls, Oregon.

6. Pursuant to ORS 86.753, the Grantor, the Grantor's successor in interest to all or any part of the above described property, any beneficiary under a subordinate Trust Deed, or any person having a subordinate lien or encumbrance of record on the property, may cure the default or defaults at any time prior to five days before the above said date of sale by paying the entire amount due at the time of cure under the terms of the obligation, other than such portion as would not then be due had no default occurred. In addition, the person affecting the cure shall pay all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the Trustee's and attorney's fees specified in the said statute.

Dated this 2 day of November, 2009.



William M. Ganong
Successor Trustee

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on the 2nd day of November, 2009 by William M. Ganong as Successor Trustee.



Notary Public for Oregon
My commission expires: 8.31.2011

