

2009-015530

Klamath County, Oregon



00076498200900155300030033

12/09/2009 03:18:36 PM

Fee: \$47.00

After recording return to:
Attn: Foreclosure Department
RECONTRUST COMPANY, N.A.
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
ATE 67369

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain Trust Deed made by ALEXIS CAMPBELL-JANSKY, as grantors, to FIRST AMERICAN TITLE INSURANCE CO, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 07/27/2006, recorded 08/01/2006, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2006-015416, covering the following described real property situated in said county and state, to wit:

SEE ATTACHED LEGAL DESCRIPTION

PROPERTY ADDRESS: 2022 MAIN ST

KLAMATH FALLS, OR 97601

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 \$1,467.95 beginning 08/01/2009; plus late charges of \$ 64.57 each month beginning 08/01/2009 payment plus prior accrued late charges of \$-191.06; plus advances of \$150.00; 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: \$171,294.32 with interest thereon at the rate of 8 percent per annum beginning 07/01/2009 plus late charges of \$ 64.57 each month beginning 08/01/2009 until paid; plus prior accrued late charges of \$-191.06; plus advances of \$150.00; 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
ALEXIS CAMPBELL-JANSKY,
Grantor

To
RECONTRUST COMPANY, N.A.,
Trustee TS No. 09 -0175009

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.

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 Monday, April 19, 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.

Michelle Chavez
Michelle Chavez, Team Member

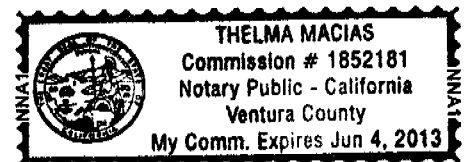
STATE OF CALIFORNIA)
) ss.
COUNTY OF VENTURA)

On Dec 7, 2009, before me, THELMA MACIAS, notary public, personally appeared MICHELLE CHAVEZ, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(~~s~~) whose name(~~s~~) is/are subscribed to the within instrument and acknowledged to me that ~~he/she/they~~ executed the same in ~~his/her/their~~ authorized capacity(~~ies~~), and that by ~~his/her/their~~ signature(~~s~~) on the instrument the person(~~s~~), or the entity upon behalf of which the person(~~s~~) acted, executed the instrument.

WITNESS my hand and official seal.

[Signature]
Notary Public for CALIFORNIA
My commission expires: June 4, 2013

(SEAL)



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.

TS#09-0175009

EXHIBIT A

LEGAL DESCRIPTION:

PARCEL 1:

LOT 16 RE-SUBDIVISION OF BLOCK 23, INDUSTRIAL ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

ALSO

BEGINNING AT THE NORTHEAST CORNER OF LOT 16 OF RE-SUBDIVISION OF BLOCK 23, INDUSTRIAL ADDITION TO THE CITY OF KLAMATH FALLS, AND RUNNING THENCE EAST ALONG THE NORTH LINE OF LOT 15 OF RE-SUBDIVISION BLOCK 23, INDUSTRIAL ADDITION TO THE CITY OF KLAMATH FALLS, OREGON, A DISTANCE OF 10 FEET; THENCE SOUTH AND PARALLEL WITH THE EAST LINE OF SAID LOT 16 A DISTANCE OF 92 FEET; THENCE WEST A DISTANCE OF 10 FEET TO THE SOUTHEAST CORNER OF LOT 16 AFORESAID; THENCE NORTH 92 FEET TO THE POINT OF BEGINNING, BEING A PORTION OF LOT 15 RE-SUBDIVISION OF BLOCK 23, INDUSTRIAL ADDITION TO THE CITY OF KLAMATH FALLS OREGON, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

PARCEL 2:

LOT 15, IN RE-SUBDIVISION OF BLOCK 23 INDUSTRIAL ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, EXCEPTING THEREFROM THAT PORTION BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 15; THENCE EAST ALONG THE NORTH LINE OF SAID LOT, A DISTANCE OF 10 FEET; THENCE SOUTH PARALLEL WITH THE WEST LINE OF SAID LOT, A DISTANCE OF 92 FEET; THENCE WEST 10 FEET TO THE MOST WESTERLY SOUTHWEST CORNER OF SAID LOT; THENCE NORTH A DISTANCE OF 92 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH THE FOLLOWING PARCEL: BEGINNING AT THE SOUTHEAST CORNER OF LOT 7 RE-SUBDIVISION OF BLOCK 23, INDUSTRIAL ADDITION; THENCE NORTH ALONG THE EAST LINE OF SAID LOT 7, AND THE WEST LINE OF VACATED ALLEY, A DISTANCE OF 108 FEET TO THE MOST WESTERLY SOUTHWEST CORNER OF LOT 15; THENCE EAST A DISTANCE OF 16 FEET TO THE NORTHEAST CORNER OF THE VACATED ALLEY; THENCE SOUTH A DISTANCE OF 58 FEET TO THE NORTHWEST CORNER OF LOT 6; THENCE SOUTHWESTERLY TO A POINT ON THE NORTH LINE OF JAY STREET, SAID POINT BEING THE CENTER OF THE VACATED ALLEY; THENCE WEST, ALONG THE NORTH LINE OF JAY STREET TO THE POINT OF BEGINNING.

SAVING AND EXCEPTING, BEGINNING AT THE SOUTHEAST CORNER OF LOT 7; THENCE NORTH ALONG THE EAST LINE OF SAID LOT 7, AND THE WEST LINE OF VACATED ALLEY, A DISTANCE OF 92 FEET TO THE MOST WESTERLY SOUTHWEST CORNER OF LOT 15; THENCE EAST A DISTANCE OF 8 FEET TO THE CENTER OF THE VACATED ALLEY; THENCE SOUTH, A DISTANCE OF 92 FEET TO A POINT ON THE NORTH LINE OF JAY STREET, SAID POINT BEING THE CENTER OF THE VACATED ALLEY; THENCE WEST, ALONG THE NORTH LINE OF JAY STREET TO THE POINT OF BEGINNING.