

2009-015905

Klamath County, Oregon

AFTER RECORDING RETURN TO:

CAL-WESTERN RECONVEYANCE CORPORATION
525 EAST MAIN STREET
P.O. BOX 22004
EL CAJON CA 92022-9004
(619)590-9200



00076938200900159050040042

12/21/2009 11:39:22 AM

Fee: \$52.00



ATE 67300

(Recorder's Use)

NOTICE OF DEFAULT AND ELECTION TO SELL

Loan No.: XXXXX3758 T.S. No.: 1248081-09

Reference is made to that certain trust deed made by
STEVE A KLUS AND TAMATHA C KLUS
as grantor,
to FIRST AMERICAN TITLE OF OREGON

as trustee,
in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR BCK
CAPITAL INC.

as beneficiary, dated October 06, 2005, recorded October 12, 2005, in the official records of KLAMATH
County, Oregon, in book/reel/volume No. M05 at page 66351, fee/file/instrument/microfilm/reception No.
XX (indicate which), covering the following described real property situated in said County and State, to-wit:
PARCEL 1: A PORTION OF TRACT 22 GIENGER'S HOME TRACTS, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH
COUNTY, OREGON, AND MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A.

CAL-WESTERN RECONVEYANCE CORPORATION

as Trustee, 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 mortgage records of the county
or counties in which the above described real property is situated; further, that no action, suit or proceeding
has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed, or, if
such action or proceeding has been instituted, such action or proceeding has been dismissed except an action
to appoint a receiver pursuant to ORS 86.010, or the foreclosure of another trust deed, mortgage, security
agreement or other consensual or nonconsensual security interest or lien securing repayment of this debt.

There is a default by the grantor or other person owing an obligation, or by their successor-in-interest, the
performance of which is secured by said trust deed with respect to provisions therein which authorize sale in
the event of default of such provision; the default for which foreclosure is made is grantor's:

ATE 52

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Failure to pay the monthly payment due March 1, 2009 of principal and interest and subsequent installments due thereafter; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly Payment: \$911.04 Monthly Late Charge: \$38.17

By reason of said default, the beneficiary has declared all obligations secured by said trust deed immediately due and payable said sums being the following, to-wit:

The principal sum of \$118,662.25 together with interest thereon at the rate of the rate of 6.250% per annum, from February 01, 2009 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms and conditions of said deed of trust.

Notice is hereby given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose said trust deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash funds the interest in the said described property which the grantor had, or had the power to convey, at the time of the execution by him of the trust deed, together with any interest the grantor or his successors in interest acquired after execution of the trust deed to satisfy the obligations secured by said 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.

Said sale will be held at the hour of 1:00pm, Standard of Time as established by Section 187.110 of Oregon Revised Statutes on April 29, 2010 at the following place:

AT THE MAIN STREET ENTRANCE TO 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 fixed by the trustee for said sale.

Other than as shown of record neither the said beneficiary nor the said 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 the grantor or of any lessee or other persons in possession of or occupying the property:

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with costs, trustee's and attorney's fee by curing any other default complained of in the Notice of Default 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.

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In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any.

CAL-WESTERN RECONVEYANCE CORPORATION

By/Signature: _____

Lorrie Valmack, A.M.P.

December 17, 2009

STATE OF CALIFORNIA
COUNTY OF SAN DIEGO

C. Hoy

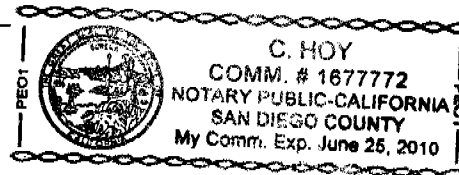
On 12/17/09 before me, _____, a Notary Public, personally appeared Lorrie Valmack, A.M.P., who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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. I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

(Seal)

Signature _____

C. Hoy
C. Hoy



TS#1248081-09

Exhibit "A"

PARCEL 1:

A portion of TRACT 22 GIENGER'S HOME TRACTS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at a point which is 635 feet West and 156.6 feet North and thence East 100 feet from the Southeast corner of TRACT 22 OF GIENGER'S HOME TRACTS, which point is also the Southeast corner of that certain parcel conveyed to Francis William Russ, et ex., by Klamath County Deed Volume 325, page 69; thence North along the East line of said parcel to the Northeast corner thereof; thence East at right angles a distance of 148 feet, more or less, to the East line of that certain parcel conveyed to Fred W Russ, et ux., by Klamath County Deed Volume 109, page 345; thence South along the East line of said last mentioned parcel a distance of 100 feet; more or less, to the Southeast corner thereof; thence West along the South line of said parcel a distance of 148 feet, more or less, to the point of beginning.

PARCEL 2:

A portion of TRACT 22 GIENGER'S HOME TRACTS, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows:

Beginning at a point which is on the East line of Hope Street, which point is 635 feet West and 156.6 feet North of the Southeast corner of TRACT 22 of GIENGER'S HOME TRACTS; thence East 100 feet to a point; thence North parallel to the East line of Hope Street 100 feet to a point; thence West 100 feet to a point on the East line of Hope Street which is 100 feet North of the point of beginning; thence South along said East line 100 feet to the point of beginning.