

2010-002757

Klamath County, Oregon



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03/01/2010 02:50:54 PM

Fee: \$42.00

1534967

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Reference is made to that certain trust deed made by Steven A Puckett and Dacia H Puckett. Tenants in the Entirety, as grantors, to Western Title & Escrow, as trustee, in favor of Mortgage Electronic Registration Systems, Inc solely as nominee for First Horizon Home Loans, a division of First Tennessee Bank N.A., as beneficiary, dated 04/07/08, recorded 04/14/08, in the mortgage records of Klamath County, Oregon, as 2008-005391, and subsequently assigned to Chase Home Finance LLC, covering the following described real property situated in said county and state, to wit:

Lot 46 in Block 1 of Tract 1098-Split Rail Ranchos, according to the official Plat thereof on file in the office of County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: 145531 POST CT  
LA PINE, OR 97739

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, 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 \$1,320.93 beginning 07/01/09; plus late charges of \$52.84 each month beginning 07/16/09; plus prior accrued late charges of \$0.00; plus advances of \$20.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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: \$180,263.33 with interest thereon at the rate of 6 percent per annum beginning 06/01/09; plus late charges of \$52.84 each month beginning 07/16/09 until paid; plus prior accrued late charges of \$0.00; plus advances of \$20.00; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**RE: Trust Deed from  
PUCKETT, STEVEN A. and DACIA H.  
Grantor  
to  
Northwest Trustee Services, Inc.,  
Successor Trustee**

**File No. 7037.04759**

**For Additional Information:  
After Recording return to:  
Becky Baker  
Northwest Trustee Services, Inc.  
P.O. Box 997  
Bellevue, WA 98009-0997  
(425) 586-1900**

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