

2010-004230

Klamath County, Oregon



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04/07/2010 02:15:24 PM

Fee: \$42.00

AFTER RECORDING RETURN TO:

Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
10-103816

AFE 67544

## NOTICE OF DEFAULT AND ELECTION TO SELL

A default has occurred under the terms of a trust deed made by James D. Forrester and Cassandra A. Forrester, as tenants by the entirety, as grantor to AmeriTitle, as trustee, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Gateway Business Bank, dba Mission Hills Mortgage Brokers, as beneficiary, dated May 10, 2006, recorded May 12, 2006, in the mortgage records of Klamath County, Oregon, in Vol. M06, at Page 09688, beneficial interest having been assigned to EverHome Mortgage Company, as covering the following described real property:

A tract of land situated in the E1/2 of the NW1/4 of Section 29, Township 39 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon more particularly described as follows:

Beginning at a point on the West line of the said E1/2 of the NW1/4 said point being South 89°58'36" East 1319.48 feet and North 00°17'46" East 594.09 feet from the West ¼ corner of said Section 29; thence North 00°17'46" East along the West line of the said E1/2 of the NW1/4 993.05 feet; thence South 89°42'14" East 60.00 feet; thence South 35°21'30" East 486.98 feet; thence South 54°16'48" East 220.90 feet; thence South 48°26'22" West 703.35 feet to the point of beginning.

Tax Account No: 3911-02900-00600-000

Key No: 608186

1998 Goldenwest, Model: Gldwe, Serial# Gwor23n19146

Hud#'s ORE346289/ORE346290 Which by intention of the parties shall constitute a part of the realty and shall pass with it.

**COMMONLY KNOWN AS:** 7070 Philpott Lane, Bonanza, OR 97623

Kelly D. Sutherland, Successor Trustee, hereby certifies that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said trust deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by the grantor or other person 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 grantor's failure to pay when due the following sums:

Monthly payments in the sum of \$1,429.15, from September 1, 2009, and monthly payments in the sum of \$1,420.91, from January 1, 2010, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default, the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sums being the following, to-wit:

