



1st 1459313

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by Gajjan S Bal, as grantors, to First American Title Insurance Company, as trustee, in favor of Bank of America, N.A., as beneficiary, dated 09/27/05, recorded 10/03/05, in the mortgage records of Klamath County, Oregon, as Volume M05 Page 65703, covering the following described real property situated in said county and state, to wit:

Lot 1073 of Running Y Resort Tract 1426, Phase 12 First Addition, According to the official Plat thereof on file in the office of the county clerk of Klamath County, Oregon.

PROPERTY ADDRESS: Lot 1073 Running Y Phase 12
Klamath Falls, OR 97601

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 \$756.50 beginning 03/01/09; plus late charges of \$37.83 each month beginning 03/16/09; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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: \$142,400.00 with interest thereon at the rate of 6.375 percent per annum beginning 02/01/09; plus late charges of \$37.83 each month beginning 03/16/09 until paid; plus prior accrued late charges of \$0.00; plus advances of \$0.00; 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
BAL, GAJJAN
Grantor
to
Northwest Trustee Services, Inc.,
Successor Trustee**

File No. 7530.22073

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

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