RETURN TO: Brandsness, Brandsness & Rudd, P.C. 411 Pine Street Klamath Falls, OR 97601

2010-006424 Klamath County, Oregon



05/27/2010 11:49:36 AM

Fee: \$37.00

## 1st 1572909

## NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

Donald Clinton and Karyn Clinton, Grantor; First American Title, Trustee; and Roger Ellis, Beneficiary, recorded in Official/Microfilm Records, Volume M04, Page 84910, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 29710 East Rainbow Road, Klamath Falls, Oregon 97601 ("Property"):

Lot 33 First Addition to Sportsman Park, according to the official plat thereon on file in the the office of the County Clerk of Klamath County, Oregon

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failed to make the monthly payment of \$307.25 due February 15, 2009 and monthly thereafter; failed to pay 2008-2009 and 2009-2010 Klamath County Real Property Taxes in the total amount of \$922.77 plus interest, if any, and failed to provided

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

The principal sum of \$29,882.20 plus interest thereon at the rate of 5.75% per annum from February 13, 2009 and 2008-2009 and 2009-2010 Klamath County Real Property Taxes in the total amount of \$922.77, plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

WHEREFORE, notice hereby is given that the undersigned trustee will, on October 7, 2010 at the hour of 10:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Office of Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, Oregon, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. 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 any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, and in addition to paying said sum 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 said ORS 86.753.

In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

## NOTICE TO TENANTS

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement.

If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of the

If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out.

To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at lease 30 days before the date first set for the sale. If you have a fixed-term lease, you must give the trustee a copy of the rental agreement. If you do not have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is September 7, 2010. The name of the trustee and the trustee's mailing address are listed on this notice.

Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so.

If you believe you need legal assistance with this matter, you may contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

You may contact the Oregon State Bar's lawyer referral service at 503-684-3763 or toll-free in Oregon at 800-452-7636. For more information and a directory of legal aid programs, go to http://oregonlawhelp.org or contact the Oregon State Bar's lawyer referral service at the phone numbers referenced above.

Dated: May 20, 2010

Andrew C. Brandsness, Successor Trustee

411 Pine Street Klamath Falls, OR 97601

STATE OF OREGON

County of Klamath

) ss

Personally appeared before me this Aday of May, 2010, the above-named Andrew C. Brandsness and acknowledged the foregoing instrument to be his voluntary act and deed

OFFICIAL SEAL
NANCY L MANN
NOTARY PUBLIC OREGON
COMMISSION NO. 420689
MY COMMISSION EXPIRES NOVEMBER 1, 2011

Notacy Public for Oregon My Commission expires:

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