

2010-007633

Klamath County, Oregon



06/23/2010 03:20:55 PM

Fee: \$42.00

1st 1569259

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Reference is made to that certain trust deed made by Kevin M. Coleman and Kimberly C. Coleman, husband and wife, as grantors, to Aspen Title & Escrow, Inc., as trustee, in favor of Mortgage Electronic Registration Systems, Inc. solely as nominee for Home Savings Mortgage, as beneficiary, dated 09/12/06, recorded 09/18/06, in the mortgage records of Klamath County, Oregon, as 2006-018680, and subsequently assigned to Central Mortgage Company, covering the following described real property situated in said county and state, to wit:

The South 85 feet of the following described tract of land: a parcel of land situated in the SW 1/4 NW 1/4 of Section 15, Township 41 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows: Beginning at a point from which the West quarter corner of said Section 15 bears North 89 degrees 46' West, 740 feet, and South 0 degrees 14' West, 1290 feet; thence South 0 degrees 14' West along the Westerly right of way line of Sixth Street, 170.00 feet; thence North 89 degrees 46' West, 244.80 feet; thence North 0 degrees 14' East, 170.00 feet to a line drawn parallel with and 30 feet distant from the North boundary of the SW 1/4 NW 1/4 of said Section 15; thence South 89 degrees 46' East, 244.80 feet, to the true point of beginning.

PROPERTY ADDRESS: 2905 Sixth Street  
Malin, OR 97632

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 \$790.74 beginning 01/01/10; plus late charges of \$32.74 each month beginning 01/16/10; plus prior accrued late charges of \$0.00; plus advances of \$43.00; 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: \$92,804.23 with interest thereon at the rate of 7.25 percent per annum beginning 12/01/09; plus late charges of \$32.74 each month beginning 01/16/10 until paid; plus prior accrued late charges of \$0.00; plus advances of \$43.00; 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  
Coleman, Kevin Mark and Kimberly Cherie  
Grantor  
to  
Northwest Trustee Services, Inc.,  
Successor Trustee**

**File No. 7717.20758**

**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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