

2010-007864

Klamath County, Oregon



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06/29/2010 03:02:57 PM

Fee: \$42.00

AFTER RECORDING RETURN TO:

Shapiro & Sutherland, LLC

5501 N.E. 109th Court, Suite N

Vancouver, WA 98662

06-18675

ATE 67891

NOTICE OF DEFAULT AND ELECTION TO SELL

A default has occurred under the terms of a trust deed made by Linda Baker and Dan Baker, as tenants by the entirety, as grantor to First American Title Company, as trustee, in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Waterstone Mortgage, as beneficiary, dated April 8, 2004, recorded April 13, 2004, in the mortgage records of Klamath County, Oregon, in Volume M04, at Page 21560, beneficial interest having been assigned to EverHome Mortgage Corp., as covering the following described real property:

Lot 29 of Old Orchard Manor, according to the official records thereof on file with the County Clerk in Klamath County, Oregon.

COMMONLY KNOWN AS: 1128 Alandale Street, Klamath Falls, OR 97603

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 \$735.39, from August 1, 2009, 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:

\$89,108.32, together with interest thereon at the rate of 6.75% per annum from July 1, 2009, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclosure said trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the

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GENEVIEVE LARSON
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
APRIL 19, 2013