



1st 1272981

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Reference is made to that certain trust deed made by Karen G. Byrum, as grantors, to First American Title, as trustee, in favor of Gateway Business Bank DBA Mission Hills Mortgage, as beneficiary, dated 01/18/06, recorded 01/25/06, in the mortgage records of Klamath County, Oregon, as M06-01529, and subsequently assigned to Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE3 by Assignment recorded as 2009-10674, covering the following described real property situated in said county and state, to wit:

Unit 10110 Falcon Heights Condominium-Stage 3, according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon. Said property more fully described as: Wright Avenue Unit 10110 Stage 3 of Falcon Heights Condominium, as described on the Official Plat thereof recorded in Volume 21 Page 669, Real Property Records for Klamath County, Oregon.

PROPERTY ADDRESS: 10110 WRIGHT AVENUE  
KLAMATH FALLS, OR 97603

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 \$1,069.47 beginning 08/01/08; plus late charges of \$46.95 each month beginning 08/16/08; plus prior accrued late charges of (\$404.65); plus advances of \$1,858.18 that represent property inspection fees and paid attorney's fees and costs; 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: \$102,120.35 with interest thereon at the rate of 10.4 percent per annum beginning 07/01/08; plus late charges of \$46.95 each month beginning 08/16/08 until paid; plus prior accrued late charges of (\$404.65); plus advances of \$1,858.18 that represent property inspection fees and paid attorney's fees and costs; 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  
BYRUM, KAREN G.  
Grantor  
to  
Northwest Trustee Services, Inc.,  
Successor Trustee

File No. 7777.27410

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

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