



03/18/2011 03:11:11 PM

Fee: \$52.00

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

**RE: Trust Deed from JEFFREY B. CALLISON AND
JEANNE E. CALLISON Grantor**

To CR Title Services, Inc. Successor Trustee

After recording return to(name, address, zip):
**CR Title Services, Inc.
1000 TECHNOLOGY DRIVE MS 314
O'FALLON MO 63368**

SPACE RESERVED
FOR
RECORDER'S USE

1694144

TS No: T11-75195-OR 5216469

Reference is made to that certain trust deed made by JEFFREY B. CALLISON AND JEANNE E. CALLISON as grantor, to CR Title Services, Inc. as successor trustee, in favor of UMPQUA BANK, ITS SUCCESSORS AND/OR ASSIGNS, as beneficiary, dated 05-30-2002, recorded 06-04-2002, in the Records of KLAMATH County, Oregon, in book at page, and/or as fee/file/instrument/microfilm/reception No. 32922-40 (indicate which), covering the following described real property situated in the above-mentioned county and state, to wit:

**APN: R872468
AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST**

The undersigned hereby certifies that no assignments of the trust deed by the trustee or by the beneficiary and no appointments of a successor trustee have been made, except as recorded in the records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the 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 grantor or other person owing an obligation, performance of which is secured by the trust deed, or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:

Delinquent Payments					
FROM	THRU	NO. PMT	RATE	AMOUNT	TOTAL
12/01/2010	12/31/2010	1	4.000	\$896.83	\$896.83
01/01/2011	03/12/2011	3	4.000	\$950.87	\$2,852.61

Total Late Charges: \$86.43

Beneficiary Advances
DELQ EXPENSE \$3,213.04

\$7,048.91

TOTAL FORECLOSURE COST: \$1,506.00

TOTAL REQUIRED TO REINSTATE: \$8,554.91

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TS No :T11-75195-OR

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being:

The unpaid principal balance: \$150,446.67

INSTALLMENT OF PRINCIPAL AND INTEREST PLUS IMPOUNDS AND / OR ADVANCES WHICH BECAME DUE ON 12/01/2010 PLUS LATE CHARGES, AND ALL SUBSEQUENT INSTALLMENTS OF PRINCIPAL, INTEREST, BALLOON PAYMENTS, PLUS IMPOUNDS AND/OR ADVANCES AND LATE CHARGES THAT BECOME PAYABLE.

Notice hereby is given that the beneficiary and trustee, by reason of default, have elected and do hereby elect to foreclose the 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 interest in the described property which grantor had, or had the power to convey, at the time of the execution by grantor of the trust deed, together with any interest grantor or grantor's successor in interest acquired after the execution of the trust deed, to satisfy the obligations secured by the trust deed and the expenses of the sale. Including the compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110 on **07-25-2011**, at the following place: **ON THE FRONT STEPS OF THE CIRCUIT COURT, 316 MAIN STREET, IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, OR 97601**

County of KLAMATH, State of Oregon, which is the hour, date and place last set for sale.

Other than as shown of record, neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described subsequent to the interest of the trustee in the trust deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property, except:

Name and Last Known Address

Nature of Right, Lien or Interest

JEFFREY B. CALLISON AND JEANNE E. CALLISON

4623 ANDERSON AVENUE
KLAMATH FALLS, OR 97603

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 the sums 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 fees not exceeding the amounts provided by ORS 86.753.

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

Dated March 16, 2011

FIRST AMERICAN TITLE INSURANCE COMPANY
AS TRUSTEE
C/O CR TITLE SERVICES INC.
P.O. Box 16128
Tucson, AZ 85732-6128
PHONE 866-702-9658
REINSTATEMENT LINE 866-272-4749



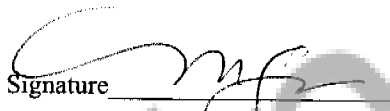
JAMES M. DAVIS, ASST SEC

State of California
County of Orange

On March 16, 2011 before me, M Spencer Notary Public, personally appeared JAMES M. DAVIS, ASST SEC who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature  (seal)
M Spencer Notary Public



Federal Law requires us to notify you that we are acting as a debt collector. If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Exhibit "A"

Real property in the County of Klamath, State of Oregon, described as follows:

A PARCEL OF LAND SITUATED IN THE NORTH HALF OF THE NORTHWEST QUARTER OF SECTION 14, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF LOT 51, ELMWOOD PARK, AND RUNNING THENCE NORTH $0^{\circ} 47' 30''$ WEST 30 FEET TO A POINT ON THE SOUTH LINE OF THE NORTH HALF OF THE NORTHWEST QUARTER OF SAID SECTION 14, SAID POINT BEING THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH $0^{\circ} 47' 30''$ WEST 30 FEET TO A POINT; THENCE SOUTH $89^{\circ} 33'$ EAST 140 FEET TO A POINT; THENCE NORTH $0^{\circ} 47' 30''$ WEST 200 FEET TO A POINT; THENCE NORTH $00^{\circ} 53' 13''$ WEST 174.46 FEET TO A POINT; THENCE NORTH $69^{\circ} 31' 20''$ EAST ALONG THE SOUTHERLY LINE OF FIRST ADDITION TO BANYON PARK, 563.86 FEET TO A POINT; THENCE SOUTH $28^{\circ} 27' 30''$ EAST ALONG THE WESTERLY LINE OF LOT 20, BLOCK 4, FIRST ADDITION TO BANYON PARK, 135.77 FEET TO A POINT ON THE NORTHERLY LINE OF THE USBR A-3 LATERAL; THENCE SOUTHWESTERLY ALONG SAID NORTHERLY LINE TO A POINT ON THE SOUTH LINE OF THE NORTH HALF OF THE NORTHWEST QUARTER OF SAID SECTION 14; THENCE NORTH $89^{\circ} 36' 30''$ WEST ALONG THE SOUTH LINE OF SAID NORTH HALF OF THE NORTHWEST QUARTER OF SECTION 14, 357.75 FEET TO THE TRUE POINT OF BEGINNING.

ALSO KNOWN AS PARCEL 3 OF MINOR LAND PARTITION 19-91.

Tax Parcel Number: R872468