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2011-004727 Klamath County, Oregon



RECORDING REQUESTED BY

T.D. SERVICE COMPANY

04/12/2011 03:18:16 PM

Fee: \$57.00

and when recorded mail to

T.D. SERVICE COMPANY 1820 E. FIRST ST., SUITE 210 P.O. BOX 11988 SANTA ANA, CA 92711-1988

5295207 Space above this line for recorder's use _____

OREGON NOTICE OF DEFAULT AND ELECTION TO SELL



T.S. No: D525946 OR Unit Code: D Loan No: 372011123-9001/SIMMERS IN Title #: 5295207

Reference is made to that certain Trust Deed made by SIMMERS INVESTMENTS, LLC as Grantor, to BRAD WILLIAMS C/O UPF INCORPORATED as Trustee, in favor of STERLING SAVINGS BANK as Beneficiary.

Dated March 24, 2008, Recorded April 17, 2008 as Instr. No. 2008-005619 in Book ---Page --- of Official Records in the office of the Recorder of KLAMATH County; OREGON and re-recorded May 30, 2008 as Instr. No. 2008-007900 in Book --- Page ---AND AN ASSIGNMENT OF RENTS DATED 03/24/08, AND A CHANGE IN TERMS AGREEMENT DATED 04/21/08, COMMERCIAL GUARANTIES DATED 3-24-08

covering the following described property situated in said county and state to wit: A PORTION OF THE SW1/4 OF SECTION 1, 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 A POINT 1128 FEET EAST OF AN IRON PIN DRIVEN INTO THE GROUND INSIDE THE FENCE CORNER AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SECTION 1, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, STATE OF OREGON, ON THE PROPERTY OF OTIS V SAYLOR, BEING THE SOUTHWEST CORNER OF SAID PROPERTY ABUTTING ON THE KLAMATH FALLS-LAKEVIEW HIGHWAY; THENCE NORTH 330 FEET; THENCE EAST 132 FEET; THENCE SOUTH 330 FEET; THENCE WEST 132 FEET TO THE POINT OF BEGINNING.

The street or other common designation if any, of the real property described above is purported to be:

6139 SIMMERS AVE, KLAMATH FALLS, OR 97603

The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation.

The undersigned CHRISTOPHER C. DORR,LLC, OSBA # 992526 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 mortgage records of the county or counties in which the above described real property is situated. Further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said Trust

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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 provisions. The default for which foreclosure is made is Grantor's failure to pay when due the following sums:

6 PYMTS FROM 10/15/10 TO 03/15/11 @ 2,496.52 6 L/C FROM 10/26/10 TO 03/26/11 @ 124.82	\$14,979.12 \$748.92
Sub-Total of Amounts in Arrears:	\$16,052.97

Together with any default in the payment of recurring obligations as they become due.

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: Principal 301,192.88 together with interest as provided in the note or other instrument secured from 09/15/10, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes Section 86.705 to 86.795 and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the Grantor had, or had the power to convey, at the time of the execution by Grantor of the Trust Deed, together with any interest the Grantor or his successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said 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.

Said sale will be held at the hour of 10:00 A.M. in accord with the standard of time established by O.R.S.187.110 on August 16, 2011 at the following place: INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, County of KLAMATH, State of Oregon.

Other than as shown of record, neither the said beneficiary or the said 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 the 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

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Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the trustee conducts 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 of Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure default, by paying all costs and expenses actually incurred in enforcing the amounts provided by O.R.S. 86.753.

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

We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing.

DATED: APRIL 08, 2011

CHRISTOPHER C. DORR, LLC, OSBA # 992526

CHRISTOPHER C. DORR. ATTORNEY AT LAW

DIRECT INQUIRIES TO: T.D. SERVICE COMPANY FORECLOSURE DEPARTMENT 1820 E. FIRST ST., SUITE 210 P.O. BOX 11988 SANTA ANA, CA 92711-1988 (800) 843-0260

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T.Š. No: D525946 OR

OREGON STATE OF)SŚ COUNTY OF MULTNOMAH $\underbrace{ On \underline{4/8/11}_{\text{and for said County and State, personally appeared}_{\text{On : Stop : ..., who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.$ Long D N. ets.

I certify under penalty of perjury under the Laws of the State of decon that the foregoing paragraph is true and correct.

WITNESS my hand appropriate soll. (Seal) Signature



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