

NOT 90585

2011-007045  
Klamath County, Oregon



06/08/2011 03:18:43 PM

Fee: \$42.00

After recording return to:  
Attn: Foreclosure Department  
RECONTRUST COMPANY, N.A.  
400 National way  
SIMI VALLEY, CA 93065

**NOTICE OF DEFAULT AND ELECTION TO SELL**

Reference is made to that certain Trust Deed made by JOYCE E YARBER, A SINGLE WOMAN, as grantors, to DECHUTES COUNTY TITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 09/29/2004, recorded 10/06/2004, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume Number M04 at Page Number 67914 as Recorder's fee/file/instrument/microfilm/reception Number -, and subsequently assigned to BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS 2004-12 by Assignment recorded 07/22/2010 in Book/Reel/Volume Number at Page Number as Recorder's fee/file/instrument/microfilm/reception Number 2010-008754, covering the following described real property situated in said county and state, to wit:

LOT 23, TRACT NO. 1318, GILCHRIST TOWNSITE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 137929 MANZANITA  
GILCREST, OR 97737

There is default by the grantor or other person, or by their successor in interest, 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 grantors' failure to pay when due the following sums: monthly payments of \$451.42 beginning 07/01/2007; plus late charges of \$ 22.57 each month beginning 07/01/2007 payment plus prior accrued late charges of \$ .00; plus advances of \$840.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

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: \$62,867.22 with interest thereon at the rate of 7.5 percent per annum beginning 06/01/2007 plus late charges of \$ 22.57 each month beginning 07/01/2007 until paid; plus prior accrued late charges of \$ .00; plus advances of \$840.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

**NOTICE OF DEFAULT AND ELECTION TO SELL**  
**RE: Trust Deed from**  
**JOYCE E YARBER,**  
**Grantor**  
**To**  
**RECONTRUST COMPANY, N.A.,**  
**Trustee TS No. 11 -0044942**

**For Additional Information:**  
**Please Contact**  
**Foreclosure Department**  
**RECONTRUST COMPANY, N.A.**  
**RECONTRUST COMPANY, N.A.**  
**1800 Tapo Canyon Rd., CA6-914-01-94**  
**SIMI VALLEY, CA 93063**  
**(800)-281-8219**

Notice is hereby given that the Beneficiary and Trustee, by reason of said 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 the grantor had, or had the power to convey, at the time the grantor executed the Trust Deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations

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