MC91084

AFTER RECORDING RETURN TO:

Hershner Hunter, LLP Attn: Lisa M. Summers

P.O. Box 1475 Eugene, OR 97440 2011-009989 Klamath County, Oregon

00106818201100099890020026

08/31/2011 03:26:03 PM

Fee: \$42.00

TRUSTEE'S NOTICE OF DEFAULT AND ELECTION TO SELL UNDER TERMS OF TRUST DEED

The Trustee under the terms of the Trust Deed described herein, at the direction of the Beneficiary, hereby elects to sell the property described in the Trust Deed to satisfy the obligations secured thereby. Pursuant to ORS 86.745, the following information is provided:

1. PARTIES:

Grantor:

LORETTA A. JUKA

Trustee:

FIRST AMERICAN TITLE INSURANCE COMPANY OF

OREGON

Successor Trustee:

NANCY K. CARY

Beneficiary:

WORLD SAVINGS BANK, FSB

2. DESCRIPTION OF PROPERTY: The real property is described as follows:

Lot 8, Block 102, BUENA VISTA ADDITION to the City of Klamath Falls, in the County of Klamath, State of Oregon, EXCEPTING THEREFROM the Northerly 5 feet thereof, and ALSO EXCEPTING the Westerly 150 feet along the North and South lines of said lot.

3. RECORDING. The Trust Deed was recorded as follows:

Date Recorded: April 4, 2007 Recording No. 2007-006313

Official Records of Klamath County, Oregon

- 4. DEFAULT. The Grantor or any other person obligated on the Trust Deed and Promissory Note secured thereby is in default and the Beneficiary seeks to foreclose the Trust Deed for failure to pay: Monthly payments in the amount of \$484.11 each, due the first of each month, for the months of November 2010 through August 2011; plus late charges and advances; plus any unpaid real property taxes or liens, plus interest.
- 5. AMOUNT DUE. The amount due on the Note which is secured by the Trust Deed referred to herein is: Principal balance in the amount of \$78,348.01; plus interest at an adjustable rate pursuant to the terms of the Promissory Note from October 1, 2010; plus late charges of \$209.93; plus advances and foreclosure attorney fees and costs.
- 6. SALE OF PROPERTY. The Trustee hereby states that the property will be sold to satisfy the obligations secured by the Trust Deed.
 - 7. TIME OF SALE.

Page 1—TRUSTEE'S NOTICE OF DEFAULT AND
ELECTION TO SELL UNDER TERMS OF TRUST DEED

42Auct

Date: January 19, 2012

Time: 11:00 a.m.

Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

RIGHT TO REINSTATE. Any person named in ORS 86.753 has the right, at any time prior to five days before the Trustee conducts the sale, to have this foreclosure 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, by curing any other default that is capable of being cured by tendering the performance required under the obligation or Trust Deed and by paying all costs and expenses actually incurred in enforcing the obligation and Trust Deed, together with the trustee's and attorney's fees not exceeding the amount provided in ORS 86.753.

DATED: August 25, 2011.

Nancy K. Cary, Successor Trastee Hershner Hunter, LLP PO Box 1475 Eugene OR 9744

STATE OF OREGON) ss. COUNTY OF LANE

The foregoing instrument was acknowledged before me on August 25, 2011, by Nancy K. Cary.

Notary Public for Oregon

My Commission Expires: 01/28/12

(TS #17368.30304)

Telephone: (541) 686-0344