

WTC 91429

2011-010668

Klamath County, Oregon



00107684201100106680030039

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

09/22/2011 03:26:11 PM

Fee: \$47.00

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain Trust Deed made by PAMELA KEEFER, A MARRIED WOMAN AS HER SOLE & SEPARATE PROPERTY, as grantors, to ASPEN TITLE & ESCROW, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 05/02/2007, recorded 05/08/2007, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2007-008317, and subsequently assigned to U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FOR THE MERRILL LYNCH FIRST FRANKLIN MORTGAGE LOAN TRUST, MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2007-4 by Assignment recorded 08/23/2011 in Book/Reel/Volume Number at Page Number as Recorder's fee/file/instrument/microfilm/reception Number 2011-009653, covering the following described real property situated in said county and state, to wit:

SEE ATTACHED FOR LEGAL DESCRIPTION

PROPERTY ADDRESS: 8029 HWY 66
KLAMATH FALLS, OR 97601

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 \$1,784.89 beginning 02/01/2010; plus late charges of \$ 82.29 each month beginning 02/01/2010 payment plus prior accrued late charges of \$-1,629.53; plus advances of \$240.00; 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: \$194,771.76 with interest thereon at the rate of 9.35 percent per annum beginning 01/01/2010 plus late charges of \$ 82.29 each month beginning 02/01/2010 until paid; plus prior accrued late charges of \$-1,629.53; plus advances of \$240.00; 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
PAMELA KEEFER,
Grantor

To
RECONTRUST COMPANY, N.A.,
Trustee TS No. 11 -0092378

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

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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 secured by the Trust Deed and the expenses of the sale, including the compensations of the Trustee as provided by law, and reasonable fees of Trustee's attorneys.

The sale will be held at the hour of 10:00 AM, in accordance with the standard of time established by ORS 187.110 on Wednesday, January 25, 2012, at the following place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, OR, which is the hour, date and place last set for the sale.

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 every other default complained of herein by tendering the performance required under the obligation or Trust Deed, in addition to paying said 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's fees not exceeding the amounts provided by ORS 86.753.

In constructing this notice, the singular 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.

RECONTRUST COMPANY, N.A.

SEP 19 2011

Maria Pilar Villavicencio

MARIA PILAR VILLAVICENCIO, Authorized Signer

STATE OF California)
COUNTY OF VENTURA) ss.
SEP 19 2011

On _____, before me, RAMON OLIVAS, notary public, personally appeared Maria Pilar Villavicencio, ~~personally known to me~~ (or 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.

WITNESS my hand and official seal.

Ramon Olivas
Notary Public for California
My commission expires: JAN 05 2013

(SEAL)

RAMON OLIVAS
THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.

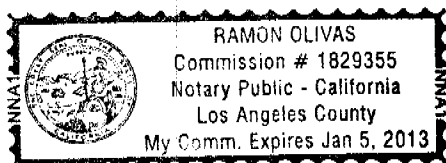


Exhibit A

A portion of the SW 1/4 NW 1/4 of Section 23, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, described as follows:

Beginning at a point on the North line of the Klamath Falls-Ashland Highway and distant Southwesterly along said line of Highway 377.9 feet from the intersection of said line and the East line of said SW 1/4 NW 1/4; thence Southwesterly along said line of Highway 100 feet to the Southwesterly corner of property herein conveyed; thence North 35° West a distance of 400 feet; thence Northeasterly and parallel to the said line of Highway, to the North line of the SW 1/4 NW 1/4; thence Easterly along the North line of the SW 1/4 NW 1/4 of Section 23, to a point North 35° West of the point of beginning, said point being the Northwesterly corner of the property conveyed to Willard L. Johnson, et al., by Deed recorded on Page 136, of Volume 323 of Deeds; thence South 35° East along the Southwesterly line of said Johnson property to the point of beginning.

CODE 020 MAP 3908-023B0 TL 02800 KEY# 498481