

WTC 91564

2011-011266  
Klamath County, Oregon



10/10/2011 03:31:23 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 DONALD J POWERS, AND MARIA CONCHA POWERS, HUSBAND AND WIFE AS JOINT TENANTS, as grantors, to FIRST AMERICAN TITLE, as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, dated 06/30/2005, recorded 07/11/2005, in the mortgage records of Klamath County, Oregon, in Book/Reel/Volume Number M05 at Page Number 52557 as Recorder's fee/file/instrument/microfilm/reception Number -, and subsequently assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-11 by Assignment recorded 08/05/2011 in Book/Reel/Volume Number at Page Number as Recorder's fee/file/instrument/microfilm/reception Number 2011-009030, covering the following described real property situated in said county and state, to wit:

LOT 14, BLOCK 1, BEL-AIRE GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 5624 BEL AIRE DRIVE  
KLAMATH FALLS, OR 97603-6918

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 \$903.72 beginning 06/01/2011; plus late charges of \$ 30.94 each month beginning 06/01/2011 payment plus prior accrued late charges of \$ .00; plus advances of \$402.47; 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: \$86,544.09 with interest thereon at the rate of 7 percent per annum beginning 05/01/2011 plus late charges of \$ 30.94 each month beginning 06/01/2011 until paid; plus prior accrued late charges of \$ .00; plus advances of \$402.47; 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**  
**DONALD J POWERS and MARIA CONCHA POWERS,**  
**Grantor**  
**To**  
**RECONTRUST COMPANY, N.A.,**  
**Trustee TS No. 11 -0101969**

**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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