

1st 1778028

2011-012698

Klamath County, Oregon



00110079201100126980030031

11/14/2011 11:30:31 AM

Fee: \$47.00

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from:
REBECCA M. ALEXANDER, Grantor
To:
First American Title Insurance
Company

After recording return to:

First American Title Insurance
Company
c/o TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614

Trustee Sale No. **OR01000012-11**

APN **R461011**

Title Order No **6085166**

Reference is made to that certain Trust Deed made by **REBECCA M. ALEXANDER** as Grantor, to **AMERITITLE, AN OREGON CORPORATION** as Trustee, in favor of **MARK C. GROVES AND TERRIE D. HAMILTON GROVES, HUSBAND AND WIFE** as Beneficiary, dated as of **November 28, 2007** and recorded **January 4, 2008**, in the records of **Klamath County, Oregon** as Instrument No. **2008-000153** covering the following described real property situated in the above-mentioned county and state, to wit:

LOT 19, BLOCK 34, KLAMATH FALLS FOREST ESTATES HIGHWAY 66 UNIT, PLAT NO. 2, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

APN: **R461011**

The undersigned 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 records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Trust 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 Grantor or other person owing an obligation, performance of which is secured by the Trust Deed or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is made is Grantor's failure to pay when due the following sums:

1. The monthly payment of \$557.57 beginning on August 11, 2011, to date.

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:

1. Principal balance of \$65,490.34 and accruing interest as of July 11, 2011 per annum from July 11, 2011 until paid.
2. \$0 in late charges.
3. Together with title expenses, costs, Trustees fees and attorney fees incurred here in 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 there in.

By reason of the default, the Beneficiary has declared all sums owing on the obligation secured by the Trust Deed immediately due and payable, those sums being the following, to- wit: **THE INSTALLMENTS OF PRINCIPAL AND INTEREST WHICH BECAME DUE ON 08/11/2011 AND ALL SUBSEQUENT**

INSTALLMENTS OF PRINCIPAL AND INTEREST, ALONG WITH LATE CHARGES, PLUS FORECLOSURE COSTS AND LEGAL FEES, IN ADDITION TO ALL OF THE TERMS AND CONDITIONS AS PER THE DEED OF TRUST, PROMISSORY NOTE AND ALL RELATED LOAN DOCUMENTS.

Notice hereby is given that the Beneficiary and Trustee, by reason of 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 grantor had, or had the power to convey, at the time of the execution by Grantor of the Trust Deed, together with any interest Grantor or Grantor's successor 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 the reasonable fees of Trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **March 16, 2012** at the following place: **at the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR**

Other than as shown of record, neither the Beneficiary nor the 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 grantor or of any lessee or other person in possession of or occupying the property except: **NONE**

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), together with costs, Trustee's and attorney's fees, by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligation or Trust Deed, at any time prior to five days before the date last set for sale.

In construing this notice, 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.

Dated: November 08, 2011

First American Title Insurance Company, as Trustee

By: Sophia Ochoa
Sophia Ochoa, Asst Sec

STATE OF California
COUNTY OF Orange

On 11/9/11 before me, M. Krueger, Notary Public,
personally appeared Sophia Ochoa
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.

I certify under PENALTY OF PERJURY under the laws of the State of California
that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

M. Krueger
Notary Public **M. Krueger**



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First American Title Insurance Company
c/o TRUSTEE CORPS
17100 Gillette Ave, Irvine, CA 92614
949-252-8300

FOR SALE INFORMATION CONTACT: (714)573-1965, (949) 252-8300

FOR REINSTATEMENT / PAY OFF REQUESTS CONTACT: (949) 252-8300 RRequests@trusteecorps.com

SALE INFORMATION CAN BE OBTAINED ON LINE AT www.priorityposting.com

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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