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12/16/2011 03:24:27 PM

Fee: \$47.00

WTC 91141  
AFTER RECORDING RETURN TO:  
Hershner Hunter, LLP  
Attn: Lisa M. Summers  
P.O. Box 1475  
Eugene, OR 97440

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: SCOTT DEVRY  
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:

As described in the attached Exhibit A

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

Date Recorded: December 20, 2007  
Recording No.: 2007-021211  
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 \$994.03 each, due the first of each month, for the months of May 2011 through December 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 \$170,166.08; plus interest at an adjustable rate pursuant to the terms of the Promissory Note from April 1, 2011; plus late charges of \$413.92; 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.

Date: May 10, 2012  
Time: 11:00 a.m.  
Place: Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon

8. 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: December 14, 2011.

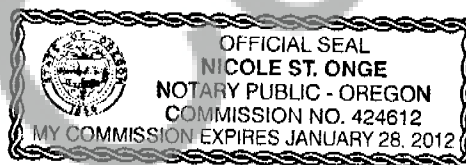
Nancy K. Cary, Successor Trustee  
Hershner Hunter, LLP  
PO Box 1475  
Eugene OR 97440

STATE OF OREGON           )  
  ) ss.  
COUNTY OF LANE         )

The foregoing instrument was acknowledged before me on December 14, 2011, by Nancy K. Cary.

  
Notary Public for Oregon  
My Commission Expires: 01/28/2012

(TS #17368.30961)  
Telephone: (541) 686-0344



**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF KLAMATH STATE OF OREGON, DESCRIBED AS FOLLOWS.

**Exhibit "A"**

Real property in the County of Klamath, State of Oregon, described as follows:

PORTIONS OF LOTS 3, E, F AND G, BLOCK 45, NICHOLS ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE NORTHERLY SIDE OF HIGH STREET 120 FEET DISTANT SOUTHWESTERLY FROM THE SOUTHEAST, OR MOST EASTERLY CORNER OF BLOCK 45 OF NICHOLS ADDITION TO THE CITY OF KLAMATH FALLS, OREGON; THENCE SOUTHWESTERLY ALONG THE NORTHERLY LINE OF HIGH STREET, 64.32 FEET; THENCE NORTHWESTERLY AND PARALLEL WITH TENTH STREET, 120 FEET; THENCE NORTHEASTERLY PARALLEL WITH HIGH STREET, 64.32 FEET; THENCE SOUTHEASTERLY AND PARALLEL WITH TENTH STREET, 120 FEET TO THE PLACE OF BEGINNING.

Tax Parcel Number: R371733