. St. 1825386

2012-001214

Klamath County, Oregon



02/02/2012 11:05:20 AM

Fee: \$62.00

## RECORDING COVER SHEET ORS 205.234

This cover sheet has been prepared by the person presenting the attached instrument for recording. Any error in this cover sheet DOES NOT affect the transaction(s) contained in the instrument itself.

1. AFTER RECORDING RETURN TO -

Required by ORS 205.180(4) & 205.238:

T.D. SERVICE COMPANY 1820 East First Street # 210 P.O. Box 19988 Santa Ana, CA 92705

2. TITLE(S) OF THE TRANSACTION(S) - Required by ORS 205.234(1)(a)

Note: "Transaction" means any action required or permitted by law to be recorded, including, but not limited to, any transfer, encumbrance or release affecting title to or an interest in real property. Enter descriptive title for the instrument:

OREGON NOTICE OF DEFAULT AND ELECTION TO SELL

3. DIRECT PARTY / GRANTOR and Address - Required by ORS 234(1)(b)

**Sterling Savings Bank** 

**Grantor's Address:** 

111 North Wall Street, Spokane, WA 99201

3. DIRECT PARTY / GRANTOR and Address - Required by ORS 234(1)(b)

Christopher C. Dorr # 992526

**Grantor's Address:** 

16245 NW McNamee, Portland, OR 97231

4. INDIRECT PARTY / GRANTEE and Address - Required by ORS 234(1)(b)

Jacqueline Haack,

**Grantee's Address:** 

135 Jay Street

Klamath Falls, OR 97601

5. For an instrument conveying or contracting to convey fee title, the information required by ORS 93.260:

UNTIL A CHANGE IS REQUESTED, ALL TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING ADDRESS:

No change

6. TRUE AND ACTUAL
CONSIDERATION - Required by

ORS 93.030 for an instrument conveying or contracting to convey fee title or any memorandum of such instrument:

\$-0-

7. TAX ACCOUNT NUMBER OF THE PROPERTY, IF THE INSTRUMENT CREATES A LIEN OR OTHER INTEREST THAT COULD BE SUBJECT TO TAX FORECLOSURE – Required by ORS 312.125(4)(b)(B):

AP# R417016

TS# D534816 Order # 6460911

8. DOC# MOS-W896

Oregon Standard Recording Cover Sheet (Rev. Nov 2011)

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RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY 1820 E. FIRST ST., SUITE 210 P.O. BOX 11988 SANTA ANA, CA 92711-1988

\_\_\_ Space above this line for recorder's use \_\_\_\_\_

## OREGON NOTICE OF DEFAULT AND ELECTION TO SELL



T.S. No: D534816 OR Unit Code: D Loan No: 115207220-1/HAACK

Min No: 100186300000118586

AP #1: R417016 Title #: 6460911

Reference is made to that certain Trust Deed made by JACQUELINE HAACK as Grantor, to FIDELITY SERVICE CORPORATION as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEM INC. AS NOMINEE FOR ACTION MORTGAGE COMPANY as Beneficiary.

Dated September 20, 2005, Recorded September 22, 2005 as Instr. No. --- in Book M05 Page 64896 of Official Records in the office of the Recorder of KLAMATH County; OREGON

covering the following described property situated in said county and state to wit: SEE ATTACHED EXHIBIT

The street or other common designation if any, of the real property described above is purported to be: 135 JAY ST, KLAMATH FALLS, OR 97601

The undersigned Trustee disclaims any liability for any incorrectness of the above street or other common designation.

The undersigned CHRISTOPHER C. DORR, OSBA # 992526 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 mortgage records of the county or counties in which the above described real property is situated. Further, that no action has been instituted to recover the debt, or any part thereof, now remaining secured by the said 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 the Grantor or other person 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 provisions. The default for which foreclosure is made is Grantor's failure to pay when due the following sums:

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4 PYMTS FROM 10/01/11 TO 01/01/12 @ 1,146.92 \$4,587.68 4 L/C FROM 10/16/11 TO 01/16/12 @ 43.62 \$174.48 PROPERTY INSPECTION \$27.00

Sub-Total of Amounts in Arrears:

\$4,789.16

Together with any default in the payment of recurring obligations as they become due.

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: Principal \$136,335.07 together with interest as provided in the note or other instrument secured from 09/01/11, and such other costs and fees as are due under the note or other instrument secured, and as are provided by statute.

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose said Trust Deed by advertisement and sale pursuant to Oregon Revised Statutes Section 86.705 to 86.795 and to cause to be sold at public auction to the highest bidder for cash the interest in the said described property which the Grantor had, or had the power to convey, at the time of the execution by Grantor of the Trust Deed, together with any interest the Grantor or his successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations secured by said 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.

Said sale will be held at the hour of 10:00 A.M. in accord with the standard of time established by O.R.S.187.110 on June 4, 2012 at the following place: INSIDE THE MAIN LOBBY OF THE KLAMATH COUNTY COURTHOUSE, 316 MAIN STREET KLAMATH FALLS, County of KLAMATH, State of Oregon.

Other than as shown of record, neither the said beneficiary or the said 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 the grantor or of any lessee or other person in possession of or occupying the property, except:

NAME AND LAST KNOWN ADDRESS NATURE OF RIGHT, LIEN OR INTEREST

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Notice is further given that any person named in O.R.S. 86.753 has the right, at any time prior to five days before the trustee conducts 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 any other default complained of herein that is capable of being cured by tendering the performance required under the obligation of Trust Deed, and in addition to paying said sums or tendering the performance necessary to cure 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 ámounts provided by O.R.S. 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

The Beneficiary may be attempting to collect a debt and any information obtained may be used for that purpose.

DATED: JANUARY 25, 2012

CHRISTOPHER C. DORR, QSBA # 992526

DIRECT INQUIRIES TO:

T.D. SERVICE COMPANY FORECLOSURE DEPARTMENT 1820 E. FIRST ST., SUITE 210 P.O. BOX 11988

SANTA ANA, CA 92711-1988

(800) 843-0260

STATE OF OREGON
COUNTY OF MULTICAL

On 1/25/12 before me, lowed See , a Notary Public in and for said County and State, personally appeared 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 OPEGON that the foregoing paragraph is true and correct.

WITNESS my hand and official scal.

Signature (Seal)

MY COMMISSION EXPIRES DEC. 18, 2012

Unit Code: D Loan No: 115207220-1/HAACK

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## Exhibit "A"

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

Parcel 1: Lots 7 & 8, Re-Subdivision of Block 23, Industrial Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon;

Parcel 2: Being a portion of the vacated alley described as follows: Beginning at the Southeast corner of Lot 7, Re-Subdivision of Block 23, Industrial Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon; thence North along the East line of said Lot 7, and the West line of vacated alley a distance of 108 feet to the most Westerly Southwest corner of Lot 15; thence East a distance of 8 feet to the center of the vacated alley; thence South, a distance of 108 feet to a point on the North line of Jay Street, said point being the center of the vacated alley; thence West, along the North line of Jay Street to the point of beginning.

EXCEPTING THEREFROM, The North 16 feet thereof.

RESERVING THEREFROM, an easement for walkway along the East 3 feet of the South 92 feet thereof.

Tax Parcel Number: R417016