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2012-003343

Klamath County, Oregon

NOTICE OF DEFAULT AND ELECTION TO SELL

Re: Deed of Trust, Belinda G. Anderson, Grantor(s)

To: Katrina E. Glogowski, Successor Trustee

After Recording Return to:
Katrina E. Glogowski
Glogowski Law Firm, PLLC
2505 Third Ave Ste 100
Seattle, WA 98121



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03/30/2012 12:33:33 PM

Fee: \$42.00

FILE NO. 12-3840

Grantor: Belinda G. Anderson, 15512 Richardson Lane, Keno Area, OR 97627
Grantee: U.S Bank, NA, as trustee on behalf of GMACM Mortgage Loan Trust 2010-2
Mortgage Pass-Through Certificate Series 2010-2, 33600 6th Ave S, Federal
Way, WA 98003
Trustee: Katrina E. Glogowski, Glogowski Law Firm, PLLC, 2505 Third Ave Ste 100,
Seattle, WA 98121

Reference is made to that certain warranty deed made by Belinda G. Anderson as grantor(s) to Belinda G. Anderson, recorded 12/07/1999 in the records of Klamath County, Oregon at Vol. M99, Page 48225. Reference is made to that certain trust deed made by Belinda G. Anderson, Grantor(s), to Aspen Title and Escrow, trustee, in favor of GMAC Mortgage Corporation DBA ditech.com, as beneficiary, recorded 12/07/1999, in the Records of Klamath County, Oregon as Instrument No. Vol. M99, Page 48226, which was subsequently assigned to U.S Bank, NA, as trustee on behalf of GMACM Mortgage Loan Trust 2010-2 Mortgage Pass-Through Certificate Series 2010-2 on February 28, 2012 under Instrument No. 2012-002134, and Katrina E. Glogowski, Glogowski Law Firm, PLLC being the successor trustee, covering the following described real property situated in the above-mentioned county and state, to wit: APN: R500835; Lot 18, Block 27, Third Addition to Klamath River Acres, in the County of Klamath, State of Oregon; Commonly known as 15512 Richardson Lane, Keno Area, OR 97627. The undersigned hereby certified 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). Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to section 86.753(3) of Oregon Revised Statutes. There is a default by grantor or other person owing an obligation, performance of which is secured by the trust deed, or buy 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: monthly payments of \$936.67 beginning on 09/01/2011; plus late charges of \$147.46; plus advances of \$140.37; together with title expenses, costs, trustee's fees and attorneys' fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. By reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to wit: The sum of \$84,635.27 together with interest thereon at the rate of 8.00% per annum from 09/01/2011 until paid; plus advances of \$140.37; together with title expenses, costs, trustee's fees and attorneys' fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable. Notice is hereby given that the beneficiary and trustee, by reason of default, have elected 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 compensation of the trustee as provided by law. The sale will be held at the hour of 10:00am, in accord with the standard of time established by ORS 187.110 on 08/02/2012 at the following place: on the front steps of the Klamath Falls County Circuit Court, 316 Main Street, Klamath Falls, OR, which is the hour, date and place last set for sale. 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:

Name and Last Known Address

Nature of Right, Lien or Interest

Belinda G. Anderson, 15512 Richardson Lane, Keno Area, OR 97627

John Doe Anderson, 15512 Richardson Lane, Keno Area, OR 97627

Occupants, 15512 Richardson Lane, Keno Area, OR 97627

Belinda G. Anderson, PO Box 1056, Keno OR 97627

John Doe Anderson, PO Box 1056, Keno OR 97627

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 any other default complained of herein that is capable of being cured by 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 attorneys' fees not exceeding the amounts provided by ORS 86.753. In construing this notice, the singular includes the plural, the word "grantor" includes any successor in interest to this grantor as well as any other person owing an obligation, the performance of which is secured by the trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

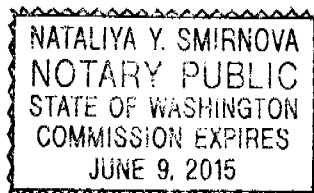
DATED: March 29, 2012

By Katrina E. Glogowski
Successor Trustee
2505 Third Ave Ste 100
Seattle, WA 98121
(206) 903-9966

STATE OF WASHINGTON)
COUNTY OF KING) ss.

I certify that I know or have satisfactory evidence that Katrina E. Glogowski signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

SUBSCRIBED AND SWORN TO before me on March 29, 2012.



Nataliya Y. Smirnova
Nataliya Y. Smirnova
Notary Public in and for the State of Washington
Residing at SeaTac, Washington
My appointment expires 06/09/2015