

1st 1805687

2012-003516  
Klamath County, Oregon

**NOTICE OF DEFAULT  
AND ELECTION TO SELL**

RE: Trust Deed from:  
SETH A MARTIN, AN UNMARRIED  
PERSON, 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



00116229201200035160030031

04/04/2012 12:52:51 PM

Fee: \$47.00

TS No. OR08000242-11-1

APN R550415

TO No 6320385

Reference is made to that certain Trust Deed made by SETH A MARTIN, AN UNMARRIED PERSON as Grantor, to ALLEN SOUTH as Trustee, in favor of FREEDOM MORTGAGE CORPORATION DBA FREEDOM HOME MORTGAGE CORPORATION as Lender and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as Beneficiary, acting solely as a nominee for Lender, dated as of May 18, 2009 and recorded June 12, 2009 in the records of Klamath County, Oregon as Instrument No. 2009-008205 as Instrument No. 2009-008205 covering the following described real property situated in the above-mentioned county and state, to wit:

APN: **R550415**

**LOT 55 OF FIRST ADDITION TO SUMMERS LANE HOMES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

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 **\$1042.03** beginning on **September 1, 2011**, and monthly late charge in the amount of **\$41.68** to date.

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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 **\$162,805.69** and accruing interest as of **August 1, 2011** per annum from **August 1, 2011** until paid.
2. **\$41.68** 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: **failed to pay payments which became due**

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 **August 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.

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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: March 31, 2012

First American Title Insurance Company

By: LAURA M. SOZA  
Authorized Signatory



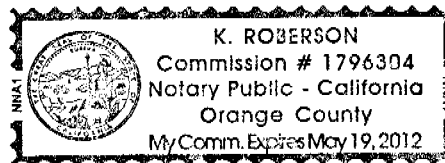
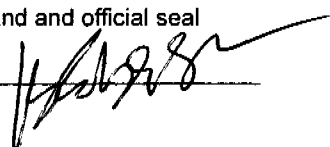
STATE OF CALIFORNIA  
COUNTY OF ORANGE

On APR 03 2012 before me, K ROBERSON, Notary Public,  
personally appeared LAURA M. SOZA 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

Notary Public



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

FOR SALE INFORMATION CALL: 714-573-1965  
Website for Trustee's Sale Information: [www.priorityposting.com](http://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.