

2012-008849

Klamath County, Oregon

15t 1931675

RECORDING REQUESTED BY

T.D. SERVICE COMPANY

and when recorded mail to

T.D. SERVICE COMPANY  
4000 W. METROPOLITAN DRIVE  
SUITE 400  
ORANGE, CA 92868



00122573201200088490040048

08/10/2012 02:50:01 PM

Fee: \$52.00

6953656/1931675 Space above this line for recorder's use \_\_\_\_\_

**OREGON NOTICE OF DEFAULT AND ELECTION TO SELL**



T.S. No: D537958 OR Unit Code: D Loan No: 600864322-1/COOK  
Title #: 6953656

Reference is made to that certain Trust Deed made by KEITH E COOK, GERALDINE M COOK as Grantor, to ASPEN TITLE as Trustee, in favor of STERLING SAVINGS BANK as Beneficiary.

Dated January 19, 2005, Recorded January 21, 2005 as Instr. No. --- in Book M05 Page 04478 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:  
LOT 4, KENNICOTT COUNTRY ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON

The street or other common designation if any, of the real property described above is purported to be:  
5849 WINTER AVE, KLAMATH FALLS, OR 97603

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:

Exemption Reference # 2012-008848

1 PYMT DUE 02/15/12 @ 253.83	\$253.83
1 L/C DUE 03/02/12 @ 9.86	\$9.86
1 PYMT DUE 03/17/12 @ 203.83	\$203.83
1 L/C DUE 04/02/12 @ 9.86	\$9.86
1 PYMT DUE 04/15/12 @ 194.60	\$194.60
1 L/C DUE 05/01/12 @ 9.86	\$9.86
1 PYMT DUE 05/16/12 @ 203.83	\$203.83
1 L/C DUE 06/01/12 @ 9.86	\$9.86
1 PYMT DUE 06/15/12 @ 197.26	\$197.26
1 L/C DUE 07/02/12 @ 9.86	\$9.86
1 PYMT DUE 07/16/12 @ 203.83	\$203.83
1 L/C DUE 08/01/12 @ 9.86	\$9.86
ACCRUED LATE CHARGES	\$13.22

Sub Total of Amounts in Arrears:

\$1,329.56

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 \$60,000.00 together with interest as provided in the note or other instrument secured from 11/22/12, 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 foreclosure 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, 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 December 18, 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 amounts 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: AUGUST 07, 2012

CHRISTOPHER C. DORR, OSBA # 992526

By

  
CHRISTOPHER C. DORR, ATTORNEY AT LAW

**DIRECT INQUIRIES TO:**  
T.D. SERVICE COMPANY  
FORECLOSURE DEPARTMENT  
4000 W. Metropolitan Drive  
Suite 400  
Orange, CA 92868  
(800) 843-0260

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STATE OF OREGON  
COUNTY OF MULTNOMAH )SS

On 8/7/12 before me, Lonny D Nielsen, a Notary Public in  
and for said County and State, personally appeared

Christopher C. Dorr, 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 OREGON that the  
foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature] (Seal)

