BLBE

NO PART OF ANY STEVENS-NESS FORM MAY BE REF

(Non-Residential) NOTICE OF DEFAULT AND ELECTION TO SELL

Lukhbir Gill and Christina Gill PO Box 1980 Windsor, CA 95492 Grantor's Name and Address James R. Uerlings 803 Main Street, Ste 201 Klamath Falls, OR 97601 Trustee's Name and Address Washington Federal* 803 Main Street Klamath Falls, OR 97601 Beneficiary's Name and Address After recording, return to (Name and Address): James R. Uerlings 803 Main Street, Ste 201 Klamath Falls, OR 97601

2013-004331

Klamath County, Oregon



04/23/2013 03:10:24 PM

Fee: \$42.00

SPACE RESERVED FOR RECORDER'S USE

Reference is made to that certain trust deed made by

Lukhbir Gill and Christina Gill

Amerititle

as grantor, to

Amerititle

as trustee,
in favor of South Valley Bank & Trust

dated August 4, 2004

County, Oregon, in Kronker Kranker Kra

Lot 860, RUNNING Y RESORT, PHASE 11, FIRST ADDITION, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

*Washington Federal (current beneficiary) is the successor entity by merger to South Valley Bank & Trust.

Beneficial interest in Trust Deed assigned to Washington Federal by assignment and recorded on 02/21/2013 at Instrument #2013-001967 in the Records of Klamath County, Oregon. James R. Uerlings appointed Successor Trustee on 03/18/2013 at Instrument #2013-002919 in the Records 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 default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums:

Failure to pay full balance due on promissory note of \$69,946.81 (plus interest, late fees, foreclosure costs and advances by the beneficiary), which matured and became fully due and payable on 03/01/2013.

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:

As of 03/15/2013, \$69,946.81, plus interest from 03/15/2013 at the rate set in the promissory note until paid, plus attorney fees, trustee fees, late fees, foreclosure guarantee costs and all other costs of foreclosure and advances by the beneficiary or successor. This loan fully matured on 03/01/2013.

(CONTINUED)



Notice hereby is given that the beneficiary and trustee, by	y reason of the 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	
grantor of the trust deed, together with any interest grantor or gr	antor's successor in interest acquired after the execution of the trustee as
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 fces of trustee's attorneys.	AM., in accord with the standard of time established by ORS
197 110 by Sentember 24, 2013 at the follow	wing place: 803 Main Street, Ste 201
in t	he City of, County of
Klamath , State of Oregon, which is the	ne hour, date and place last set for the sale.
Other than as shown of record, neither the beneficiary no	or the trustee has any actual notice of any person having or claiming
to have any lien upon or interest in the real property hereinabove	e 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	er person in possession of or occupying the property, except:
Name and Last Known Address	Nature of Right, Lien or Interest
	7 [/ 7
	4 7 19
	Y
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 wo	uld not then be due had no default occurred) and by curing any other
default domplained of herein that is capable of being cured by to	endering the performance required under the obligation or trust deed,
and in addition to paying the sums of tendering the performance	necessary to cure the default, by paying all costs and expenses acturish trustee's and attorney fees not exceeding the amounts provid-
	with trustee 3 and attorney fees not exceeding the amounts provide
ed by ORS 86.753.	res, the singular 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 the trust	
deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any, and all grammatical changes	
shall be made so that this instrument shall apply equally to businesses, other entities and to individuals.	
IN WITNESS WHEREOF, the undersigned has execute	ed this instrument on $April 23$, 2013;
any signature on behalf of a business or other entity is made with the authority of that entity.	
	(\mathcal{A}_{n})
	James R. Uerlings
	Successor Trustee CARKINER WARNER WANTE WHEN
STATE OF OREGON, County of	Klamath ss.
This instrument was acknow	ledged before me on,
by <u>James R. Uerlings, S</u>	uccessor Trustee
	ledged before me on,
of	<u></u>
65555555	La A Starkey
OFFICIAL SEAL	Notory Public for Oregon
JULIE A. STENKAMP	My commission expires 10(1.1/2013
NOTARY PUBLIC-OREGON COMMISSION NO. 442030	Try Commission Capaco
MY COMMISSION EXPIRES OCT, 21, 2013 X	
(2000) 1000000000000000000000000000000000	