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07/26/2013 08:34:48 AM

Fee: \$47.00

After recording, return to:

Jim N. Slothower
Successor Trustee
205 NW Franklin Ave
Bend, OR 97701

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

Reference is made to that certain trust deed made by Bruce Marvin Whitmore and Kathleen Ann Whitmore, as tenants by the entirety, grantor, to Amerititle, an Oregon corporation, as trustee, in favor of Patrick M. Gisler and Joel T. Gisler, as tenants in common, beneficiary, dated October 11, 2003, and recorded on October 17, 2003, in Volume M03, Page 77503, Klamath County Records, Oregon covering the following described real property (the "Property"), to-wit:

Lot 10 in Block 1 Op Tract 1098 Split Rail Ranchos, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The trust deed is security for a Promissory Note executed by the grantor in favor of the beneficiary on or about October 9, 2003 in the principal amount of \$17,500.

By instrument dated January 20, 2009, the beneficiary appointed a successor trustee, with such assignment recorded in the Klamath County Records on February 26, 2009 as Document Number 2009-002955. The name and address of the successor trustee are as follows:

Jim N. Slothower
205 NW Franklin Ave.
Bend, OR 97701

After default, on June 1, 2009 the beneficiary executed a new promissory note in favor of the beneficiary secured by the trust deed in the principal amount of \$19,137.54.

By instrument dated October 13, 2009, Patrick M. Gisler assigned all of his beneficial interest under the trust deed to Joel T. Gisler, with such assignment recorded in the Klamath County Records on July 12, 2013 as Document Number 2013-007904. The beneficiary's Foreclosure Avoidance Mediation Program Beneficiary Exemption Affidavit was recorded on July 12, 2012 as Document Number 2013-007907.

There are continuing and uncured defaults by the Grantor that, based on the provisions of the aforementioned trust deed, authorize the foreclosure of the trust deed and the sale of the property described above. Listed below are the defaults. The list does not exhaust all possible other defaults; any and all defaults identified by beneficiary or the successor trustee that are not listed below must also be cured.

Grantor's defaults include:

- Failure to pay monthly installments when due.
- Allowing attachment of a lien by the Oregon Department of Consumer and Business Services.
- Failure to pay real property taxes when due.

By reason of said defaults the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sums being the following, to-wit:

The outstanding balance owing on the promissory note secured by the trust deed of \$18,876.59 through December 31, 2012, together with all interest thereafter accruing until paid, title expenses, costs, and trustee's and attorney's fees incurred herein by reason of said default, and any sums advanced by the beneficiary for the protection of the above Property and its interest therein.

Notice is hereby given that by reason of the default, beneficiary and trustee hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to ORS 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 compensation of the trustee as provided by law and reasonable attorney's fees.

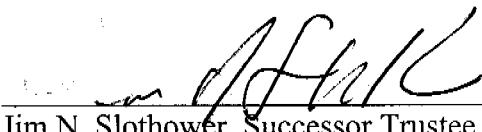
The sale will be held on **November 27, 2013**, at the hour of **10:00 o'clock AM** in accord with the standard of time established by ORS 187.110, at the following place: **205 NW Franklin Avenue, in the City of Bend, County of Deschutes, State of Oregon.**

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 satisfied by: (1) payment of the entire amount then due, together with costs and expenses actually incurred in enforcing the terms of the obligations as well as Successor Trustee and attorney's fees as prescribed by ORS 86.753; and (2) by curing all continuing and uncured defaults as described in this Notice of Default.

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.

THIS NOTICE IS SENT FOR THE PURPOSE OF COLLECTING A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

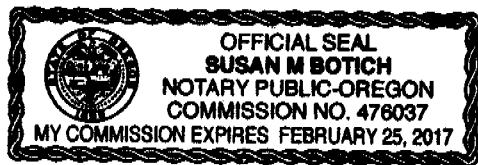
DATED: July 15, 2013.

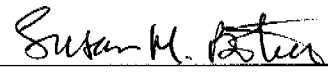


Jim N. Slothower, Successor Trustee
205 NW Franklin Ave
Bend, OR 97701

STATE OF OREGON)
) ss.
County of Deschutes)

This instrument was acknowledged before me on July 15, 2013, by Jim N. Slothower.




Notary Public for Oregon
My commission expires Feb. 25, 2017.