

**RECORDING COVER SHEET**

ORS 205.234

This cover sheet has been prepared by:



MIC 100032

**2014-001027**

Klamath County, Oregon

02/05/2014 11:53:04 AM

Fee: \$57.00

Any error in this cover sheet DOES NOT affect the transaction(s) contained in the instrument itself.

Reference: \_\_\_\_\_

Please print or type information.

**1. AFTER RECORDING RETURN TO –**

Required by ORS 205.180(4) &amp; 205.238:

Name: Richard B. Thierolf Jr.Address: PO Box 4687City, ST Zip: Medford, OR 97501

This document is being re-recorded to correct the date the document was notarized as recorded in Volume 2014-000667

**2. TITLE(S) OF THE TRANSACTION(S) – Required by ORS 205.234(1)(a)**

Note: "Transaction" means any action required or permitted by law to be recorded, including, but not limited to, any transfer, encumbrance or release affecting title to or an interest in real property. Enter descriptive title for the instrument:

Document Title(s): Notice of Default and Election to Sell**3. DIRECT PARTY / GRANTOR Names and Addresses – Required by ORS 205.234(1)(b)**

for Conveyances list Seller; for Mortgages/Liens list Borrower/Debtor

Grantor Name & Address: John Morey Hammers and Brenda Jean Hammers

Grantor Name &amp; Address: \_\_\_\_\_

Grantor Name &amp; Address: \_\_\_\_\_

Grantor Name &amp; Address: \_\_\_\_\_

**4. INDIRECT PARTY / GRANTEE Names and Addresses – Required by ORS 205.234(1)(b)**

for Conveyances list Buyer; for Mortgages/Liens list Beneficiary/Lender/Creditor

Grantee Name & Address: Michelle Wait

Grantee Name &amp; Address: \_\_\_\_\_

Grantee Name &amp; Address: \_\_\_\_\_

Grantee Name &amp; Address: \_\_\_\_\_

**5. For an instrument conveying or contracting to convey fee title, the information required by ORS 93.260:**

**UNTIL A CHANGE IS REQUESTED, ALL TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING ADDRESS:**

Name: NO CHANGE

Address: \_\_\_\_\_

City, ST Zip: \_\_\_\_\_

**6. TRUE AND ACTUAL CONSIDERATION –**

Required by ORS 93.030 for an instrument conveying or contracting to convey fee title or any memorandum of such instrument:

\$ 0.00**7. TAX ACCOUNT NUMBER OF THE PROPERTY if the instrument creates a lien or other interest that could be subject to tax foreclosure. – Required by ORS 312.125(4)(b)(B)**Tax Acct. No.: N/A

AFTER RECORDING, RETURN TO:  
RICHARD B. THIEROLF, JR.  
P.O. BOX 4687  
MEDFORD, OR 97501

AMERITITLE  
100032

RECORDED ELECTRONICALLY	
ID: 2014-06-17	County: Klamath
Date: 12/11/14	Time: 1:14
simplifile www.simplifile.com 800.460.5657	

### BENEFICIARIES' NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE is hereby given that the promissory note ("note") secured by the trust deed described below is in default, and that the beneficiaries have elected to foreclose the trust deed pursuant to ORS 86.705 to 86.815. No action is now pending to recover any part of the debt secured by the trust deed.

Information required by ORS 86.752(3) and ORS 86.771 is as follows:

1. Grantor: Michelle Wait  
Trustee: AmeriTitle, an  
Oregon corporation  
Successor-Trustee: Richard B. Thierolf, Jr.  
Beneficiaries: John Morey Hammers and Brenda Jean Hammers,  
husband and wife, or their successor
2. Property covered by trust deed is 32540 Mountain Lakes Drive in Klamath County, Oregon, more particularly described as follows:  
  
Lot 9 in Block 7, MOUNTAIN LAKE HOME SITES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.
3. The trust deed was recorded on August 22, 2012, as Document No. 2012-009287 in the Official Records of Klamath County, Oregon.
4. Default for which foreclosure is made is the grantor's failure to pay monthly installment payments required by the note, in the amount of \$295.35 per month. The first missed payment was due on July 25, 2013, and there have been no payments since then. As a result of this failure, the entire unpaid balance of principal and interest on account of the note became immediately due and payable as of December 27, 2013.
5. The sums owing on the note are:
  - (a) Principal ..... \$33,515.42;
  - (b) Simple interest at the rate of 6.0 % per annum, computed from June 26, 2013, through January 24, 2014, at \$5.43 per day ..... \$1,156.59

1- BENEFICIARIES' NOTICE OF DEFAULT AND ELECTION TO SELL

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(c) Additional interest at the same note rate, in the daily amount of \$5.43.

6. The beneficiaries elect to sell the property to satisfy the grantor's obligations under the note and the trust deed.


7. The property will be sold in the manner prescribed by law on July 11, 2014, at 1:15 p.m., Pacific Daylight Time, outside the main entrance to the Klamath County Courthouse at 316 Main Street, Klamath Falls, Oregon.

8. Interested persons are notified that the right exists under ORS 86.778 to have this proceeding dismissed and the trust deed reinstated by paying the entire amount then due, together with costs, trustee's fees, and attorney's fees, and by curing any other default complained of in the Notice of Default, at any time that is not later than five days before the date last set for the sale.

9. The Fair Debt Collection Practice Act requires the following statement:

This is an attempt to collect a debt, and any information obtained will be used for this purpose. If a discharge has been obtained by any party through bankruptcy proceedings, this shall not be construed as an attempt to collect such outstanding indebtedness or to hold the bankrupt debtor personally liable for the debt.

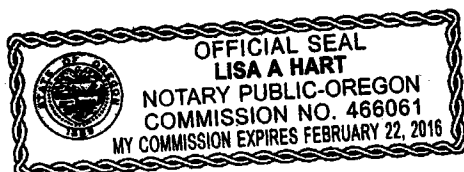
DATED this 22<sup>nd</sup> day of January, 2014.

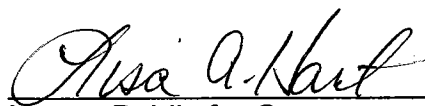
  
John Morey Hammers, Beneficiary

  
Brenda Jean Hammers, Beneficiary

STATE OF OREGON       )  
                                  ) ss.  
County of Jackson     )

On this 22<sup>nd</sup> day of January, 2014, personally appeared the above-named John Morey Hammers and Brenda Jean Hammers, and acknowledged the foregoing instrument to be their voluntary act and deed.



  
Notary Public for Oregon  
My Commission Expires: 2/22/16