

2014-001933

Klamath County, Oregon



00149386201400019330030038

03/07/2014 09:08:53 AM

Fee: \$52.00

NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed from Alvin T. Hufford
and Kimberly J. Hufford Grantor

To Amerititle, Inc., Trustee

For the benefit of Frank D. Kinney
and Joan M. Kinney, Beneficiary

AFTER RECORDING RETURN TO:
Scott D. MacArthur, Successor Trustee
125 S. 6th Street
Klamath Falls, OR 97601

NOTICE OF DEFAULT AND ELECTION TO SELL

KNOW ALL MEN BY THESE PRESENTS, that ALVIN T. HUFFORD and KIMBERLY J. HUFFORD, is the grantor, and AMERITITLE INC., an Oregon Corporation is the trustee, and FRANK D. KINNEY and JOAN M. KINNEY, husband and wife is the beneficiary under that certain trust deed dated September 27, 2010, and recorded on October 1, 2010, in book/reel/volume No. 2010 at page 011672 of the Mortgage (Microfilm) Records of Klamath County, Oregon. The property is located at 4720 Douglas Avenue, Klamath Falls, Oregon 97601 and legally described as:

Lot 18 of Tract 1283, 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 mortgage records of the county or counties in which the above described real property is situate; 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.

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 provision; the default for which foreclosure is made is grantor's failure to pay when due the following sums:

Failure to make monthly payments in the amount of \$903.61 per month from July 2013 to the present.

Failure to make payment of the real property taxes for the tax year 2013-2014 in the amount of \$939.70, plus interest, which were paid by the beneficiary and added back.

Failure to make payment of the real property taxes for the tax year 2012-2013 in the amount of \$895.04, plus interest which were paid by the beneficiary and added back..

Returned @ County

Failure to make Payment of the real property taxes for the tax year 2011-2012 in the amount of \$1,198.56, plus interest which were paid by the beneficiary and added back..

Failure to maintain casualty insurance on the premissis.

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: \$109,378.06 as of June 28, 2013, plus interest and costs.

Notice hereby is given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose said trust deed by advertisement and sale pursuant to Oregon Revised Statutes Sections 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for case the interest in the said described property which the grantor had, or had the power to convey, at the time of the execution by him of the trust deed, together with any interest the grantor or his successors in interest acquired after the execution of the trust deed, to satisfy the obligations secured by said trust deed and the expenses of the sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorney.

Said sale will be held at the hour of 11:00 o'clock, A.M., Standard Time as established by Section 187.110 of Oregon Revised Statutes on July 11, 2014, at the following place: 125 S. 6th Street, in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place fixed by the trustee of said sale.

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
Alvin T. Hufford and Kimberly J. Hufford 4720 Douglas Avenue Klamath Falls, OR 97601	Default upon Trust Deed
Alvin T. Hufford C/O V.A. Dom 8495 HWY 62 White City, OR 97503	Default upon Trust Deed
Kimberly J. Hufford 769 California Avenue Klamath Falls, OR 97601	Default upon Trust Deed

Kimberly J. Hufford
6313 Dennis Drive
Klamath Falls, OR 97603

Default upon Trust Deed

Richard Ruegger
4120 Altamont Drive
Klamath Falls, OR 97603

Subordinate Deed of Trust
Dated September 21, 2010
Recorded October 1, 2010
Volume 2010 at Page 011673

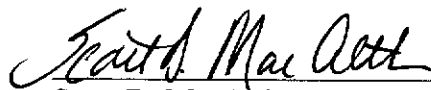
Mers for Quicken Loans Inc.,
1050 Woodward Avenue
Detroit, MI 48226-1906

Subordinate Deed of Trust
Dated July 27, 2012
Recorded August 10, 2012
Volume 2012 at Page 008807

Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes 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 or trust deed, and in addition to paying said sums or tendering the performance necessary to cure the 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 said Section 86.753 of Oregon Revised Statutes.

In construing this notice, the masculine gender includes the feminine and the neuter, 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 said trust deed, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

DATED: March 7, 2014.

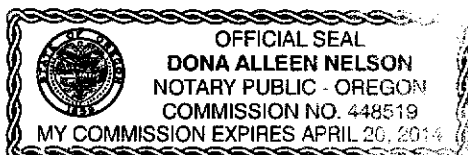


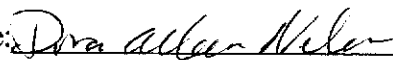
Scott D. MacArthur
Successor Trustee

STATE OF OREGON, County of Klamath) ss.

The foregoing instrument was acknowledged before me this 7 day of March, 2014, by Scott D. MacArthur.

(SEAL)



Before me: 
Notary Public for Oregon
My Commission Expires: 4-20-2014