

Re: Trust Deed from
April Dykstra
Grantor

to

AmeriTitle
Trustee

2014-006587
Klamath County, Oregon
06/20/2014 01:50:41 PM
Fee: \$52.00

After Recording Return To:

Benjamin M. Kearney, Successor Trustee
Arnold Gallagher PC
800 Willamette Street, Suite 800
Eugene, OR 97401

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by April Dykstra, as grantor, to AmeriTitle, as trustee, in favor of South Valley Bank & Trust as beneficiary, dated May 16, 2006, and recorded on May 19, 2006, as Instrument No. M06-10168 of the Official Records of Klamath County, Oregon, and that certain Assignment of Trust Deed dated May 22, 2006 and recorded June 19, 2006 as Instrument No. M06-12509 wherein Oregon Housing and Community Services Department, State of Oregon, was designated as the successor beneficiary, covering the following described real property situated in said county and state, to-wit:

Lot 1 in Block 9 of EWAUNA HEIGHTS ADDITION, to the City of Klamath Falls, 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 assignment 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 86.752(7).

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: Grantor's failure to pay monthly installment payments due under the Promissory Note in the amount of \$1,293.00 per month for the months of September, October, November and December 2013, and January, February, March, April, May and June 2014.

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: the principal balance of \$163,331.40 together with accrued interest through June 20, 2014, in the amount of \$7,523.57 (interest continues to accrue at the rate of \$23.05 per diem from June 21, 2014 until paid), and late charges in the amount of \$334.74, 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 foreclose said trust deed by advertisement and sale pursuant to ORS 86.705 to 86.815, 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 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 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., on December 2, 2014 in accord with the standard time established by ORS 187.110, at the following place: Klamath County Courthouse steps, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, which is the hour, date and place last set for said sale.

AFTER RECORDING RETURN TO:



**CERTIFICATE OF COMPLIANCE
STATE OF OREGON
FORECLOSURE AVOIDANCE PROGRAM**

Mary Tesch
For OHCS, State of Oregon - Siuslaw Bank
P.O. Box 11529
Eugene, OR 97440

6/16/2014

Grantor:	April Dykstra
Beneficiary:	Oregon Housing Community Services Department, State of Oregon/o Siuslaw Bank, Attn: Mary Tesch P.O. Box 11529 Eugene, OR 97440
Property Address:	237 Washington Street Klamath Falls, OR 97603
Instrument / Recording No. Date / County	Instrument Number: M06-10168 Recording Number: M06-10168 Loan Number: 830724515 5/19/2006 Klamath
Case Number	BI-131218-5436

1. The Service Provider hereby certifies that:



The beneficiary and/or its agent complied with the requirements of Oregon Laws 2013, Chapter 304, sections 2, 3, and 4;
or



The grantor did not pay the required fee by the deadline.

2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

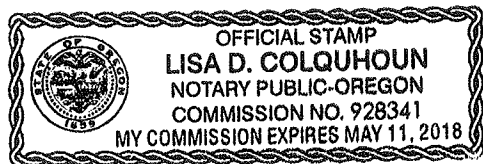
DATED this 16 day of June, 20 14.

April Curtis
April Curtis

Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON)
) ss.
County of Multnomah)

The foregoing instrument was acknowledged before me on _____, 20 14 by April Curtis
as Compliance Officer of Mediation Case Manager. [Print Name]



Lisa D. Colquhoun
Notary Public - State of Oregon
My Commission Expires: May 11, 2018