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**AFTER RECORDING RETURN TO:**

Willard L. Ransom, Successor Trustee  
SORENSEN, RANSOM & FERGUSON, LLP  
133 NW D STREET  
GRANTS PASS, OR 97526

**2014-008241**

Klamath County, Oregon

08/07/2014 03:36:46 PM

Fee: \$52.00

**NOTICE OF DEFAULT AND ELECTION TO SELL**

**1. DESCRIPTION OF TRUST DEED.** This notice refers to that certain trust deed executed by LAURELLIA JUANITA BIELBY and LAURIANE RAMONA OAKES, as Grantors; to FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON, as Trustee, in favor of MICHAEL R. JONES, as Beneficiary, dated October 29, 2009, recorded October 28, 2009, in the Official Records of Klamath County, Oregon, as Document Number 2009-013930, covering the following described real property situated in said county and state, to-wit:

PARCEL 1: Government Lot 2 and the Southeast Quarter of the Northwest Quarter of Section 6, Township 41 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

Except the South 30 feet of Government Lot 2.

ALSO, except that portion of the Southeast Quarter of the Northwest Quarter particularly described as follows:

Beginning at the Southwest corner of said Southeast Quarter of the Northwest Quarter, and running thence East along the South line of said Southeast Quarter of the Northwest Quarter to its point of intersection with the Northerly right-of-way line of the County Road, as now laid out and established; thence Northerly along said Northerly right-of-way line to its point of intersection with a line 30 feet North, measured at right angles, of the South line of said Southeast Quarter of the Northwest Quarter; thence West, parallel with the South line of said Southeast Quarter of the Northwest Quarter, to the West line of said Southeast Quarter of the Northwest Quarter; thence South 30 feet to the point of beginning.

PARCEL 2: Government Lots 2 and 3, of Section 31, Township 40 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

The undersigned hereby certifies that no assignments of the beneficial interest in the trust deed and no appointments of successor trustee have been made by the trustee or by the beneficiary, other than by instruments recorded in the official records of each county where the above-described real property is situated. There is no pending action that has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed.

**2. DEFAULTS.** The grantor is in default in grantor's obligations which are secured by the trust deed. The default pertains to those provisions in the trust deed which authorize sale in the event of default. The default for which the election to foreclose is made is grantor's failure to pay or perform the following obligations:

Failure to pay all taxes, assessments and other charges that may be levied or assessed upon or against the property subject of the trust deed before any part of such taxes, assessments and charges become past due or delinquent. Real property taxes on Klamath County Tax accounts R108877 and R627940 are unpaid for fiscal tax years 2011, 2012 and 2013 in the total amount of \$1,903.70, including interest which continues to accrue; unpaid assessments owing to the Shasta View Irrigation District for 2010, 2011, 2012, 2013 and 2014 in the total amount of \$33,092.50, plus any interest or other accruing charges on the unpaid assessments.

**3. DECLARATION OF BALANCE DUE.** By reason of said default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable. The sums now owing are the following, to-wit: The entire unpaid principal balance of One Hundred Thousand Dollars (\$100,000), together with interest thereon at the rate of twelve percent (12.00%) per annum accrued and unpaid in the amount of \$22,000 as of July 27, 2014, (when the last payment was credited) and continuing to accrue thereon.

4. **ELECTION TO FORECLOSE.** Notice hereby is given that the beneficiary and trustee, by reason of the default, have elected to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795. The interest in the above-described property which the grantor had, or had the power to convey, at the time of the execution by the grantor of the trust deed, together with any interest the grantor or the grantor's successors-in-interest acquired after the execution of the trust deed, shall be sold at public auction to the highest bidder for cash, to satisfy the obligations secured by the trust deed, the expenses of the sale, including the compensation of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

5. **TIME, DATE AND PLACE OF SALE.** The sale will be held at the hour of 11 o'clock, A.M., in accord with the standard of time established by ORS 187.110 on Thursday, January 8, 2015, at the following place: the front entrance of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon.

6. **UNRECORDED CLAIM OF LIEN OR INTEREST.** Neither the beneficiary nor the trustee has any actual notice of any person having or claiming to have any lien upon or interest in the real property hereinabove described which lien or interest is 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, other than as shown of record, except the following:

NAME AND LAST KNOWN ADDRESS  
NONE KNOWN

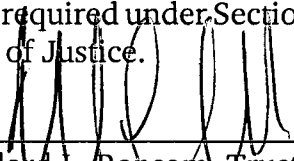
NATURE OF RIGHT, LIEN, OR INTEREST

7. **RIGHT TO CURE DEFAULT.** 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 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. In addition to paying the sums in default or tendering the performance necessary to cure the default, such party curing the default must pay all costs and expenses actually incurred in enforcing the obligation and trust deed, together with trustee and attorney fees not exceeding the amounts provided by ORS 86.753.

8. **GRAMMATICAL CHANGES IMPLIED.** In this notice, the masculine gender shall include both the feminine and the neuter; the singular shall include 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.

9. **FORECLOSURE AVOIDANCE MEDIATION EXEMPTION.** Concurrently herewith, the beneficiary is submitting a claim of exemption affidavit to the Office of the Attorney General of Oregon, in compliance with ORS 86.726(1)(b). Pursuant to ORS 86.752(4)(b) a copy of the affidavit with which the beneficiary claimed the exemption is attached hereto. Also concurrently herewith, the beneficiary is mailing to the Grantors, the Foreclosure Avoidance Measure Notice required under Section 9, Chapter 304, Oregon Laws 2013 and mailing a copy thereof to the Department of Justice.

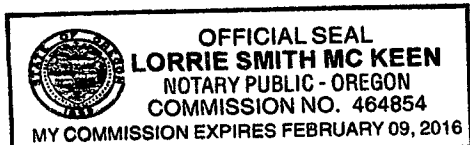
DATED: August 6, 2014

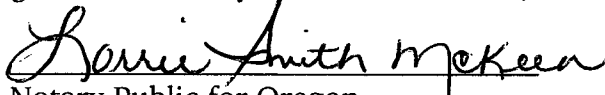
  
Willard L. Ransom, Trustee

Mailing Address of Trustee:  
133 NW D Street  
Grants Pass, OR 97526

STATE OF OREGON, County of Josephine ) ss. August 6, 2014.

The foregoing instrument was acknowledged before me by Willard L. Ransom, as Trustee.



  
Notary Public for Oregon  
My Commission Expires: 2/9/2016

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

SORENSEN, RANSOM & FERGUSON, LLP  
ATTORNEYS AT LAW  
133 NW "D" STREET  
GRANTS PASS, OREGON 97526  
PHONE: (541) 476-3883  
FAX: (541) 474-4495

Notice of Default - Page 2.

After recording return to:  
Willard L. Ransom  
Sorenson, Ransom & Ferguson, LLP  
133 NW D Street  
Grants Pass, OR 97526

Oregon Foreclosure Avoidance Program  
BENEFICIARY EXEMPTION AFFIDAVIT

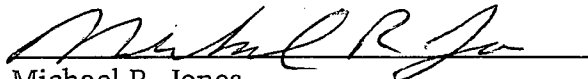
BENEFICIARY: MICHAEL R. JONES

JURISDICTION\* Not Applicable - Beneficiary is an individual  
\*if Beneficiary is not a natural person, provide the state or other jurisdiction in which the Beneficiary is organized.

The undersigned, MICHAEL R. JONES, being first duly sworn, depose and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, Chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.735 or by suit under ORS 88.010, during the calendar year preceding the date of this affidavit: 8-1-14.
2. The undersigned further certifies that he is the individual claiming exemption from requirements established under Oregon Laws 2013, Chapter 304.

  
Michael R. Jones

STATE OF CALIFORNIA, County of Los Angeles) ss.

On August 1st, 2014, before me, ABRAHAM M. KHOUREIS, a Notary Public in and for said State, personally appeared Michael R. Jones, who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

  
Notary Public for California

