2015-000200
Klamath County, Oregon
01/08/2015 03:09:39 PM
Fee: $57.00

After recording return to:
Robinson Tait, P.S.
710 Second Ave, Suite 710
Seattle, WA 98104

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to that certain trust deed made by David T John and Frances B Small as grantor, to Fidelity National Title Company of Oregon as trustee, in favor of HomeStreet Bank as beneficiary, dated December 26, 2008, recorded December 31, 2008, in the mortgage records of Klamath County, Oregon, as Document No. 2008-017053, and assigned to Oregon Housing and Community Services Department on March 24, 2009 in the records of Klamath County, Oregon, as Document No. 2009-004131, covering the following described real property situated in said county and state, to wit:

LOT 41 IN BLOCK 2 OF TRACT 1098 - SPLIT RAIL RANCHOS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 10216 Split Rail Rd, La Pine, OR 97739

1ST AM - 8483373

The current trustee is Robinson Tait, P.S., 710 Second Avenue, Suite 710, Seattle, WA 98104, telephone number (206) 676-9640 or toll free at 1 (855) 676-9640.

There is a default by the grantor or other person owing an obligation or by their successor in interest, 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 grantors' failure to pay when due the following sums: monthly payments of $476.42 beginning May 1, 2014; plus prior accrued late charges of $152.48; plus corporate advances of $110.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

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: $59,490.79 with interest thereon at the rate of 5.75000 percent per annum beginning April 1, 2014; plus prior accrued late charges of $152.48; plus escrow advances of $766.59; Plus other fees of $225.00; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described property and its interest therein; and prepayment penalties/premiums, if applicable.

Notice is hereby given that the beneficiary and trustee, by reason of said default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.795, and to cause to be sold at public auction to the highest bidder for cash the interest in the described property which the grantor had, or had the power to convey, at the time grantor executed the trust deed, together with any interest the grantor or grantor's successors 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 the compensations of the trustee as provided by law, and reasonable fees of trustee's attorneys.

The sale will be held at the hour of 11:00 AM, in accord with the standard time established by ORS 187.110 on May 22, 2015, at the following place: Deschutes County Courthouse Front Entrance, 1164 NW Bond Street, Bend, OR 97701, which is the hour, date and place last set for the sale.

Notice is further given that any person named in ORS 86.778 has the right, at any time that is not later than 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 principle 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 those 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 and attorney fees not exceeding the amounts provided by ORS 86.778. Requests from persons named in ORS 86.778 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, 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, and all grammatical changes shall be made so that this instrument shall apply equally to businesses, other entities and to individuals.

Printed Name: JOE SOLSENG OSB # 132478
Robinson Tait, P.S.
Authorized to sign on behalf of the trustee

State of Washington)
County of King)

The foregoing instrument was acknowledged before me this 7th day of January, 2015 by Joe Solseng, who is the authorized signer for Robinson Tait, P.S.

AMANDA KIRK
STATE OF WASHINGTON
NOTARY PUBLIC
MY COMMISSION EXPIRES
07-22-17

NOTARY PUBLIC in and for the State of Washington,
residing at Seattle, County of King

Amanda Kirk
Amanda Kirk

My appointment expires 07/22/2017

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