2015-003853
Klamath County, Oregon

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NOTICE OF DEFAULT AND ELECTION TO SELL

RE: Trust Deed
From : Pauline Silva
Grantor

To AmeriTitle, Inc., Trustee

For the benefit of Greg Caughran, 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 PAULINE SILVA, is the grantor, and AMERITITLE, INC., Is the trustee, and GREG CAUGHRAN is the beneficiary under that certain trust deed dated January 27, 2011, and recorded on February 4, 2011, in Volume No. 2011 at page 001313 of the Mortgage (Microfilm) Records of Klamath County, Oregon. The property is described as:

> The Easterly ninety-nine and 85/100 feet of Lots 1 and 2 in Block 5, THIRD ADDITION TO ALTAMONT ACRES, 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 pay the real property taxes owing for the tax year 2012-2013 in the amount of $2,271.77, plus interest.

Failure to pay the real property taxes owing for the tax year 2013-2014 in the amount of $2,416.64, plus interest.

Failure to pay the real property taxes owing for the tax year 2014-2015 in the amount of $2,526.39, plus interest.

Failure to keep the real property free from liens by allowing a Judgment in the amount of

$4,072.00, plus interest in Klamath County Case No. 0903546-CV, to attach to the real property..

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: $86,926.84 as of February 27, 2015, 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 August 28, 2015, 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
Pauline Silva 3140 LaVerne Avenue Klamath Falls, OR 97603	Default
Alejandro Alvarez 1839 Leroy Klamath Falls, OR 97601	Judgment dated May 2, 2011 Klamath County Case No.0903546CV
Fernando Diego Silva 2853 Indianwood Drive Sarasota. FL 34232	Pending Dissolution of Marriage Filed February 6, 2015 Klamath County Case No.1500392CV

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: April 24, 2015.

Scott D. MacArthur
Successor Trustee

STATE OF OREGON, County of Klamath) ss.

The foregoing instrument was acknowledged before me this 24th day of April, 2015, by Scott D. MacArthur.

(S E A L)

Before me:
Notary Public for Oregon
My Commissioner Expires: Jan 9 2018

OFFICIAL STAMP
HEATHER ANNE SCIURBA
NOTARY PUBLIC- OREGON
COMMISSION NO. 923466
MY COMMISSION EXPIRES JANUARY 09, 2018