

18 24/2013

TS No. OR05000050-15-1

APN R551780/ R-3909-011BC-05900-000

TO No 8530448

**NOTICE OF DEFAULT
AND ELECTION TO SELL**

RE: Trust Deed from:
CALVIN J. ANDREWS, AN UNMARRIED
MAN, Grantor

To:
First American Title Insurance Company

After recording return to:

First American Title Insurance Company
c/o TRUSTEE CORPS
17100 Gillette Ave
Irvine, CA 92614

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Reference is made to that certain Trust Deed made by CALVIN J. ANDREWS, AN UNMARRIED MAN as Grantor, to Alan E. South, Attorney at Law, South & Associates as Trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for URBAN FINANCIAL GROUP, Beneficiary of the security instrument, its successors and assigns, dated as of September 22, 2009 and recorded September 30, 2009 in the records of Klamath County, Oregon as Instrument No. 2009-012918 covering the following described real property situated in the above-mentioned county and state, to wit:

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BEGINNING AT A POINT ON THE EAST-WEST QUARTER LINE WHICH LIES NORTH 88° 57' EAST A DISTANCE OF 747.0 FEET FROM THE IRON AXLE WHICH MARKS THE ONE-QUARTER SECTION CORNER COMMON TO SECTIONS 10 AND 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, AND RUNNING THENCE; CONTINUING NORTH 88° 57' EAST A DISTANCE OF 59.5 FEET ALONG THE EAST-WEST QUARTER LINE; THENCE NORTH 1° 12' WEST PARALLEL TO THE WEST SECTION LINE OF SAID SECTION 11, A DISTANCE OF 331.4 FEET TO A POINT; THENCE SOUTH 88° 57' WEST PARALLEL TO THE EAST-WEST QUARTER LINE A DISTANCE OF 59.5 FEET TO A POINT; THENCE SOUTH 1° 12' EAST A DISTANCE OF 331.4 FEET, MORE OR LESS, TO THE POINT OF BEGINNING, SAID TRACT BEING IN THE SOUTH 1/2 SOUTHWEST 1/4 NORTHWEST 1/4 OF SECTION 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON THERE IS RESERVED FOR ROAD PURPOSES A STRIP 30 FEET WIDE ALONG THE NORTH SIDE OF THIS TRACT.

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 records of the county or counties in which the above described real property is situated. Further, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the Trust Deed, or, if such action has been instituted, such action has been dismissed except as permitted by ORS 86.735(4).

There is a default by Grantor or other person owing an obligation, performance of which is secured by the Trust Deed or by the successor in interest, with respect to provisions therein which authorize sale in the event of such provision. The default for which foreclosure is: **Failed to pay the principal balance which became all due and payable based upon the death of all mortgagors**

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:

1. Principal balance of **\$58,246.74**
2. **\$12,392.34** in Unpaid Interest through June 16, 2015.
3. **\$2,450.00** in Servicing fee.
4. **\$600.00** in BPO/Appraisals.
5. **\$4,223.96** in MIP/PMI Advances.
6. **\$1,120.00** in Corporate Advances.
7. **\$1,019.00** in Unpaid Attorney Costs.
8. Together with title expenses, costs, Trustees fees and attorney fees incurred here in by reason of said default and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest there in.

Notice hereby is given that the Beneficiary and Trustee, by reason of 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 grantor had, or had the power to convey, at the time of the execution by Grantor of the Trust Deed, together with any interest Grantor or Grantor's successor 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 the reasonable fees of Trustee's attorneys.

The Sale will be held at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, on **October 26, 2015** at the following place: **at the main entrance to the County Courthouse, 316 Main St., Klamath Falls, OR 97601**

Other than as shown of record, 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 subsequent to the interest of the Trustee in the Trust Deed, or of any successor in interest to grantor or of any lessee or other person in possession of or occupying the property except: **NONE**

Notice is further given that 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), together with costs, Trustee's and attorney's fees, 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, at any time prior to five days before the date last set for sale.

Without limiting the Trustee's disclaimer of representations or warranties, Oregon law requires the Trustee to state in this notice that some residential property sold at a Trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the Trustee's sale.

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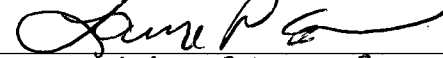
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In construing this notice, the singular gender includes the plural, the word "Grantor" includes any successor in interest to the Grantor as well as any other person owing an obligation, the performance of which is secured by said Trust Deed, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

Dated: JUNE 16, 2015

First American Title Insurance Company



By: LAURIE P. ESTRADA
Authorized Signatory

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

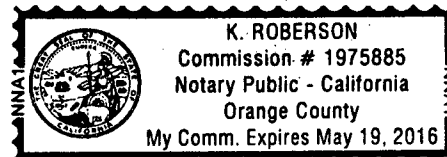
STATE OF CALIFORNIA
COUNTY OF ORANGE

On JUN 16 2015, before me, **K ROBERSON**,
personally appeared Laure P. Estrada, 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/she executed the same in his/her authorized capacity, and that by his/her 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 Signature



First American Title Insurance Company
c/o TRUSTEE CORPS
17100 Gillette Ave, Irvine, CA 92614
949-252-8300

FOR SALE INFORMATION PLEASE CALL:
Priority Posting and Publishing at 714-573-1965
Website for Trustee's Sale Information: www.priorityposting.com

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

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.