

AMENDED
60575 AM

After Recording Return to:
Joseph E. Kellerman
Hornecker Cowling LLP
717 Murphy Road
Medford, OR 97504

2015-009042
Klamath County, Oregon
08/13/2015 02:34:27 PM
Fee: \$47.00

NOTICE OF DEFAULT AND ELECTION TO SELL

NOTICE is hereby given that the obligation secured by the Trust Deed described below is in default, and that the beneficiary has elected to foreclose the Trust Deed pursuant to ORS 86.705 to 86.795. No action is now pending to recover any part of the debt secured by the Trust Deed.

Information required by ORS 86.735 and ORS 86.745 is as follows:

1. Grantor: Robert D. Baumgart Jr. and Michelle L. Baumgart
 Trustee: First American Title Insurance Company
 Successor Trustee: Joseph E. Kellerman
 717 Murphy Road
 Medford, OR 97504
 Current Beneficiary: AmericanWest Bank
2. Property covered by the Trust Deed:

 Lot 21 in Block 7 of STEWART ADDITION to the City of Klamath Falls,
 according to the official plat thereof on file in the office of the County Clerk,
 Klamath County, Oregon.
3. Trust Deed was recorded on April 17, 2006 as Instrument Number M06, page
 07458, Microfilm Records of Klamath County, Oregon.
4. Default for which foreclosure is made is failure of Grantor to pay required
 monthly payments pursuant to the terms of the promissory note.
5. The sum owing on the obligation secured by the Trust Deed is \$61,644.05 as
 of July 22, 2015, plus interest on the unpaid principal portion thereof at the
 rate of 12% per annum until paid; plus trustee's, attorneys' costs and fees
 incurred; plus such sums as the Beneficiary may advance for the benefit of
 Grantor (*i.e.*, real property taxes, insurance premiums, etc.) The Beneficiary
 has accelerated the entire balance as due and owing.
6. The Beneficiary has and does elect to sell the property to satisfy the obligation.

7. The property will be sold in the manner prescribed by law on the 30th day of December, 2015, at 10:00 a.m. standard time as established by ORS 187.110, at the front steps of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon, 97601, Klamath County, Oregon.
8. Interested persons are notified of the right under ORS 86.753 to have this proceeding dismissed and the Trust Deed reinstated by payment of the entire amount then due, other than such portion as would not then be due had no default occurred, together with costs, trustee and attorney's fees, and by curing any other default complained of in this Notice, at any time prior to five days before the date last set for sale.
9. In construing this notice and whenever the context hereof so requires, 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 their successors in interest, the word "trustee" includes any successor trustee and the word "beneficiary" includes any successor in interest of the beneficiary named in the Trust Deed, and any collateral beneficiary, and their successors in interest.

DATED this 12 day of August, 2015.

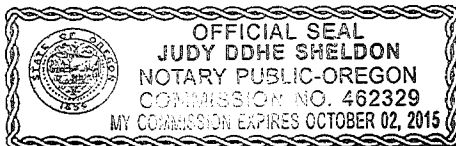
HORNECKER COWLING LLP

By: _____

Joseph E. Kellerman, Successor Trustee

STATE OF OREGON)
) ss.
County of Jackson)

On this 12 day of August, 2015, personally appeared before me Joseph E. Kellerman, as Successor Trustee, and acknowledged said instrument to be his voluntary act and deed.



Notary Public for Oregon