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NO PART OF ANY STEVENS-NESS FORM MAY BE REPRODUCED IN ANY FORM OR BY ANY ELECTRONIC OR MECHANICAL MEANS

**NOTICE OF DEFAULT
AND ELECTION TO SELL****2016-008802****Klamath County, Oregon**

CHARLES E. HAMMOND JR. AND
NICOLE J. HAMMOND
2157 MADISON ST. KLAMATH FALLS, OR 97603

Grantor's Name and Address

FIRST AMERICAN TITLE (NEAL G.
BUCHANAN AS SUCCESSOR)

435 OAK AVE. KLAMATH FALLS, OR 97601

Trustee's Name and Address

GLEND A R. BONSER - SURVIVING

BENEFICIARY

3611 HWY 97 #66, KLAMATH FALLS, OR 97601

Beneficiary's Name and Address

After recording, return to (Name and Address):

NEAL G. BUCHANAN

435 OAK AVE.

KLAMATH FALLS, OR 97601



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08/18/2016 02:51:33 PM

Fee: \$57.00

Reference is made to that certain trust deed made by CHARLES E. HAMMOND JR. AND NICOLE J. HAMMOND,
AS HUSBAND AND WIFE

FIRST AMERICAN TITLE

in favor of BOYD D. AND GLENDA R. BONSER, WITH RIGHTS OF SURVIVORSHIP, as beneficiary,
dated JUNE 11, 2003, recorded on JUNE 17, 2003, in the Records of
KLAMATH County, Oregon, in ☐ book ☐ reel ☒ volume No. M03 on page 41477 *
and/or as ☐ fee ☐ file ☐ instrument ☐ microfilm ☐ reception No. _____ (indicate which), covering the following
described real property situated in the above-mentioned county and state (*legal description of property*):

* AND RE-RECORDED JULY 21, 2003 IN THE RECORDS OF KLAMATH COUNTY OREGON IN VOLUME M03
ON PAGE 51000

SEE LEGAL DESCRIPTION SET OUT ON EXHIBIT A ATTACHED HERETO AND INCORPORATED BY THIS
REFERENCE HEREIN AS FULLY SET FORTH

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, an action has not been commenced to recover the debt, or any part thereof, now remaining secured by the trust deed, or, if an action has been commenced, such action has been dismissed except as permitted by ORS 86.752(7).

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 default of such provision. The default for which foreclosure is made is grantor's failure to pay when due the following sums: **1. A PORTION OF THE PAYMENT OTHERWISE DUE NOV. 10, 2012 & ALL PAYMENTS DUE FROM & AFTER DEC. 10, 2012 IN THE AMOUNT OF \$800 PER MONTH; 2. FAILURE TO PAY ALL TAXES, ASSESSMENTS & OTHER CHARGES AS REQUIRED BY PARAGRAPH 5 OF THE SAID TRUST DEED; 3. FAILURE TO MAINTAIN INSURANCE ON THE PREMISES AS REQUIRED BY PARAGRAPH 4 OF THE SAID TRUST DEED.**

By reason of the default, the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, those sums being the following: **1. PRINCIPAL BALANCE IN THE SUM OF \$48,994.05 TOGETHER WITH INTEREST THEREON @ THE RATE OF 8% PER ANNUM FROM JUNE 4, 2015 UNTIL PAID, 2. REAL PROPERTY TAXES PAID BY THE BENEFICIARY TO THE COUNTY OF KLAMATH IN THE SUM OF \$9,137.00; 3. PAYMENT BY THE BENEFICIARY OF \$1,015.43 TO PRECLUDE FORECLOSURE ACTION INITIATED BY ENTERPRISE IRRIGATION DISTRICT; 4. SUMS PAID BY THE BENEFICIARY TO MAINTAIN INSURANCE COVERAGE ON THE PREMISES; 5. ALL COSTS, FEES & EXPENSES OF THE TRUST, INCLUDING THE COST OF THE TITLE SEARCH & TRUSTEES & ATTORNEY FEES ACTUALLY INCURRED**

(CONTINUED)

Notice hereby is given that the beneficiary and trustee, by reason of the default, have elected and do hereby elect to foreclose the trust deed by advertisement and sale pursuant to ORS 86.705 to 86.815, 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 1:30 o'clock, P.M., in accord with the standard of time established by ORS 187.110 on DECEMBER 20, 2016, at the following place: LOBBY OF KLAMATH COUNTY COURT HOUSE
316 MAIN STREET in the City of KLAMATH FALLS, County of KLAMATH, State of Oregon, which is the hour, date and place last set for the sale.

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:

Name and Last Known Address	Nature of Right, Lien or Interest
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SEE ATTACHED EXHIBIT B

Notice is further given that any person named in ORS 86.778 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, and in addition to paying the 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 fees not exceeding the amounts provided by ORS 86.778.

In construing this instrument, where the context 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 the 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.

IN WITNESS WHEREOF, the undersigned has executed this instrument on August 18, 2016; any signature on behalf of a business or other entity is made with the authority of that entity.

Neal G Buchanan

☐ TRUSTEE ☐ BENEFICIARY (INDICATE WHICH)

STATE OF OREGON, County of Klamath ss.
This record was acknowledged before me on August 18, 2016
by Neal G Buchanan (Successor Trustee)
This record was acknowledged before me on _____
by _____
as _____
of _____

Katie Shari Terrell

Notary Public for Oregon
My commission expires April 20, 2019



EXHIBIT "A"

Beginning at a point 594 feet North of an iron pin driven into the ground near the fence corner at the SW corner of NW 1/4 of Section 1, Twp. 39 S., R. 9 E.W.M., in the property of Otis V. Saylor, being the SW corner of said property abutting on the Dalles-California Highway and which iron pin is East 30 feet of the center of a road intersecting the Dalles-California Highway from the North, and which pin is North 30 feet of the center of said Highway; thence East 330 feet; thence North 66 feet; thence West 330 feet; thence South 66 feet to the place of beginning.

EXHIBIT B

Charles E. Hammond Jr. Nicole J. Hammond 2157 Madison Street Klamath Falls, OR 97603	Grantor and fee owner
Sandra G. Hammond 5700 Harlan Drive Klamath Falls, OR 97603	Judgment for Child and Spousal support entered in Klamath County Circuit Court Case # 9404883CV
Sandra Hammond C/O Department of Human Resources, Support Services Unit PO Box 14506 Salem, OR 97309	Judgment for Child support entered in Klamath County Circuit Court Case # 9404883CV
Grant Mercantile Agency C/O Rick Slayton PO Box 456 Medford, OR 97504	Judgment entered in Klamath County Circuit Court Case # 0602524CV
Credit Services of Oregon, Inc. Nka CSO Financial, Inc. C/O of Mary Inscore 1229 SE Stephens Street Roseburg, OR 97470	Judgment entered in Klamath County Circuit Court Case # 0801244CVT
Portfolio Recovery Associates, LLC C/O Corporation Service Company 1127 Broadway Street BE Ste 310 Salem, OR 97301	Judgment entered in Klamath County Circuit Court Case # 1303523CV
Credit Bureau of Klamath County C/O Angela M. Trainor PO Box 5107 Klamath Falls, OR 97601	Judgment entered in Klamath County Circuit Court Case # 1300921CV
State of Oregon Klamath County District Attorney 316 Main Street Klamath Falls, OR 97601	Judgment entered in Klamath County Circuit Court Case # 16CR10310