



AFTER RECORDING RETURN TO:
Tomasi Salyer Martin PC [EAD]
121 SW Morrison, Suite 1850
Portland, OR 97204

2017-006523
Klamath County, Oregon
06/14/2017 03:30:00 PM
Fee: \$52.00

NOTICE OF DEFAULT AND ELECTION TO SELL

Reference is made to a certain trust deed ("Trust Deed") made, executed and delivered by **Tori D. Hill**, as grantor, to **First American Title**, as trustee, in favor of **Oregon First Community Credit Union**, as beneficiary, dated July 11, 2011, and recorded on July 14, 2011, as Recording No. 2011-008268, in the mortgage records of Klamath County, Oregon. Oregon First Community Credit Union is now known as **First Community Credit Union**.

The Trust Deed covers the following described real property ("Property") situated in said county and state, to-wit:

The North 5 feet of Lot 2 in Block 11, Hessig Addition to Fort Klamath, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Lot 1, Block 11 and Lots 3, 4, 5 and 6, Block 10, Hessig Addition to Fort Klamath, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Except that part of Lots 3 and 6, Block 10, said addition, conveyed to the State of Oregon, by and through its State Highway Commission, as described in Volume 234 at page 70, Deed Records of Klamath County, Oregon, more particularly described as follows:

A parcel of land lying the NW1/4 of Section 22, Township 33 South, Range 7 1/2 East of the Willamette Meridian, Klamath County, Oregon, described as follows:

Beginning 30 feet North of the Northwest corner of Block 10 of Hessig's Addition to Fort Klamath, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, said point being the intersection of the East line of Hessig Street and the center line of an abandoned portion of Fifth Street, said point also being 1609.33 feet South and 870 feet East of Northwest Corner of Section 22, thence East 390 feet, thence South 82 feet, thence South 49° 42' West 120.6 feet, thence West 298 feet, thence

North 160 feet to the Point of Beginning, said parcel being all of Lots 1, 2, 7, 8,9 and portions of Lots 3 and 6, Block 10 and vacated portions of Pine Street and Fifth Street, all in Hessig's Addition to Fort Klamath.

There are defaults by the grantor or other person owing an obligation, the performance of which is secured by the Trust Deed, with respect to provisions therein which authorize sale in the event of default of such provision; the defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Arrearage in the sum of \$46,370.46 as of June 9, 2017, plus additional payments, property expenditures, taxes, liens, assessments, insurance, late fees, attorney's and trustee's fees and costs, and interest due at the time of reinstatement or sale.

By reason of said defaults, the beneficiary has declared all sums owing on the obligations secured by said Trust Deed immediately due and payable, said sums being the following, to-wit:

Payoff in the sum of \$46,370.46 as of June 9, 2017, plus taxes, liens, assessments, property expenditures, insurance, accruing interest, late fees, attorney's and trustee's fees and costs incurred by beneficiary or its assigns.

Notice hereby is given that the beneficiary and trustee, by reason of said defaults, have elected and do hereby elect to foreclose said 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 above-described Property which the grantor had, or had the power to convey, at the time of the execution by grantor of the Trust Deed, together with any interest the grantor or grantor's successor 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 compensations of the trustee as provided by law, and the reasonable fees of trustee's attorneys.

Said sale will be held at the hour of **11:00 a.m.**, in accord with the standard of time established by ORS 187.110 on **November 2, 2017**, at the following place: **Main Entrance of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon**, which is the hour, date and place last set for said sale.

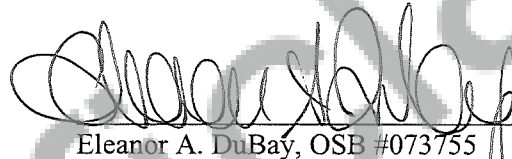
Other than as shown of record, neither the said beneficiary nor the said trustee has any actual notice of any person having or claiming to have any lien upon or interest in the Property subsequent to the interest of the trustee in the Trust Deed, or of any successor in interest to the grantor or of any lessees or other persons in possession of or occupying the Property.

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 and by curing any other default complained of herein that is capable of being cured by tendering the performance required under the obligations or Trust Deed, and in addition to paying said sum or tendering the performance necessary to cure the default, by paying all costs and expenses actually incurred in enforcing the obligations and Trust Deed, together with trustee's and attorney's fees not exceeding the amounts provided by said ORS 86.778.

In construing this notice, the singular includes the plural, the word "grantor" includes each and every grantor, any successor in interest to the grantor as well as any other person owing an obligation, the performance of which is secured by said Deeds of Trust, and the words "trustee" and "beneficiary" include their respective successors in interest, if any.

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION OF IT, WE WILL ASSUME THE DEBT IS VALID. IF YOU NOTIFY US, IN WRITING, WITHIN 30 DAYS AFTER RECEIPT OF THIS NOTICE THAT YOU DO DISPUTE THE DEBT OR ANY PORTION OF IT, WE WILL PROVIDE VERIFICATION BY MAILING YOU A COPY OF THE RECORDS. IF YOU SO REQUEST, IN WRITING, WITHIN 30 DAYS AFTER RECEIPT OF THIS NOTICE, WE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR.

DATED: June 13, 2017.



Eleanor A. DuBay, OSB #073755

Authorized By:


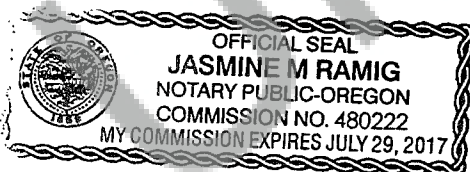
Tomasi Salyer Martin PC, Successor Trustee
121 SW Morrison, Suite 1850
Portland, OR 97204
Phone: 503-894-9900; fax: 971-544-7236

STATE OF OREGON)

) ss.

County of Multnomah)

This instrument was acknowledged before me on June 13, 2017, by Eleanor A. DuBay as an attorney of **Tomasi Salyer Martin PC, Successor Trustee.**



Notary Public – State of Oregon