

RETURN TO:
Brandsness, Brandsness & Rudd, P.C.
411 Pine Street
Klamath Falls, OR 97601

NOTICE OF DEFAULT AND ELECTION TO SELL AND OF SALE

Reference is made to a certain trust deed ("Trust Deed") made, as follows:

John D. Girtman and Meachell R. Girtman, Grantor; First American Title Insurance Company of Oregon, Trustee; and Dan Herbert Kinsman and Cynthia Louise Kinsman, Trustees of the Dan Herbert & Cynthia Louise Kinsman Revocable Trust dated July 26, 2006, Beneficiary, recorded in Official/Microfilm Records, Instrument 2008- 008619, Klamath County, Oregon, covering the following-described real property in Klamath County, Oregon, commonly known as 15831 Patricia Lane, Merrill, OR 97633 ("Property"):

The East 1/2 of the Northwest 1/4 and the West 1/2 Northeast 1/4 of Section 21, Township 40 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon.

The defaults for which foreclosure is made is grantor's failure to pay when due the following sums:

Failure to make the monthly payments of \$2,105.52 due December 9, 2019 and monthly payments thereafter; Failure to pay 2009-2019 Klamath County real property taxes in the amount of \$17,386.58.

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:

\$325,282.48 principal plus interest thereon at the rate of 7% per annum from December 9, 2019 until paid; 2009-2019 Klamath County real property taxes in the amount of \$17,386.58., plus trustee's fees, attorney's fees, foreclosure costs and any sums advanced by beneficiary pursuant to the terms of said trust deed.

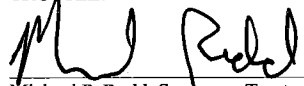
WHEREFORE, notice hereby is given that the undersigned trustee will, on June 24, 2020, at the hour of 10:00 o'clock a.m., in accord with the standard of time established by ORS 187.110, at the following place: Office at Brandsness, Brandsness & Rudd, P.C., 411 Pine Street, Klamath Falls, OR 97601, sell at public auction to the highest bidder for cash the interest in the above-described Property, which the grantor had or had power to convey at the time of the execution by grantor of the said Trust Deed, together with any interest which the grantor or grantor's successors in interest acquired after the execution of the Trust Deed, to satisfy the obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in ORS 86.783 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 said sum 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 ORS 86.783.

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.

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.

Dated: January 30, 2020.

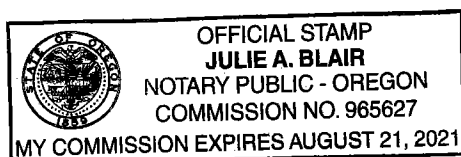
TRUSTEE:

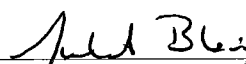


Michael P. Rudd, Successor Trustee
411 Pine Street
Klamath Falls, OR 97601

STATE OF OREGON, County of Klamath) ss.

Personally appeared before me this 30th day of January, 2020, the above-named Michael P. Rudd and acknowledged the foregoing instrument to be his voluntary act and deed.




Notary Public for Oregon
My Commission expires: 8/21/2021

(Continued)