

After Recording Return to:  
Joseph E. Kellerman  
Hornecker Cowling LLP  
14 N. Central Ave., Suite 104  
Medford, OR 97501

**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.

The Beneficiary Exemption Affidavit is on file with the Oregon Foreclosure Avoidance Program.

Information required by ORS 86.771 is as follows:

1.     Grantor:                 Lyzbeth Briones-Duncan  
       Trustee:               AmeriTitle, LLC  
       Successor Trustee:     Joseph E. Kellerman  
                                  14 N. Central Ave., Suite 104  
                                  Medford, OR 97501  
       Beneficiary:          Rogue Credit Union
2.     Property covered by the Trust Deed:  
       Lot 9 in Block 4, Stewart Addition to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.
3.     Trust Deed was recorded on March 8, 2023 as Instrument No. 2023-001564 in the office of the County Clerk of Klamath County, Oregon.
4.     Default for which foreclosure is made is failure of Grantor to make required payments under the terms of the Promissory Note secured by the Trust Deed.
5.     The sums owing on the obligation secured by the Trust Deed are \$156,133.70 as of September 20, 2024, plus accrued but unpaid interest at the rate of 6.75%, plus recoverable unpaid late fees, trustee's and attorney's costs and fees incurred, plus such sums as Beneficiary may advance for the benefit of Grantor -- real property taxes, Irrigation liens, and insurance premiums, etc.
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 19th day of February, 2025, at 10:00 a.m. standard time as established by ORS 187.110,

outside of the public entrance to the Klamath County Courthouse, 316 Main Street, Klamath Falls, OR 97601, Klamath County, Oregon.

- 8. Interested persons are notified of the right under ORS 86.778 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. 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.
- 10. 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.

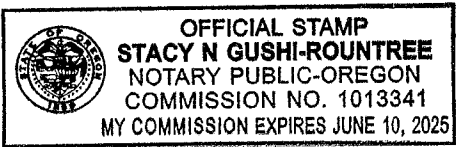
DATED this 7<sup>th</sup> day of October, 2024.

HORNECKER COWLING LLP

By: [Signature]  
Joseph E. Kellerman, Successor Trustee

STATE OF OREGON            )  
  ) ss.  
County of Jackson         )

On this 7<sup>th</sup> day of October, 2024, personally appeared before me Joseph E. Kellerman, as Successor Trustee, and acknowledged said instrument to be his voluntary act and deed.



[Signature]  
Notary Public for Oregon  
My Commission expires: June 10, 2025