



**NOTICE OF DEFAULT
AND ELECTION TO SELL**

Alex Cruickshank & Gitte Jensen
2301 Linda Vista Drive

Klamath Falls, Oregon 97601

Grantor's Name and Address*

Ticor Title (Neal G. Buchanan as Successor)
435 Oak Ave.
Klamath Falls, Oregon 97601

Trustee's Name and Address*

William R. Wohrman & Janice C. Wohrman as Trustees
200 Macklyn Cove Drive #9
Brookings, Oregon 97415

Beneficiary's Name and Address*

After recording, return to:

Neal G. Buchanan, Attorney
426 Oak Avenue
Klamath Falls, Oregon 97601

2025-007696
Klamath County, Oregon
08/29/2025 08:40:02 AM
Fee: \$97.00

Reference is made to that certain trust deed made by **Alex Cruickshank and Gitte Jensen, as grantor, to Ticor Title (Neal G. Buchanan, Attorney at Law as Successor), as trustee, in favor of William R. Wohrman and Janice C. Wohrman, Trustees of the Wohrman Family Revocable Living Trust, as beneficiary, dated March 20, 2009, recorded on March 20, 2009, in the Records of Klamath County, Oregon, in volume No. 2009 at page 004018,**

By Appointment of Successor Trustee dated the 13th day of March, 2017 recorded the 13th day of March 2017 and recorded at 2017-002625 records of Klamath County, Neal G. Buchanan was appointed as successor Trustee

covering the following described real property situated in Klamath County, Oregon an legally described as follows, to-wit:

Lot 1 in Block 2, FIRST ADDITION TO LOMA LINDA HEIGHTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

The undersigned hereby certifies that no assignment of the trust deed by the trustee or by the beneficiary and no appointments of 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, no action has been instituted to recover the debt, or any part thereof, now remaining secured by the trust deed, or. If such action has been instituted, 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. **Payment of principal, interest and reserves due the 20th day of October, 2024 in the sum of \$3,528.00 and the same amount due each month thereafter; such failure to pay having resulted in**
2. **delinquent real property taxes in the amount of \$6,471.60; and**
3. **Late payment fees accruing from November 20, 2025 per month at the rate of 74.96 per month;**

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 \$142,477.06 together with interest thereon from October 18, 2024 at the rate of 8.5% per annum; and**
2. **Costs, fees, and expenses of this trust deed including the cost of title search as well as other costs and expenses of the trustee incurred in connection with or in enforcing this obligation; and**

3. Trustee's and attorney's fees actually incurred; and
4. Late fees pursuant to the terms of Note as amended.

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 86.795, 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 January 15, 2026, at the following place: **Lobby of Klamath County Court House** 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
Alex Cruickshank and Gitte Jensen 2301 Linda Vista Drive Klamath Falls, Oregon 97601	Fee owner, grantor, and parties in possession
Oregon Department of Revenue C/O Oregon Department Of Justice Attn: General Counsel Division 1162 Court St NE Salem Oregon 97301 And Oregon Department of Revenue 955 Center St NE Salem, Oregon 97301-2555	Tax Warrants described below
An Oregon Department of Revenue Tax Warrant for the amount herein stated, plus interest and statutory charges. Letter ID: L1905903712 and Lien ID: 263942 Recorded: December 30, 2024 Instrument No.: 2024-011199 Amount \$50,821.45 Debtor: Alex Cruickshank	
An Oregon Department of Revenue Tax Warrant for the amount herein stated, plus interest and statutory charges. Letter ID: L0889723488 and Lien ID: 338855 Recorded: April 14, 2025 Instrument No.: 2025-002690 Amount \$13,120.96 Debtor: Alex Cruickshank	
An Oregon Department of Revenue Tax Warrant for the amount herein stated, plus interest and statutory charges. Letter ID: L0399360352 and Lien ID: 346947 Recorded: July 28, 2025 Instrument No.: 2025-006505 Amount \$13,167.94 Debtor: Alex Cruickshank	

Notice is further given that any person named in ORS 86.753 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 29, 2025

Neal G. Buchanan, Attorney at Law

Neal G. Buchanan

TRUSTEE

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on the 28th day of August, 2025 by Neal G. Buchanan as Successor Trustee.

Katie Terrell

Notary Public for Oregon

My commission expires 3-9-27



Unofficial Copy