

WHEN RECORDED MAIL TO:

Cal-Western Reconveyance Corporation  
P.O. Box 22004  
525 East Main Street  
El Cajon, CA 92022-9004

2008-010220

Klamath County, Oregon



00049895200800102200090094

07/17/2008 11:12:54 AM

Fee: \$61.00

151 1209788  
T.S. NO.: 1141194-09  
LOAN NO.: 6577444802

## AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA } SS  
COUNTY OF SAN DIEGO }

I, Angie Gomez being first duly sworn, depose, say and certify that:

At all times hereinafter mentioned I was and now am a resident of the State of California, a competent person over the age of eighteen years and not the beneficiary or his successor in interest named in the attached Notice of Sale given under the terms of that certain trust deed described in said notice.

I gave notice of the sale of the real property described in the attached Notice of Sale by mailing a copy thereof by registered or certified mail and regular mail to each of the following named persons at their last known address, to-wit:

### **SEE ATTACHED**

Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in ORS 86.740.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by TAMMY LAIRD, for CAL-WESTERN RECONVEYANCE CORPORATION, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in San Diego County, California, on April 18, 2008. Each of said notices was mailed after the Notice of Default and Election to Sell described in said Notice of Sale was recorded and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

Angie Gomez  
Affiant

STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

SUBSCRIBED AND SWORN to me this APR 24 day of 2008, 20

[Signature]  
Notary Public



## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX4802  
T.S. No: 1141194-09

Reference is made to that certain deed made by  
MARIE L. HUDSON AND CHRISTOPHER G. HUDSON  
as Grantor to  
FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, in favor of  
  
BANK OF AMERICA, NA  
as Beneficiary,

dated October 04, 2004, recorded October 27, 2004, in official records of KLAMATH County,  
OREGON in book/reel/volume No. M04 at  
page No. 73715, fee/file/instrument/microfilm/reception No. XX covering the following described real  
property situated in the said County and State, to-wit:

LOT 708, RUNNING Y RESORT-PHASE 9, ACCORDING TO THE OFFICIAL PLAT THEREOF ON  
FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

LOT 708, RUNNING Y RESORT-PHASE 9 AKA KESTREL ROAD KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations  
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised  
Statutes: the default for which the foreclosure is made is the grantor's:  
Failure to pay the monthly payment due November 1, 2007 of principal, interest and impounds and  
subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by  
beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$299.27      Monthly Late Charge \$14.96

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust  
immediately due and payable, said sums being following, to-wit; The sum of \$65,294.83 together with  
interest thereon at the rate of 5.500 % per annum, from October 01, 2007 until paid; plus all accrued late  
charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary  
pursuant to the terms and conditions of the said deed of trust.

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX4802

T.S. No: 1141194-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on August 19, 2008 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at  
AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE  
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: April 15, 2008

CAL-WESTERN RECONVEYANCE CORPORATION  
525 EAST MAIN STREET  
P.O. BOX 22004  
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By: Tammy Laird  
Tammy Laird

4/18/2008 7:16:09 PM Sender: CalWestern Reconveyance  
525 E Main  
El Cajon CA 92020

Postal Class: First Class  
Type of Mailing: NOS

Affidavit Attachment: 1141194-09 030 04181159 CWR

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
11041994141010917977	1	OCCUPANT	LOT 708 RUNNING Y RESORT-PHASE 9 KLAMATH FALLS OR 97601	AKA KESTREL ROAD
11041994141010917991	2	MARIE L HUDSON	LOT 708 RUNNING Y RESORT-PHASE 9 KLAMATH FALLS OR 97601	AKA KESTREL ROAD
11041994141010918004	3	MARIE L HUDSON	11736 POLARIS DRIVE	GRASS VALLEY CA 95949
11041994141010918028	4	CHRISTOPHER G HUDSON	LOT 708 RUNNING Y RESORT-PHASE 9 KLAMATH FALLS OR 97601	AKA KESTREL ROAD
11041994141010918035	5	CHRISTOPHER G HUDSON	11736 POLARIS DRIVE	GRASS VALLEY CA 95949
11041994141010918042	6	MARIE L HUDSON	LOT 708, RUNNING Y RESORT-PHASE 9	KLAMATH FALLS OR 97601
11041994141010918066	7	CHRISTOPHER G HUDSON	LOT 708, RUNNING Y RESORT-PHASE 9	KLAMATH FALLS OR 97601
11041994141010918073	8	MARIE L HUDSON	KESTREL RD	KLAMATH FALLS OR 97601
11041994141010918080	9	CHRISTOPHER G HUDSON	KESTREL RD	KLAMATH FALLS OR 97601
11041994141010918103	10	RUNNING Y RANCH RESORT OWNERS ASSOC.	% JELD-WEN COMMUNITIES REDMOND OR 97756	PO BOX 1215
11041994141010918110	11	RUNNING Y RANCH RESORT OWNERS ASSOC.	% LORI KRZMARZICK, EAGLE CREST REDMOND OR 97756	PO BOX 1215

4/18/2008 7:16:10 PM Sender: CalWestern Reconveyance  
525 E Main  
El Cajon CA 92020

Postal Class: Certified - Ret

Type of Mailing: NOS

Affidavit Attachment: 1141194-09 030 04181159 CWR

Postal Number Sequence Recipient Name

71041994141014426750  
1 OCCUPANT

Address Line 1/3

LOT 708 RUNNING Y RESORT-PHASE 9  
KLAMATH FALLS OR 97601

Address Line 2/4

AKA KESTREL ROAD

71041994141014426767  
2 MARIE L HUDSON

LOT 708 RUNNING Y RESORT-PHASE 9  
KLAMATH FALLS OR 97601

AKA KESTREL ROAD

71041994141014426781  
3 MARIE L HUDSON

11736 POLARIS DRIVE

GRASS VALLEY CA 95949

71041994141014426798  
4 CHRISTOPHER G HUDSON

LOT 708 RUNNING Y RESORT-PHASE 9  
KLAMATH FALLS OR 97601

AKA KESTREL ROAD

71041994141014426804  
5 CHRISTOPHER G HUDSON

11736 POLARIS DRIVE

GRASS VALLEY CA 95949

71041994141014426811  
6 MARIE L HUDSON

LOT 708, RUNNING Y RESORT-PHASE 9

KLAMATH FALLS OR 97601

71041994141014426828  
7 CHRISTOPHER G HUDSON

LOT 708, RUNNING Y RESORT-PHASE 9

KLAMATH FALLS OR 97601

71041994141014426835  
8 MARIE L HUDSON

KESTREL RD

KLAMATH FALLS OR 97601

71041994141014426859  
9 CHRISTOPHER G HUDSON

KESTREL RD

KLAMATH FALLS OR 97601

71041994141014426866  
10 RUNNING Y RANCH RESORT OWNERS ASSOC.

% JELD-WEN COMMUNITIES  
REDMOND OR 97756

PO BOX 1215

71041994141014426873  
11 RUNNING Y RANCH RESORT OWNERS ASSOC.

% LORI KRZMARZICK, EAGLE CREST  
REDMOND OR 97756

PO BOX 1215

Klamath County, Oregon  
BANK OF AMERICA, beneficiary  
MARIE L HUDSON & CHRISTOPHER G HUDSON, grantor  
CAL-WESTERN RECONVEYANCE CORPORATION, trustee/successor trustee  
TS # 1141194-09  
REF # 174997

### AFFIDAVIT OF NON-OCCUPANCY

I hereby certify that I am a competent person 18 years of age or older and meet the requirements in the state of service, am not the beneficiary of the trustee named in the original trustee's Notice of Sale, nor the successor of either, nor an officer, director, employee of or attorney for the beneficiary or trustee, or successor of either, corporate or otherwise.

I further certify that according to the records maintained in this office, service was made of the foregoing TRUSTEE'S NOTICE OF SALE upon an **OCCUPANT of LOT 708 RUNNING Y RESORT-PHASE 9 aka KESTREL RD , Klamath Falls, OR 97601**, with copy(ies), as follows:

### NON-OCCUPANCY

On **April 18, 2008**, the property at **LOT 708 RUNNING Y RESORT-PHASE 9 aka KESTREL RD , Klamath Falls, OR 97601**, was found to be unoccupied.



(signature)

Gloria Carter

STATE OF OREGON, County of Multnomah.

Signed and affirmed before me on May 17, 2008.

(SEAL)

NOTARY PUBLIC - OREGON

CLIENT: RELIABLE POSTING & PUBLISHING REF # 174997  
IPS# 45134

INTERSTATE PROCESS SERVING, INC.\* PO Box 156, Beaverton OR 97075 \*  
503/452-7179

members of  
Oregon Association of Process Servers  
National Association of Professional Process Servers  
Washington State Process Servers Association

174997

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX4802

T.S. No: 1141194-09

Reference is made to that certain deed made by  
MARIE L. HUDSON AND CHRISTOPHER G. HUDSON

as Grantor to

FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, in favor of

BANK OF AMERICA, NA

as Beneficiary,

dated October 04, 2004, recorded October 27, 2004, in official records of KLAMATH County,  
OREGON in book/reel/volume No. M04 at  
page No. 73715, fee/file/instrument/microfilm/reception No. XX covering the following described real  
property situated in the said County and State, to-wit:

LOT 708, RUNNING Y RESORT-PHASE 9, ACCORDING TO THE OFFICIAL PLAT THEREOF ON  
FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:

LOT 708, RUNNING Y RESORT-PHASE 9 AKA KESTREL ROAD KLAMATH FALLS OR 97601

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations  
secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised  
Statutes: the default for which the foreclosure is made is the grantor's:  
Failure to pay the monthly payment due November 1, 2007 of principal, interest and impounds and  
subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by  
beneficiary pursuant to the terms and conditions of said deed of trust.

Monthly payment \$299.27      Monthly Late Charge \$14.96

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust  
immediately due and payable, said sums being following, to-wit: The sum of \$65,294.83 together with  
interest thereon at the rate of 5.500 % per annum, from October 01, 2007 until paid; plus all accrued late  
charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary  
pursuant to the terms and conditions of the said deed of trust.

## TRUSTEE'S NOTICE OF SALE

Loan No: XXXXXX4802

T.S. No: 1141194-09

Whereof, notice hereby is given that, CAL-WESTERN RECONVEYANCE CORPORATION the undersigned trustee will on August 19, 2008 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at

AT THE MAIN STREET ENTRANCE TO KLAMATH COUNTY COURTHOUSE  
316 MAIN STREET

City of KLAMATH FALLS, County of KLAMATH, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

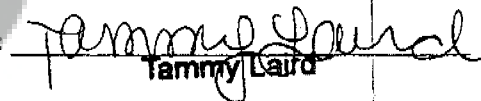
In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: April 15, 2008

CAL-WESTERN RECONVEYANCE CORPORATION  
525 EAST MAIN STREET  
P.O. BOX 22004  
EL CAJON CA 92022-9004

CAL-WESTERN RECONVEYANCE CORPORATION

Signature/By:

  
Tammy Laird



# Affidavit of Publication

1141194

## STATE OF OREGON, COUNTY OF KLAMATH

I, Jeanine P. Day, Business Manager, being first duly sworn, depose and say that I am the principal clerk of the publisher of the Herald and News a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at Klamath Falls in the aforesaid county and state; that I know from my personal knowledge that the

Legal # 10145

Notice of Sale/Marie & Christopher Hudson

a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: ( 4 )  
Four

Insertion(s) in the following issues:

May 8, 15, 22, 29, 2008

Total Cost: \$756.12

Subscribed and sworn by Jeanine P Day  
before me on: May 29, 2008

Notary Public of Oregon

My commission expires November 15, 2008



### TRUSTEE'S NOTICE OF SALE Loan No: xxxxxxx4802 TS No.: 1141194-09

Reference is made to that certain deed made by Marie L. Hudson and Christopher G. Hudson, as First American Title Insurance Company, as Trustee, in favor of Bank of America, Na, as Beneficiary, dated October 04, 2004, recorded October 27, 2004, in official records of Klamath, Oregon in book/reel/volume No. m04 at page No. 73715, fee/file/instrument/microfilm/reception No. xx covering the following described real property situated in said County and State, to-wit: Lot 708, Running Y Resort-phase 9, according to the official plat thereof on file in the office of the county clerk of Klamath County, Oregon. Commonly known as: Lot 708, Running Y Resort-phase 9 Aka Kestrel Road, Klamath Falls, OR 97601.

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Failure to pay the monthly payment due November 1, 2007 of principal, interest and impounds and subsequent installments due thereafter; plus late charges; together with all subsequent sums advanced by beneficiary pursuant to the terms and conditions of said deed of trust. Monthly payment \$299.27 Monthly Late Charge \$14.96.

By this reason of said default the beneficiary has declared all obligations secured by said Deed of Trust immediately due and payable, said sums being the following, to-wit: The sum of \$65,294.83 together with interest thereon at 5.500% per annum from October 01, 2007 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advance by the beneficiary pursuant to the terms and conditions of the said deed of trust.

Whereof, notice hereby is given that, Cal-Western Reconveyance Corporation the undersigned trustee will on August 19, 2008 at the hour of 1:00pm, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, At the main street entrance to Klamath county courthouse 316 Main Street City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expense of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Ore-

gon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" includes their respective successors in interest, if any.

Dated: April 15, 2008. Cal-Western Reconveyance Corporation, 525 East Main Street, P.O. Box 22004, El Cajon, CA 92022-9004 Cal-Western Reconveyance Corporation Signature/By: Tammy Liard. R-174997 05/08/08, 05/15, 05/22, 05/29.  
#10145 May 8, 15, 22, 29, 2008.