

2010-006143

Klamath County, Oregon



00084534201000061430140147

05/20/2010 02:56:13 PM

Fee: \$122.00

**RECORDING COVER SHEET**  
Pursuant to ORS 205.234

After recording return to:

Northwest Trustee Services, Inc.  
As successor trustee  
Attention: Winston Khan  
P.O. Box 997  
Bellevue, WA 98009-0997

1st 1424473

1. AFFIDAVIT OF MAILING – NOTICE OF FORECLOSURE
2. NOTICE OF FORECLOSURE
3. AFFIDAVIT OF COMPLIANCE - SB 628
4. AFFIDAVIT OF MAILING – TRUSTEE’S NOTICE OF SALE
5. TRUSTEE’S NOTICE OF SALE
6. PROOF OF SERVICE
7. AFFIDAVIT OF PUBLICATION

**Original Grantor(s) on Trust Deed: Robert L. Maxwell and Marlon A. Ravago, as joint tenants**

**Beneficiary: Bank of America, N.A.**

**THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.**

F

**AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE**

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

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

I gave notice of the sale of the real property described in the attached Notice of Foreclosure as required by Section 20 of Chapter 19, Oregon Laws 2008 ("Bill") by mailing a copy thereof by both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

See Attached Exhibit A

Said persons include (a) the grantor in the trust deed, (b) 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 to the occupant residing in the Property.

Each of the notices so mailed was certified to be a true copy of the original Notice of Foreclosure, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 2-11-10. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell was recorded. The form of the notice complies with Sections 20 and 21 of the Bill and a copy is enclosed with this affidavit.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

*[Handwritten Signature]*

I certify that I know or have satisfactory evidence that *[Handwritten Signature]* is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 2-1-2010

*[Handwritten Signature]*

NOTARY PUBLIC in and for the State of  
Washington, residing at Pierce  
My commission expires 10-14-2013

**AFFIDAVIT OF MAILING NOTICE OF FORECLOSURE**  
**RE: Trust Deed from**  
**MAXWELL, ROBERT L and Marlon A Ravago**  
**Grantor**  
**to**  
**Northwest Trustee Services, Inc.,**  
**Trustee**  
**File No. 7530.21388**

**JACQUELINE M. SWANSON**  
**STATE OF WASHINGTON**  
**NOTARY PUBLIC**  
**MY COMMISSION EXPIRES**  
**10-14-13**

After recording return to:  
Northwest Trustee Services, Inc.  
Attn: Winston Khan  
P.O. Box 997  
Bellevue, WA 98009-0997

**EXHIBIT A**

Robert Lullman Maxwell, Jr.  
aka Robert L. Maxwell  
P.O. Box 90  
Gold Hill, OR 97525

Marlon A. Ravago  
PO Box 90  
Gold Hill, OR 97525

Robert Lullman Maxwell, Jr.  
aka Robert L. Maxwell  
4912 Faclon Drive  
Klamath Falls, OR 97601

Robert Lullman Maxwell, Jr.  
aka Robert L. Maxwell  
602 South East Street #30  
Alturas, CA 96101

Robert Lullman Maxwell, Jr.  
aka Robert L. Maxwell  
337 Spyglass Drive  
Rio Vista, CA 94571

Marlon A. Ravago  
337 Spyglass Drive  
Rio Vista, CA 94571

Marlon A. Ravago  
4912 Falcon Drive  
Klamath Falls, OR 97601

Marlon A. Ravago  
602 South East Street #30  
Alturas, CA 96101

7530.21388  
Winston Khan

**NOTICE:  
YOU ARE IN DANGER OF LOSING YOUR PROPERTY  
IF YOU DO NOT TAKE ACTION IMMEDIATELY**

**This notice is about your mortgage loan on your property at:**

Street address: LOT 239 RUNNING Y RESORT

City: KLAMATH FALLS State: OR ZIP: 97601

Your lender has decided to sell this property because the money due on your mortgage loan has not been paid on time or because you have failed to fulfill some other obligation to your lender. This is sometimes called "foreclosure."

The amount you would have had to pay as of 02/01/2010 (date) to bring your mortgage loan current was \$19609.44. The amount you must now pay to bring your loan current may have increased since that date.

By law, your lender has to provide you with details about the amount you owe, if you ask. You may call (866) 254-5790 to find out the exact amount you must pay bring your to mortgage loan current and to get other details about the amount you owe.

You may also get these details by sending a request by certified mail to:

Northwest Trustee Services, Inc.

PO Box 997

Bellevue, WA 98009-0997

**THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU  
DO NOT TAKE ACTION:**

Date and time: 06/04/2010 at 10:00 AM

Place: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, Klamath Falls OR

**THIS IS WHAT YOU CAN DO TO STOP THE SALE:**

1. You can pay the amount past due or correct any other default, up to five days before the sale.
2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can request that your lender give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and phone number of an organization near you, please call the statewide phone contact number at **800-SAFENET (800-723-3638)**.

You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or you may visit its Web site at: [www.osbar.org](http://www.osbar.org). Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

Your lender may be willing to modify your loan to reduce the interest rate, reduce the monthly payments or both. You can get information about possible loan modification programs by contacting your lender at (877) 744-7691. If you can't reach your lender, you may contact the trustee at the telephone number at the bottom of this notice. If you have already entered into a loan modification with your lender, it is possible that you will not be able to modify your loan again unless your circumstances have changed. Your lender is not obligated to modify your loan.

You may request to meet with your lender to discuss options for modifying your loan. During discussions with your lender, you may have the assistance of a lawyer, a housing counselor or another person of your choosing. To receive a referral to a housing counselor or other assistance available in your community, call this toll-free consumer mortgage foreclosure information number: **800-SAFENET (800-723-3638)**. Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: <http://www.makinghomeaffordable.gov/>.

**IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY 03/03/2010, WHICH IS 30 DAYS AFTER THE DATE SHOWN BELOW.**

**WARNING:** You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: 02/01/2010

Trustee name: Winston Khan

Trustee telephone number: 425-586-1900

7530.21388/MAXWELL, ROBERT L and Marlon A Ravago

## LOAN MODIFICATION REQUEST FORM

**Your home is at risk of foreclosure.** There may be options available to help you keep your home. If you want to request a loan modification, you must return this form to the address below by 03/03/2010, which is 30 days from the date the Trustee signed the accompanying Notice:

**Northwest Trustee Services, Inc.  
PO Box 997  
Bellevue, WA 98009-0997**

There may be options available to you, including:

- 1) Modifying your loan terms
- 2) Temporarily lowering payments
- 3) Scheduling payments to cure the arrears
- 4) Temporary suspension of payments
- 5) Other options based on your lender and the type of loan.

In order to discuss your loan options, you should gather and provide the following documents:

- 1) Last year's tax returns
- 2) Pay stubs for the last 2 months
- 3) Bank statements for the last 3 months
- 4) Other documents showing your financial hardship status
- 5) Your lender may request that you complete additional forms or provide additional information

**RETURNING THIS REQUEST DOES NOT MODIFY YOUR LOAN.** Your lender is required to contact you within 45 days after you return this form to discuss a possible loan modification. The foreclosure sale will not occur until your lender has contacted you about your request. **YOUR LENDER IS NOT REQUIRED TO MODIFY YOUR LOAN.** The foreclosure sale may proceed if your loan is not modified.

**REQUEST A MEETING.** Before the lender responds to your request for a loan modification, you may request **IN WRITING** a meeting with the lender. Upon receipt of your written request for a meeting, the lender will attempt to contact you by mail, telephone or e-mail to schedule a meeting in person or by telephone at the lender's option. **NOTE:** It is important that you respond immediately to any contact from your lender to schedule a meeting that you have requested. If you do not respond within 7 days from the date your lender attempts to contact you to schedule a meeting, your lender may refuse to meet, deny your request for consideration of a loan modification and resume foreclosure activities.

File No.                    7530.21388  
Loan No.:                 872041866  
Borrower Name:        MAXWELL, ROBERT L and Marlon A Ravago  
Property Address:     LOT 239 RUNNING Y RESORT, KLAMATH FALLS, OR 97601

Please indicate where your lender may contact you:

Mailing Address: \_\_\_\_\_

Home Telephone Number: \_\_\_\_\_ Work Telephone Number: \_\_\_\_\_

Email: \_\_\_\_\_ (providing your e-mail address authorizes the lender or its agent to communicate with you by e-mail concerning your request for loan modification consideration and for the purpose of scheduling and confirming a meeting.

Affidavit of Compliance Oregon SB 628  
 Re: Trust Deed from  
Robert L. Maxwell and Marlon A. Ravago, as joint tenants  
 Grantor  
 to  
Northwest Trustee Services, Inc.  
 Trustee File No. 7530.21388

**Affidavit of Compliance with Oregon SB 628 (2009)**

**Original Loan Amount:** \$141,200.00

**Borrower name(s):** MAXWELL, ROBERT L and Marlon A Ravago

**Property Address:** LOT 239 RUNNING Y RESORT, KLAMATH FALLS, OR 97601

The undersigned is an employee of the trustee under the trust deed securing the above-referenced loan and is, for the limited purpose of this affidavit, executing this affidavit as the agent of the beneficiary. The undersigned is at least 18 years of age and competent to testify in a court of law and, having personal knowledge of the matters set forth below, represents and avers, under the penalty of perjury, that the following is true and correct::

**No Request for Meeting or Loan Modification Received.** No request for a meeting or loan modification was timely received from borrower.

DATED: 5-17-2010

Northwest Trustee Services, Inc.

By: *Winston Khan*

STATE OF WASHINGTON )  
 ) ss.  
 COUNTY OF KING )

I certify that I know or have satisfactory evidence that Winston Khan is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged it to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 5-17-2010

**JACQUELINE M. SWANSON**  
 STATE OF WASHINGTON  
 NOTARY PUBLIC  
 MY COMMISSION EXPIRES  
 10-14-13

*J.M.S.*  
 NOTARY PUBLIC in and for the State of  
 Washington, residing at Pierce  
 My commission expires 10-14-2013

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**

STATE OF WASHINGTON, County of KING) ss:

I, the undersigned, being first duly sworn, depose and say and certify that:

At all times hereinafter mentioned, I was and now am a resident of the State of Washington, a competent person over the age of eighteen years and not the beneficiary or beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain 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 both first class and certified mail with return receipt requested to each of the following named persons (or their legal representatives, where so indicated) at their respective last known address, to-wit:

Running Y Ranch Resort Owner's Associatin  
c/o Ed Onimus  
PO Box 1215  
Redmond, OR 97756

Running Y Ranch Resort Owner's Associatin  
c/o Todd Andrews, Reg. Agent  
5115 Running Y Road  
Klamath Falls, OR 97601

Running Y Ranch Resort Owner's Association  
c/o Karen Smith, Secretary  
P.O. Box 1466  
Bend, OR 97709

John F Reade, Ch. 7 Attorney  
127 1/2 Northwest D Street  
Grants Pass, OR 97526

Candace Amborn, Ch.7 Trustee  
POB 580  
Medford, OR 97501

Robert Lullman Maxwell, Jr.  
aka Robert L. Maxwell  
P.O. Box 90  
Gold Hill, OR 97525

Robert Lullman Maxwell, Jr.  
aka Robert L. Maxwell  
337 Spyglass Drive  
Rio Vista, CA 94571

Marlon A. Ravago  
PO Box 90  
Gold Hill, OR 97525

Marlon A. Ravago  
337 Spyglass Drive  
Rio Vista, CA 94571

Robert Lullman Maxwell, Jr.  
aka Robert L. Maxwell  
4912 Faclon Drive  
Klamath Falls, OR 97601

Marlon A. Ravago  
4912 Falcon Drive  
Klamath Falls, OR 97601

Robert Lullman Maxwell, Jr.  
aka Robert L. Maxwell  
602 South East Street #30  
Alturas, CA 96101

Marlon A. Ravago  
602 South East Street #30  
Alturas, CA 96101

Said persons include (a) the grantor in the trust deed, (b) any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, (c) any person, including the Department of Revenue or any other state agency, having a lien or interest subsequent to the trust deed if the lien or interest appears of record or the beneficiary has actual notice of the lien or interest, and (d) any person requesting notice, as required by ORS 86.785.

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**  
**RE: Trust Deed from**  
**MAXWELL, ROBERT L and Marlon A Ravago**  
**Grantor**  
**to**  
**Northwest Trustee Services, Inc.,**  
**Trustee** **File No. 7530.21388**

**After recording return to:**  
**Northwest Trustee Services, Inc.**  
**Successor by merger to Northwest Trustee Services, PLLC**  
**(formerly known as Northwest Trustee Services, LLC)**  
**Attn: Winston Khan**  
**P.O. Box 997**  
**Bellevue, WA 98009-0997**

Each of the notices so mailed was certified to be a true copy of the original notice of sale, each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at Bellevue, Washington, on 2-1-10. With respect to each person listed above, one such notice was mailed with postage thereon sufficient for first class delivery to the address indicated, and another such notice was mailed with a proper form to request and obtain a return receipt and postage thereon in the amount sufficient to accomplish the same. Each of said notices was mailed after the notice of default and election to sell described in said notice of sale was recorded.

As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

*Catherine Lyle*

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Catherine Lyle is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/hers) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 2-1-2010

*J. M. Swanson*  
NOTARY PUBLIC in and for the State of  
Washington, residing at Pierce  
My commission expires 10-14-2013

**JACQUELINE M. SWANSON**  
**STATE OF WASHINGTON**  
**NOTARY PUBLIC**  
**MY COMMISSION EXPIRES**  
**10-14-13**

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Robert L. Maxwell and Marlon A. Ravago, as joint tenants, as grantor, to First American Title Insurance Company, as trustee, in favor of Bank of America, N.A., as beneficiary, dated 06/14/06, recorded 06/29/06, in the mortgage records of Klamath County, Oregon, as M06-13326, covering the following described real property situated in said county and state, to wit:

Lot 239 of Running Y Resort, Phase 3, according to the official Plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

PROPERTY ADDRESS: LOT 239 RUNNING Y RESORT  
KLAMATH FALLS, OR 97601

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$911.62 beginning 10/01/08; plus late charges of \$45.58 each month beginning 10/16/08; plus prior accrued late charges of \$0.00; plus advances of \$2,890.62; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$141,153.80 with interest thereon at the rate of 7.75 percent per annum beginning 09/01/08; plus late charges of \$45.58 each month beginning 10/16/08 until paid; plus prior accrued late charges of \$0.00; plus advances of \$2,890.62; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on **June 4, 2010** 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: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the 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 foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, [www.northwesttrustee.com](http://www.northwesttrustee.com). 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 said 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's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, 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 the words "trustee" and "beneficiary" include their respective successors in interest, if any.

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### NOTICE TO TENANTS

If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement.

If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of sale.

If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out.

To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease, you must give the trustee a copy of the rental agreement. If you do not have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is **May 5, 2010**. The name of the trustee and the trustee's mailing address are listed on this notice.

Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law.

You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so.

If you believe you need legal assistance with this matter, you may contact the Oregon State Bar Association (16037 Upper Boones Ferry Road, Tigard, Oregon 97224, (503)620-0222, toll-free in Oregon (800)452-8260) and ask for lawyer referral service. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance; a county-by-county listing of legal aid resources may be found on the Internet at <http://www.osbar.org/public/ris/lowcostlegalhelp/legalaid.html>.

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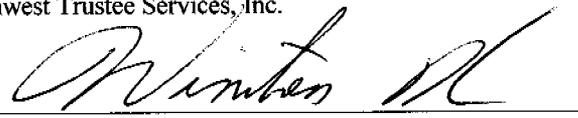
The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com).

Dated:

2/1, 20 10

Northwest Trustee Services, Inc.

By



Assistant Vice President,  
Northwest Trustee Services, Inc.

For further information, please contact:

**Winston Khan**  
Northwest Trustee Services, Inc.  
P.O. Box 997  
Bellevue, WA 98009-0997  
(425) 586-1900  
File No. 7530.21388/MAXWELL, ROBERT L and Marlon A Ravago

State of Washington, County of King) ss:

I, the undersigned, certify that the foregoing is a complete and accurate copy of the original trustee's notice of sale.

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By Authorized Signer

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**PROOF OF SERVICE  
JEFFERSON STATE ADJUSTERS**

STATE OF: Oregon  
COUNTY OF: Klamath

I hereby certify that I served the foregoing individuals or other legal entities to be served, named below, by delivering or leaving true copies or original, certified to be such by the Attorney for the Plaintiff/Defendant, as follows: **TRUSTEE'S NOTICE OF SALE**

FOR THE WITHIN NAMED: Occupants of **Lot 239 Running Y Resort Klamath Falls, OR 97601**

**PERSONALLY SERVED:** Original or True Copy to within named, personally and in person to \_\_\_ at the address below.

**SUBSTITUTE SERVICE:** By delivering an Original or True Copy to \_\_\_, a person over the age of 14 who resides at the place of abode of the within named at said abode shown below for:

**OTHER METHOD:** By posting the above-mentioned documents to the Main Entrance of the address below.

1<sup>st</sup> Attempt: February 03, 2010 4:50 PM Posted

2<sup>nd</sup> Attempt: February 07, 2010 3:15 PM Posted

3<sup>rd</sup> Attempt: February 10, 2010 8:50 AM Posted

**NON-OCCUPANCY:** I certify that I received the within document(s) for service on \_\_\_ and after personal inspection, I found the above described real property to be unoccupied.

**SUBSTITUTE SERVICE MAILER:** That on the day of February 11, 2010, I mailed a copy of the Trustee's Notice of Sale addressed to **All Known Occupants** at the address stated in the Trustee's Notice of Sale with a statement of the date, time, and place at which substitute service was made.

Signed Chelsee Meert

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**Lot 239 Running Y Resort Klamath Falls, OR 97601  
ADDRESS OF SERVICE**

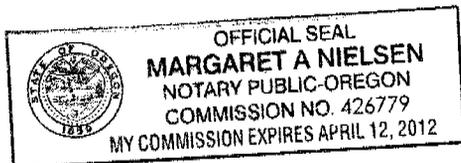
I further certify that I am a competent person 18 years of age or older and a resident of the state of service of the State of Oregon and that I am not a party to nor an officer, director, or employee of nor attorney for any party, Corporation or otherwise, that the person, firm or corporation served by me is the identical person, firm, or Corporation named in the action.

February 2, 2010 4:50 PM  
**DATE OF SERVICE TIME OF SERVICE**

or non occupancy

By: Just Padua

Subscribed and sworn to before on this 10<sup>th</sup> day of February, 2010.



Margaret A. Nielsen  
Notary Public for Oregon

# Affidavit of Publication

## 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 # 12083

Trustee's Notice of Sale

Maxwell/Ravago

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:

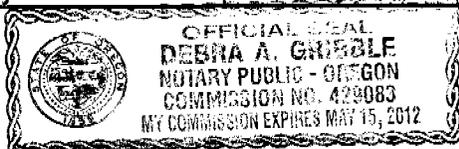
March 10, 17, 24, 31, 2010.

Total Cost: \$1,582.25

  
Subscribed and sworn by Jeanine P Day  
before me on: April 5, 2010

  
Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain trust deed made by Robert L. Maxwell and Marlon A. Ravago, as joint tenants, as grantor, to First American Title Insurance Company, as trustee, in favor of Bank of America, N.A., as beneficiary, dated 06/14/06, recorded 06/29/06, in the mortgage records of Klamath County, Oregon, as M06-13326, covering the following described real property situated in said county and state, to wit: Lot 239 of Running Y Resort, Phase 3, according to the official Plat thereof on file in the office of the County Clerk of Klamath County, Oregon. PROPERTY ADDRESS: LOT 239 RUNNING Y RESORT KLAMATH FALLS, OR 97601.

Both the beneficiary and the trustee have elected to sell the real property to satisfy the obligations secured by the trust deed and a notice of default has been recorded pursuant to Oregon Revised Statutes 86.735(3); the default for which the foreclosure is made is grantor's failure to pay when due the following sums: monthly payments of \$911.62 beginning 10/01/08; plus late charges of \$45.58 each month beginning 10/16/08; plus prior accrued late charges of \$0.00; plus advances of \$2,890.62; together with title expense, costs, trustee's fees and attorney's fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

By reason of said default the beneficiary has declared all sums owing on the obligation secured by the trust deed immediately due and payable, said sums being the following, to wit: \$141,153.80 with interest thereon at the rate of 7.75 percent per annum beginning 09/01/08; plus late charges of \$45.58 each month beginning 10/16/08 until paid; plus prior accrued late charges of \$0.00; plus advances of \$2,890.62; together with title expense, costs, trustee's fees and attorneys fees incurred herein by reason of said default; any further sums advanced by the beneficiary for the protection of the above described real property and its interest therein; and prepayment penalties/premiums, if applicable.

WHEREFORE, notice hereby is given that the undersigned trustee will on June 4, 2010 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: inside the 1st floor lobby of the Klamath County Courthouse, 316 Main Street, in the City of Klamath Falls, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the described real property which the grantor had or had power to convey at the time of the execution by grantor of the 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 foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that for reinstatement or payoff quotes requested pursuant to ORS 86.757 and 86.759 must be timely communicated in a written request that complies with that statute addressed to the trustee's "Urgent Request Desk" either by personal delivery to the trustee's physical offices (call for address) or by first class, certified mail, return receipt requested, addressed to the trustee's post office box address set forth in this notice. Due to potential conflicts with federal law, persons having no record legal or equitable interest in the subject property will only receive information concerning the lender's estimated or actual bid. Lender bid information is also available at the trustee's website, [www.northwesttrustee.com](http://www.northwesttrustee.com). 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 said 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's fees not exceeding the amounts provided by said ORS 86.753. Requests from persons named in ORS 86.753 for reinstatement quotes received less than six days prior to the date set for the trustee's sale will be honored only at the discretion of the beneficiary or if required by the terms of the loan documents.

In construing this notice, 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 the words "trustee" and "beneficiary" include their respective successors in interest, if any. NOTICE TO TENANTS If you are a tenant of this property, foreclosure could affect your rental agreement. A purchaser who buys this property at a foreclosure sale has the right to require you to move out after giving you notice of the requirement. If you do not have a fixed-term lease, the purchaser may require you to move out after giving you a 30-day notice on or after the date of sale. If you have a fixed-term lease, you may be entitled to receive after the date of the sale a 60-day notice of the purchaser's requirement that you move out. To be entitled to either a 30-day or 60-day notice, you must give the trustee of the property written evidence of your rental agreement at least 30 days before the date first set for the sale. If you have a fixed-term lease, you must give the trustee a copy of the rental agreement. If you do not have a fixed-term lease and cannot provide a copy of the rental agreement, you may give the trustee other written evidence of the existence of the rental agreement. The date that is 30 days before the date of the sale is May 5, 2010. The name of the trustee and the trustee's mailing address are listed on this notice. Federal law may grant you additional rights, including a right to a longer notice period. Consult a lawyer for more information about your rights under federal law. You have the right to apply your security deposit and any rent you prepaid toward your current obligation under your rental agreement. If you want to do so, you must notify your landlord in writing and in advance that you intend to do so. If you believe you need legal assistance with this matter, you may contact the Oregon State Bar Association (16037 Upper Boones Ferry Road, Tigard, Oregon 97224, (503)620-0222, toll-free in Oregon (800)452-8260) and ask for lawyer referral service. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance; a county-by-county listing of legal aid resources may be found on the Internet at <http://www.osbar.org/public/ris/lowcostlegalhelp/legalaid.html>. The trustee's rules of auction may be accessed at [www.northwesttrustee.com](http://www.northwesttrustee.com) and are incorporated by this reference. You may also access sale status at [www.northwesttrustee.com](http://www.northwesttrustee.com) and [www.USA-Foreclosure.com](http://www.USA-Foreclosure.com). Northwest Trustee Services, Inc. For further information, please contact: Winston Khan Northwest Trustee Services, Inc. P.O. Box 997 Bellevue, WA 98009-0997 586-1900 File No.7530.21388/MAXWELL, ROBERT L and Marlon A Ravago. (TS# 7530.21388) 1002.128606-FEI.  
#12083 March 10, 17, 24, 31, 2010.

7530. 21388  
Maxwell, Robert