

Asp 67911

2012-006816

Klamath County, Oregon

RE



00120133201200068160200202

06/21/2012 11:18:47 AM

Fee: \$147.00

FIDELITY NATIONAL TITLE - TUSTIN OR / KLAMATH

RECORDING COVER SHEET FOR  
NOTICE OF SALE PROOF OF COMPLIANCE  
Per ORS 205.234

AFTER RECORDING RETURN TO:  
RECONTRUST COMPANY, N.A.

400 National way  
SIMI VALLEY, CA 93065

JUN 18 2012

TS No.: 10-0076085

100067911/100329185

1. **AFFIDAVIT OF MAILING NOTICE OF SALE INCLUDING NOTICE OF SALE**  
GRANTEE: CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF  
GRANTOR: RAUL CERVANTES
2. **AFFIDAVIT OF MAILING NOTICE TO GRANTOR INCLUDING NOTICE TO GRANTOR**  
GRANTEE: CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF  
GRANTOR: JUAN RODRIGUEZ
3. **AFFIDAVIT OF PUBLICATION**  
GRANTEE: CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF  
GRANTOR: HEIDI WRIGHT
4. **AFFIDAVIT OF POSTING AND SERVICE**  
GRANTEE: CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF  
GRANTOR: BOLENBAUGH
5. **AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT (If Applicable)**  
GRANTEE: CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF  
GRANTOR: MICHELLE CHANG

Original Grantor on Trust Deed: CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF

Beneficiary/Grantee: BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME  
LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP

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.

147Amf

After Recording return to:

RECONTRUST COMPANY, N.A.

1800 Tapo Canyon Road., CA6-914-01-94

Simi Valley, CA 93063

AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

RE: Trust Deed from Grantor

CLAUDE E RATCLIFF and MARJORIE M RATCLIFF

RECONTRUST COMPANY, N.A.

Trustee

TS No. 10-0076085

## AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, Raul Cervantes, 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 California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice of sale given under the terms of that certain trust deed described in said notice.

I gave notice of sale of the real property described in the attached notice of sale by causing a copy thereof to be mailed 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 for all the mailing address(es).

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.

Each of the notices so mailed was certified to be a true copy of the original notice of sale by RECONTRUST COMPANY, N.A., 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 post office at LOS ANGELES COUNTY, CALIFORNIA, 03/13/2012. 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 and at least 120 days before the day fixed in said notice by the trustee for the trustee's sale.

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 California

County of Ventura

Assistant Vice President

**MAR 13 2012**

**Raul Cervantes**

Signature

*[Signature]*

Subscribed and sworn to (or affirmed) before me on this 13 day of MAR 2012, by Raul Cervantes, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

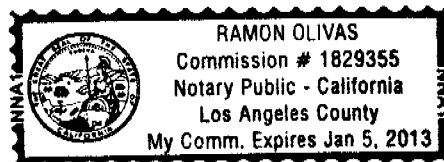
WITNESS my hand and official seal.

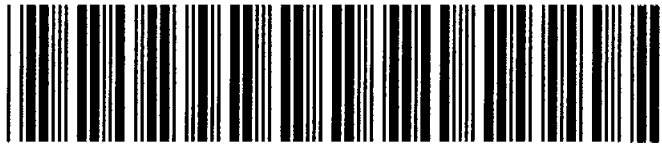
Signature

*[Signature]*

**RAMON OLIVAS**

(Seal)





02 100076085

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 10-0076085**

CLAUDE E RATCLIFF 03/13/2012

5526 Avalon St

Klamath Falls, OR 97603

7187 7930 3132 3904 6076

MARJORIE M RATCLIFF 03/13/2012

5526 Avalon St

Klamath Falls, OR 97603

7187 7930 3132 3904 6137

CLAUDE E RATCLIFF 03/13/2012

5526 AVALON ST

KLAMATH FALLS, OR 97603

7187 7930 3132 3904 6083

MARJORIE M RATCLIFF 03/13/2012

5526 AVALON ST

KLAMATH FALLS, OR 97603

7187 7930 3132 3904 6144

GAVIN LONG 03/13/2012

5526 AVALON ST

KLAMATH FALLS, OR 97603

7187 7930 3132 3904 6199

STEVEN LONG 03/13/2012

5526 AVALON ST

KLAMATH FALLS, OR 97603

7187 7930 3132 3904 6243

Residents/Occupants 03/13/2012

5526 AVALON ST

KLAMATH FALLS, OR 97603

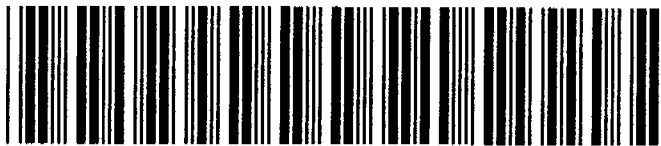
7187 7930 3132 3904 6175

CLAUDE E RATCLIFF 03/13/2012

5526 AVALON

KLAMATH FALLS, OR 97603

7187 7930 3132 3904 6090



02 100076085

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE**  
**"EXHIBIT A"**

**TS No. 10-0076085**

MARJORIE M RATCLIFF

03/13/2012

5526 AVALON

KLAMATH FALLS, OR 97603

7187 7930 3132 3904 6151

CLAUDE E RATCLIFF

03/13/2012

5526 AVALON ST

C/O GAVIN LONG

KLAMATH FALLS, OR 97603-8241

7187 7930 3132 3904 6069

MARJORIE M RATCLIFF

03/13/2012

5526 AVALON ST

C/O GAVIN LONG

KLAMATH FALLS, OR 97603-8241

7187 7930 3132 3904 6120

CLAUDE E RATCLIFF

03/13/2012

5526 AVALON ST

C/O GAVIN LONG

KLAMATH FALLS, OR 97603-8241

7187 7930 3132 3904 6106

MARJORIE M RATCLIFF

03/13/2012

5526 AVALON ST

C/O GAVIN LONG

KLAMATH FALLS, OR 97603-8241

7187 7930 3132 3904 6168

OREGON DEPARTMENT OF HUMAN SERVICES

03/13/2012

ESTATE ADMINISTRATION UNIT

PO BOX 14021

SALEM, OR 97309-5024

7187 7930 3132 3904 6182

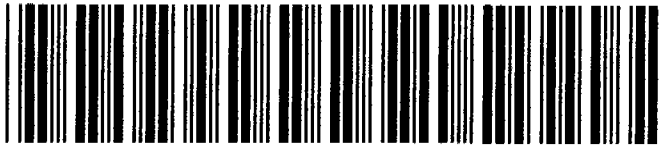
GAVIN LONG

03/13/2012

14521 PESCADERO RD.

LA HONDE, CA 94020

7187 7930 3132 3904 6205



02 100076085

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 10-0076085**

SARAH V. POTTER

03/13/2012

431 MAIN STREET

KLAMATH FALLS, OR 97601

7187 7930 3132 3904 6236

STEVEN LONG

03/13/2012

C/O CARTER & POTTER, P.C

540 ELM CREEK DRIVE

STEVEN LONG

WENTZVILLE, MO 63385

7187 7930 3132 3904 6250

CARTER & POTTER, P.C

03/13/2012

431 MAIN STREET

C/O SARAH V. POTTER

KLAMATH FALLS, OR 97601

7187 7930 3132 3904 6298

GAVIN LONG

03/13/2012

14521 PESCADERO RD.

C/O CARTER & POTTER, P.C

LA HONDE, CA 94020

7187 7930 3132 3904 6229

STEVEN LONG

03/13/2012

540 ELM CREEK DRIVE

WENTZVILLE, MO 63385

7187 7930 3132 3904 6267

STEVEN LONG

03/13/2012

540 ELM CREEK DRIVE

C/O CARTER & POTTER, P.C

WENTZVILLE, MO 63385

7187 7930 3132 3904 6274

STEVEN LONG

03/13/2012

540 ELM CREEK DRIVE

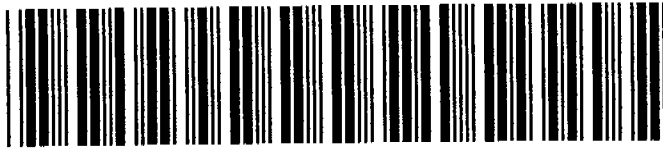
WENTZVILLE, MO 63385

7187 7930 3132 3904 6281

CARTER & POTTER, P.C

03/13/2012

431 MAIN STREET



02 100076085

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE  
"EXHIBIT A"**

**TS No. 10-0076085**

CARTER & POTTER, P.C

03/13/2012

C/O SARAH V. POTTER

KLAMATH FALLS, OR 97601

7187 7930 3132 3904 6304

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by Claude E. Ratcliff And Marjorie M. Ratcliff, Married To Each Other, as grantor(s), to First American Title Insurance Company, as Trustee, in favor of Bank Of America, N.A., as Beneficiary, dated 12/05/2006, recorded 02/15/2007, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2007-002638, covering the following described real property situated in said county and state, to wit:

SEE ATTACHED LEGAL DESCRIPTION

PROPERTY ADDRESS: 5526 AVALON ST  
KLAMATH FALLS, OR 97603

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations that the Trust Deed secures 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 \$840.95 beginning 04/01/2010; plus late charges of \$40.53 each month beginning with the 04/01/2010 payment plus prior accrued late charges of \$-81.06; plus advances of \$135.00; together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default the Beneficiary has declared all sums owing on the obligation that the Trust Deed secures are immediately due and payable, said sums being the following to wit: \$124,882.17 with interest thereon at the rate of 6.38 percent per annum beginning 03/01/2010 until paid, plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Thursday, July 12, 2012 at the hour of 10:00 AM, 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 St., Klamath Falls, Klamath County, OR, 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 any person named in ORS 86.753 has the right, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying the Beneficiary 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 notice of default that is capable of being cured by tendering the performance required under the obligation that the Trust Deed secures, 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 that the Trust Deed secures, together with the Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

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 that the Trust Deed secures, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any.

## NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for Thursday, July 12, 2012. The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

#### **PROTECTION FROM EVICTION**

**IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:**

- **THE REMAINDER OF YOUR FIXED TERM LEASE, IF YOU HAVE A FIXED TERM LEASE; OR**
- **AT LEAST 90 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE.**

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 90 days, even though you have a fixed term lease with more than 90 days left.

You must be provided with at least 90 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

#### **ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT**

**YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.**

#### **SECURITY DEPOSIT**

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

#### **ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE**

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 90 days or at the end of your fixed term lease. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.



The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 90 days or before your fixed term lease expires. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER.

If you believe you need legal assistance, contact the Oregon State Bar at 503-684-3763 or toll-free in Oregon at 800-452-7636 and ask for the lawyer referral service. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. For more information and a directory of legal aid programs, go to <http://oregonlawhelp.org> or contact the Oregon State Bar's lawyer referral service at the phone numbers referenced above.

Dated MAR 08 2012, 20

RECONTRUST COMPANY, N.A.

 MAR 08 2012

By:

Title:

**Pilar Villavicencio**  
Assistant Vice President

For further information, please contact:

**RECONTRUST COMPANY, N.A.**

**RECONTRUST COMPANY, N.A.**

**1800 Tapo Canyon Rd., CA6-914-01-94**

**SIMI VALLEY, CA 93063**

**(800)-281-8219**

**TS No. 10 -0076085**

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER IF YOU HAVE OR ARE IN THE PROCESS OF OBTAINING DISCHARGE OF THE DEBT FROM A BANKRUPTCY COURT, THIS DOCUMENT IS NOT AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF LIEN RIGHTS AGAINST THE PROPERTY.**

Customer Order Number 4476413

**Exhibit A**

TS# 10-76085

**THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS:**

**A TRACT OF LAND SITUATED IN LOT 11 OF ALTAMONT SMALL FARMS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, IN THE COUNTY OF KLAMATH, STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT THAT IS NORTH 100 FEET FROM THE SOUTHEAST CORNER OF LOT 11, SAID POINT BEING ON THE EAST LINE OF SAID LOT 11; THENCE CONTINUING NORTH ALONG THE SAID EAST LINE, 100 FEET; THENCE WEST 350 FEET PARALLEL, TO THE SOUTH LINE OF SAID LOT; THENCE SOUTH PARALLEL TO THE EAST LINE OF SAID LOT 100 FEET; ~~THENCE SOUTH PARALLEL TO THE EAST LINE OF SAID LOT 400 FEET;~~ THENCE EAST PARALLEL TO THE SOUTH LINE OF SAID LOT, 350 FEET TO THE POINT OF BEGINNING.**

**BEING THAT PARCEL OF LAND TO CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF, HUSBAND AND WIFE FROM JEFFREY E. TUBBE AND RAMONA L. TUBBE, AS TENANTS BY THE ENTIRETY BY THAT DEED DATED 12/20/1989 AND RECORDED 12/21/1989 IN DEED BOOK M89, AT PAGE 24593 OF THE KLAMATH COUNTY, OREGON PUBLIC REGISTRY.**

**APN: R579234**

**After Recording return to:**

RECONTRUST COMPANY, N.A.

1800 Tapo Canyon Road., CA6-914-01-94

Simi Valley, CA 93063

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR**

RE: Trust Deed from Grantor

CLAUDE E RATCLIFF and MARJORIE M RATCLIFF

RECONTRUST COMPANY, N.A.

Trustee

TS No. 10-0076085

---

**AFFIDAVIT OF MAILING NOTICE TO GRANTOR**

STATE OF CALIFORNIA, COUNTY OF VENTURA) ss:

I, Juan Rodriguez, 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 California, a competent person over the age of eighteen years and not the beneficiary or the beneficiary's successor in interest named in the attached original notice given pursuant to the requirements of sections 20 & 21 of Chapter 19, Oregon Laws 2008 (Amending and/or supplementing ORS 86.705 to ORS 86.795).

I gave notice to grantor(s) and occupant(s) of the real property described in the attached notice by causing a copy thereof to be mailed 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 for all the mailing address(es).**

Said persons include (a) the grantor(s) in the trust deed and (b) occupant(s) of the subject property. Each of the notices so mailed was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States post office at LOS ANGELES COUNTY, CALIFORNIA, on 03/08/2012. 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 and on or before the date of the Notice of Trustee's Sale was mailed, served and/or posted.

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

**MAR 08 2012**

State of California

County of Ventura

**Juan Rodriguez**

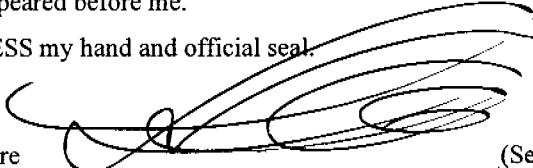
Signature

Assistant Vice President

Subscribed and sworn to (or affirmed) before me on this 8 day of MAR 2012, by Juan Rodriguez, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

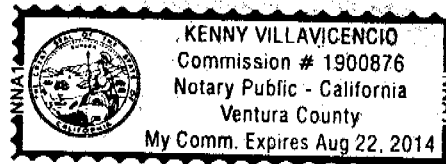
WITNESS my hand and official seal.

Signature



(Seal)

**KENNY VILLAVICENCIO**





02 100076085

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR  
"EXHIBIT A"**

**TS No. 10-0076085**

CLAUDE E RATCLIFF 03/08/2012  
5526 Avalon St  
Klamath Falls, OR 97603  
7187 7930 3132 3878 7604

MARJORIE M RATCLIFF 03/08/2012  
5526 Avalon St  
Klamath Falls, OR 97603  
7187 7930 3132 3878 7666

CLAUDE E RATCLIFF 03/08/2012  
5526 AVALON ST  
KLAMATH FALLS, OR 97603  
7187 7930 3132 3878 7628

MARJORIE M RATCLIFF 03/08/2012  
5526 AVALON ST  
KLAMATH FALLS, OR 97603  
7187 7930 3132 3878 7673

GAVIN LONG 03/08/2012  
5526 AVALON ST  
KLAMATH FALLS, OR 97603  
7187 7930 3132 3878 7734

STEVEN LONG 03/08/2012  
5526 AVALON ST  
KLAMATH FALLS, OR 97603  
7187 7930 3132 3878 7772

Residents/Occupants 03/08/2012  
5526 AVALON ST  
KLAMATH FALLS, OR 97603  
7187 7930 3132 3878 7703

CLAUDE E RATCLIFF 03/08/2012  
5526 AVALON  
KLAMATH FALLS, OR 97603  
7187 7930 3132 3878 7635

MARJORIE M RATCLIFF 03/08/2012  
5526 AVALON  
KLAMATH FALLS, OR 97603  
7187 7930 3132 3878 7680



02 100076085

# **AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR "EXHIBIT A"**

**TS No. 10-0076085**

CLAUDE E RATCLIFF  
C/O GAVIN LONG  
5526 AVALON ST  
KLAMATH FALLS, OR 97603-8241  
7187 7930 3132 3878 7598

03/08/2012

MARJORIE M RATCLIFF  
5526 AVALON ST  
C/O GAVIN LONG  
KLAMATH FALLS, OR 97603-8241  
7187 7930 3132 3878 7659

03/08/2012

CLAUDE E RATCLIFF  
C/O GAVIN LONG  
5526 AVALON ST  
KLAMATH FALLS, OR 97603-8241  
7187 7930 3132 3878 7642

03/08/2012

MARJORIE M RATCLIFF  
5526 AVALON ST  
C/O GAVIN LONG  
KLAMATH FALLS, OR 97603-8241  
7187 7930 3132 3878 7697

03/08/2012

OREGON DEPARTMENT OF HUMAN SERVICES  
ESTATE ADMINISTRATION UNIT  
PO BOX 14021  
SALEM, OR 97309-5024  
7187 7930 3132 3878 7727

03/08/2012

GAVIN LONG  
14521 PESCADERO RD.  
LA HONDE, CA 94020  
7187 7930 3132 3878 7741

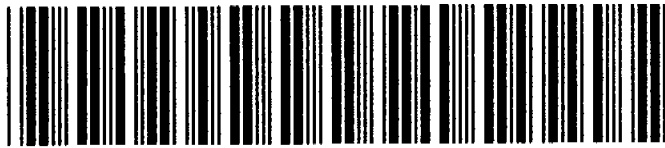
03/08/2012

SARAH V. POTTER  
431 MAIN STREET  
KLAMATH FALLS, OR 97601  
7187 7930 3132 3878 7765

03/08/2012

STEVEN LONG  
C/O CARTER & POTTER, P.C  
540 ELM CREEK DRIVE

03/08/2012



02 100076085

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE TO GRANTOR  
"EXHIBIT A"**

**TS No. 10-0076085**

STEVEN LONG  
STEVEN LONG  
WENTZVILLE, MO 63385  
7187 7930 3132 3878 7789

03/08/2012

CARTER & POTTER, P.C  
C/O SARAH V. POTTER  
431 MAIN STREET  
KLAMATH FALLS, OR 97601  
7187 7930 3132 3878 7802

03/08/2012

GAVIN LONG  
14521 PESCADERO RD.  
C/O CARTER & POTTER, P.C  
LA HONDE, CA 94020  
7187 7930 3132 3878 7758

03/08/2012

STEVEN LONG  
540 ELM CREEK DRIVE  
WENTZVILLE, MO 63385  
7187 7930 3132 3878 7796

03/08/2012

**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: 5526 AVALON ST

City: KLAMATH FALLS

State: OR

ZIP: 97603

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 a 'foreclosure.'

The amount you would have had to pay as of 03/08/12 to bring your mortgage current was \$26,634.78. 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 888-219-7773 to find out the exact amount you must pay to bring your 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:

Bank of America, N.A.

400 National Way

SIMI VALLEY, CA 93065

**THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION:** 07/12/2012 at 10:00 AM inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, 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 call Hassan Javed at 1-866-880-1657 to find out if your lender is willing to 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 telephone 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>.

**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.

Date: March 8, 2012

TS No.: 10 -76085

Trustee name: RECONTRUST COMPANY, N.A.

Trustee phone number: (800) 281-8219

A handwritten signature in black ink, consisting of stylized, overlapping loops and curves, enclosed within an oval shape.

Juan Rodriguez

Assistant Vice President



# Affidavit of Publication

## STATE OF OREGON, COUNTY OF KLAMATH

I, Heidi Wright, Publisher,  
being first duly sworn, depose and say  
that I am the publisher of the Herald and News  
a newspaper in general circulation, as  
defined by Chapter 193 ORS, printed and  
published at 2701 Foothills Blvd., Klamath  
Falls, OR 97603 in the aforesaid county and  
state; that I know from my personal  
knowledge that the

Legal # 14197

Trustee's Notice of Sale

Ratcliff

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:

April 25, May 02, 09, 16, 2012

Total Cost: \$1,248.98

Subscribed and sworn by Heidi Wright  
before me on: May 16, 2012



OFFICIAL SEAL  
PATRICIA A BERGSTROM  
NOTARY PUBLIC - OREGON  
COMMISSION NO. 464622

My Commission Expires JANUARY 03, 2016

Notary Public of Oregon  
*Patricia A. Bergstrom*  
My commission expires January 03, 2016

### TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF, MARRIED TO EACH OTHER, as grantor(s), to FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, in favor of BANK OF AMERICA, N.A., as Beneficiary, dated 12/05/2006, recorded 02/15/2007, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2007-002638, covering the following described real property situated in said county and state, to wit: LEGAL DESCRIPTION: THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS: A TRACT OF LAND SITUATED IN LOT 11 OF ALTAMONT SMALL FARMS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, IN THE COUNTY OF KLAMATH, STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT THAT IS NORTH 100 FEET FROM THE SOUTHEAST CORNER OF LOT 11, SAID POINT BEING ON THE EAST LINE OF SAID LOT 11; THENCE CONTINUING NORTH ALONG THE SAID EAST LINE, 100 FEET; THENCE WEST 350 FEET PARALLEL TO THE SOUTH LINE OF SAID LOT; THENCE SOUTH PARALLEL TO THE EAST LINE OF SAID LOT 100 FEET; THENCE SOUTH PARALLEL TO THE EAST LINE OF SAID LOT 100 FEET; THENCE EAST PARALLEL TO THE SOUTH LINE OF SAID LOT, 350 FEET TO THE POINT OF BEGINNING, BEING THAT PARCEL OF LAND TO CLAUDE E. RATCLIFF AND MARJORIE M. RATCLIFF, HUSBAND AND WIFE FROM JEFFREY E. TUBBE AND RAMONA L. TUBBE, AS TENANTS BY THE ENTIRETY BY THAT DEED DATED 12/20/1989 AND RECORDED 12/21/1989 IN DEED BOOK M89, AT PAGE 24593 OF THE KLAMATH COUNTY, OREGON PUBLIC REGISTRY, APN: R579234 PROPERTY ADDRESS: 5526 AVALON ST KLAMATH FALLS, OR 97603.

Both the Beneficiary and the Trustee have elected to sell the real property to satisfy the obligations that the Trust Deed secures 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 \$840.95 beginning 04/01/2010; plus late charges of \$40.53 each month beginning with the 04/01/2010 payment plus prior accrued late charges of \$-81.06; plus advances of \$135.00; together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interest therein.

By reason of said default, the Beneficiary has declared all sums owing on the obligation that the Trust Deed secures are immediately due and payable, said sums being the following to wit: \$124,882.17 with interest thereon at the rate of 6.375 percent per annum beginning 03/01/2010 until paid; plus all accrued late charges thereon together with title expense, costs, trustee's fees and attorney fees incurred herein by reason of said default; and any further sums advanced by the Beneficiary for the protection of the above described real property and its interests therein.

WHEREFORE, notice hereby is given that, RECONTRUST COMPANY, N.A., the undersigned Trustee will on Thursday, July 12, 2012 at the hour of 10:00 AM, 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 St., Klamath Falls, Klamath County, OR, 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 any person named in ORS 86.753 has

After given that any person named in ORS 86.753 has the right, at any time that is not later than five days before the date last set for the sale, to have this foreclosure proceeding dismissed and the Trust Deed reinstated by paying to the Beneficiary 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 notice of default that is capable of being cured by tendering the performance required under the obligation that the Trust Deed secures, 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 that the Trust Deed secures, together with the Trustee's and attorney fees not exceeding the amounts provided by ORS 86.753.

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, that the Trust Deed secures, and the words "Trustee" and "Beneficiary" include their respective successors in interest, if any. Dated: March 08, 2012 RECONTRUST COMPANY, N.A. For further information, please contact: RECONTRUST COMPANY, N.A. 1800 Tapo Canyon Rd., CA6-914-01-94 SIMI VALLEY, CA 93063 (800)-281-8219 (TS# 10-0076085) 1006.105915-FEI.

#14197 April 25, May 02, 09, 16, 2012.

**FEI, LLC**  
**Affidavit of Posting and Service**

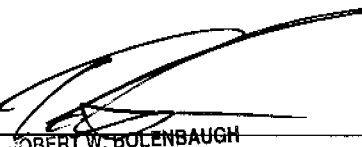
State of Oregon  
County of Klamath

ROBERT BOLENBAUGH, being sworn, says:

- That I am over 18 years of age, a resident of Oregon, and not a party to the proceeding referred to in the attached Notice of Trustee's Sale:
- That my business address is 1135 Pine Street, Klamath Falls, OR.
- That I posted a copy of the Notice of Trustee's Sale on the parcel of land described in the attached Notice of Trustee's Sale, commonly referred to as 5526 AVALON ST, KLAMATH FALLS, OR 97603 in a conspicuous place on:
  - 1st Attempt: Monday, March 12, 2012 at 10:30 am
  - 2nd Attempt: Thursday, March 15, 2012 at 06:30 pm
  - 3rd Attempt: Monday, March 19, 2012 at 08:06 am

Signed in Klamath County, Oregon by:

Signature

  
ROBERT W. BOLENBAUGH

Date

Mar 20, 2012

State of Oregon

County of

Klamath

On this 20<sup>th</sup> day of March in the year of 2012, before me a Notary Public, Personally appeared ROBERT W. BOLENBAUGH, known or identified to me to be the person whose name is subscribed to the within instrument, and being by me first duly sworn, declared that the statements therein are true, and acknowledged to me that he/she executed the same.

Notary Public for Oregon:

Residing at:

Commission expires:

Margaret A. Nielsen  
Klamath  
4-12-12



D 1685337

1006.105915  
10-0076085

ReconTrust Company

**AFFIDAVIT OF MAILING TRUSTEE'S NOTICE OF SALE TO OCCUPANT  
(In Lieu of Personal Service)**

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.

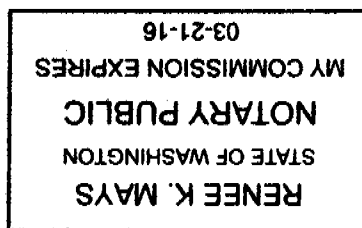
On March 21, 2012 I caused to be deposited in the United States post office at Bellevue, Washington a copy of the attached Notice of Trustee's Sale ("Notice"). The Notice was sealed in an envelope addressed to "Occupant" at 5526 AVALON ST, KLAMATH FALLS, OR, 97603 and sufficient postage was affixed to the envelope for first class delivery to the address indicated.

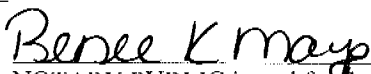


STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Michelle Chang 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: 3-21-12



  
NOTARY PUBLIC in and for the State of  
Washington, residing at King  
My commission expires 3-21-16

10-0076085 / RATCLIFF, CLAUDE E and RATCLIFF, MARJORIE M  
Sales Group-OR