

2012-010063

Klamath County, Oregon



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09/11/2012 03:13:48 PM

Fee: \$72.00

WTC 92991

**RECONTRUST COMPANY, N.A.**

**FIDELITY NATIONAL TITLE – 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**

TS No.: 12-0012702

120004418

1. **AFFIDAVIT OF MAILING NOTICE OF POSTPONEMENT INCLUDING NOTICE OF SALE**  
GRANTEE: JAMES V HUDSON, AND INOVA M HUDSON  
GRANTOR: RAUL CERVANTES

Original Grantor on Trust Deed: JAMES V HUDSON, AND INOVA M HUDSON

Beneficiary/Grantee: 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.

72pmf

After Recording return to:

RECONTRUST COMPANY, N.A.

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

Simi Valley, CA 93063

AFFIDAVIT OF MAILING NOTICE OF POSTPONEMENT

RE: Trust Deed from Grantor

JAMES V HUDSON and INOVA M HUDSON

RECONTRUST COMPANY, N.A.

Trustee

TS No. 12-0012702

## AFFIDAVIT OF MAILING NOTICE OF POSTPONEMENT

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.

I gave notice of postponement of sale of the real property described in the attached notice of postponement 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 postponement by RECONTRUST COMPANY, N.A., the trustee named in said notice, each 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, 08/31/2012. 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.

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

SEP 06 2012

Raul Cervantes Assistant Vice President

Signature Raul Cervantes

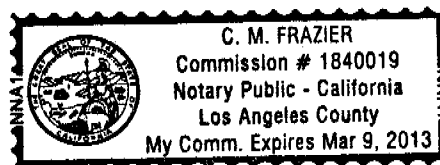
Subscribed and sworn to (or affirmed) before me on this 6<sup>th</sup> day of Sept, 2012, by Raul Cervantes, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

WITNESS my hand and official seal.

Signature C. M. Frazier

C. M. FRAZIER

(Seal)



**AFFIDAVIT OF MAILING NOTICE OF POSTPONEMENT  
EXHIBIT "A"**

JAMES V HUDSON  
3824 CREST ST  
KLAMATH FALLS, OR 97603  
7187 7930 3132 4844 5389 / 12-0012702

08/31/2012

INOVA M HUDSON  
3824 CREST ST  
KLAMATH FALLS, OR 97603  
7187 7930 3132 4844 5426 / 12-0012702

08/31/2012

JAMES V HUDSON  
10227 WRIGHT AVE  
KLAMATH FALLS, OR 97603  
7187 7930 3132 4844 5396 / 12-0012702

08/31/2012

INOVA M HUDSON  
10227 WRIGHT AVE  
KLAMATH FALLS, OR 97603  
7187 7930 3132 4844 5433 / 12-0012702

08/31/2012

JAMES V HUDSON  
10227 WRIGHT AVE  
KLAMATH FALLS, OR KLAMATH FALLS, OR 97603-9556  
7187 7930 3132 4844 5402 / 12-0012702

08/31/2012

INOVA M HUDSON  
10227 WRIGHT AVE  
KLAMATH FALLS, OR KLAMATH FALLS, OR 97603-9556  
7187 7930 3132 4844 5440 / 12-0012702

08/31/2012

Residents/Occupants  
10227 WRIGHT AVE  
KLAMATH FALLS, OR KLAMATH FALLS, OR 97603-9556  
7187 7930 3132 4844 5457 / 12-0012702

08/31/2012

FALCON HEIGHTS CONDOMINIUM ASSOCIATION, INC.  
POST OFFICE BOX 127  
KLAMATH FALLS, OR KLAMATH FALLS, OR 97601-0077  
7187 7930 3132 4844 5464 / 12-0012702

08/31/2012

FALCON HEIGHTS CONDOMINIUM ASSOCIATION, INC  
10301 PREDDY AVE  
KLAMATH FALLS, OR 97603  
7187 7930 3132 4844 5488 / 12-0012702

08/31/2012

**AFFIDAVIT OF MAILING NOTICE OF POSTPONEMENT  
EXHIBIT "A"**

<p>FALCON HEIGHTS CONDOMINIUM ASSOCIATION, INC C/O W.LOUELLYN KELLY 135 SOUTH 9TH ST KLAMATH FALLS, OR 97601 7187 7930 3132 4844 5495 / 12-0012702</p>	<p>08/31/2012</p>
<p>FALCON HEIGHTS CONDOMINIUM ASSOCIATION, INC 479 RUSSELL ST ASHLAND, OR 97520 7187 7930 3132 4844 5501 / 12-0012702</p>	<p>08/31/2012</p>
<p>FALCON HEIGHTS CONDOMINIUM ASSOCIATION, INC C/O CPM REAL ESTATE SERVICES, INC. C/O ELLEN NAUMES 718 BLACK OAK DR STE A MEDFORD, OR 97504 7187 7930 3132 4844 5525 / 12-0012702</p>	<p>08/31/2012</p>
<p>FALCON HEIGHTS CONDOMINIUM ASSOCIATION, INC. C/O BOIVIN, UERLINGS &amp; DIACONI, P.C ATTORNEYS AT LAW 803 MAIN STREET, SUITE 201 KLAMATH FALLS, OR KLAMATH FALLS, OR 97601-6070 7187 7930 3132 4844 5471 / 12-0012702</p>	<p>08/31/2012</p>

JAMES V HUDSON and INOVA M HUDSON  
10227 WRIGHT AVE  
KLAMATH FALLS, OR 97603-9556

**NOTICE OF POSTPONEMENT  
OF TRUSTEE'S SALE**

RE: Trustee Sale Number: 12 -0012702  
This Trustee Sale affects property located at:  
10227 WRIGHT AVE, KLAMATH FALLS, OR 97603-9556

This letter shall serve as notice pursuant to Oregon law (ORS 86.755(2)(b)) that the trustee, the attorney or an agent that the trustee or the attorney designated to conduct the sale on the above referenced property has postponed a foreclosure sale of the property.

Please be advised that the Trustee Sale for the above referenced matter, which was scheduled for September 07, 2012 has been postponed to October 10, 2012, 10:00 AM, inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, OR.

Dated: September 6, 2012

**RECONTRUST COMPANY, N.A.**

**RECONTRUST COMPANY, N.A.**  
1800 Tapo Canyon Rd., CA6-914-01-94  
SIMI VALLEY, CA 93063  
Phone: (800) 281-8219

## TRUSTEE'S NOTICE OF SALE

Reference is made to that certain Trust Deed made by James V Hudson, And Inova M Hudson, As Tenants By The Entirety, as grantor(s), to Fidelity National Title Insurance Co, as Trustee, in favor of Mortgage Electronic Registration Systems, Inc., as Beneficiary, dated 06/25/2007, recorded 07/10/2007, in the mortgage records of Klamath County, Oregon, as Recorder's fee/file/instrument/microfilm/reception Number 2007-012279, and subsequently assigned to BANK OF AMERICA, N.A. by Assignment recorded 01/09/2012 in Book/Reel/Volume No. at Page No. as Recorder's fee/file/instrument/microfilm/reception No. 2012-000144, covering the following described real property situated in said county and state, to wit:

UNIT 10227,(WRIGHT AVENUE), TRACT 1336 - FALCON HEIGHTS CONDOMINIUMS - STAGE 1  
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF  
KLAMATH COUNTY, OREGON

PROPERTY ADDRESS: 10227 WRIGHT AVE  
KLAMATH FALLS, OR 97603-9556

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 \$1,224.61 beginning 06/01/2010; plus late charges of \$53.82 each month beginning with the 06/01/2010 payment plus prior accrued late charges of \$-376.74; plus advances of \$655.00; 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: \$126,414.41 with interest thereon at the rate of 9.88 percent per annum beginning 05/01/2010 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 05, 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 05, 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 FEB 29 2012, 20\_\_

RECONTRUST COMPANY, N.A.

 FEB 29 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. 12 -0012702

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.