

2010-003315

Klamath County, Oregon



00081267201000033150300309

03/15/2010 03:37:03 PM

Fee: \$202.00

Recording Requested By:  
Aspen Title & Escrow, Inc.  
525 Main Street  
Klamath Falls, OR 97601

When Recorded Return To:

Aspen Title & Escrow, Inc.  
525 Main Street  
Klamath Falls, OR 97601

Until requested otherwise, send all tax statements:

ATE 67617

(SPACE ABOVE THIS LINE FOR RECORDER'S USE)

## COVER SHEET

### DOCUMENT:

**Affidavit of Mailing /Copy of Trustees Notice of Sale**

**Affidavit of Service/Posting**

**Affidavit of Publication**

**Affidavit of Non Military Service**

**Affidavit of Compliance**

### ORIGINAL GRANTOR ON TRUST DEED:

**Teresa A. Soto**

### ORIGINAL BENEFICIARY ON TRUST DEED:

**Highland Community Federal Credit Union**

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

ATE 202

AFTER RECORDING RETURN TO:  
Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
09-103208

OREGON  
AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Teresa A. Soto  
3953 Frieda Avenue  
Klamath Falls, OR 97603

Douglas V Osborne  
Attorney at Law  
439 Pine Street  
Klamath Falls, OR 97601

Fred Long  
Chapter 13 Trustee  
P.O. Box 467  
Eugene, OR 97440

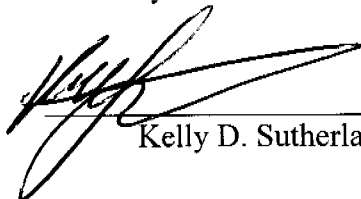
Teresa Ann Soto  
1404 Derby Street  
Klamath Falls, OR 97603

John Mejorado Soto  
1404 Derby Street  
Klamath Falls, OR 97603

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

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Sutherland, LLC, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on October 13, 2009. Each notice was mailed after the date that the Notice of Default and Election to Sell described in said Notice of Sale was recorded which was at least 120 days before the day of the trustee sale.

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

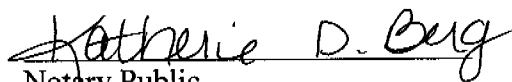


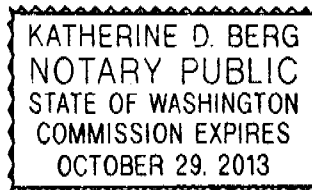
Kelly D. Sutherland

State of Washington       )  
  )  
County of Clark            )

On this 12<sup>th</sup> day of March, in the year 2010, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

  
Notary Public  
My Commission Expires: 10-29-2013



AFTER RECORDING RETURN TO:

Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
09-103208

OREGON  
AFFIDAVIT OF MAILING OF NOTICE OF SALE

I, Kelly D. Sutherland, say and certify that:

I was and now am a resident of the State of Oregon, a competent person over the age of eighteen years and not the beneficiary or the successor in interest named in the Trust Deed described in the attached Notice of Sale.

I have given notice of sale of the real property described in the attached Notice of Sale by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons at their last known addresses, to-wit:

Mortgage Electronic  
Registration Systems  
P.O. Box 2026  
Flint, MI 48501-2026

Countrywide Home Loans,  
Inc.  
Ms Sv-79 Document  
Processing  
P.O. Box 10423  
Van Nuys, CA 91410

BAC Home Loans Servicing  
LP  
R/A: C T Corporation  
System  
388 State Street, Ste 420  
Salem, OR 97301

Mortgage Electronic  
Registration Systems  
3300 S.W. 34th Avenue,  
#101  
Ocala, FL 34474

Countrywide Home Loans,  
Inc.  
1199 North Fairfax Street,  
Ste 500  
Alexandria, VA 22314

BAC Home Loans Servicing,  
LP  
Attn: Kelly Biberacher  
(Mailcode: Ca6-916-02-01)  
30930 Russell Ranch Rd  
Westlake Village, CA 91362

Recontrust Company, N.A.  
Attn: Foreclosure  
Department  
400 Countrywide Way (Sv-  
35)  
Simi Valley, CA 93065

BAC Home Loans Servicing  
LP  
4500 Park Granada Ms Ch-  
11  
Calabasas, CA 91302

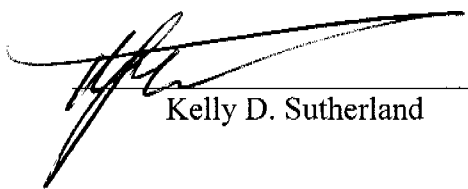
Mortgage Electronic  
Registration Systems, Inc.  
C/O BAC Home Loans  
Servicing, LP  
4500 Park Granada  
Calabasas, CA 91302

Recontrust Company, N.A.  
Foreclosure Dept (Ca6-914-  
01-94)  
1800 Tapo Canyon Road  
Simi Valley, CA 93063

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

Each of the notices so mailed was certified to be a true copy of the original Notice of Sale by Kelly D. Sutherland, Shapiro & Sutherland, LLC, the trustee named in said notice; each copy was mailed in a sealed envelope, with postage prepaid, and was deposited by me in the United States post office at Vancouver, Washington, on October 15, 2009. As evidenced by signed return receipt, each Notice was actually received by the named party at least 25 days before the day of the Trustee's Sale, as provided in ORS 86.742(1).

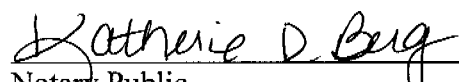
As used herein, the singular includes the plural, trustee includes successor trustee, and person includes corporation and any other legal or commercial entity.

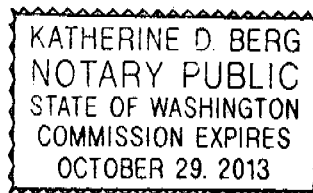
  
\_\_\_\_\_  
Kelly D. Sutherland

State of Washington        )  
  )  
County of Clark            )

On this 12<sup>th</sup> day of March, in the year 2010, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

  
\_\_\_\_\_  
Notary Public  
My Commission Expires: 10-29-2013



**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) *[Signature]* B. Date of Delivery

C. Signature **Tremayne Pearson** Agent Address

D. Is delivery address different from item 1?  Yes  No  
If YES, enter delivery address below:

4. Article Number

7160 3901 9848 5047 2846

3. Service Type **CERTIFIED MAIL**

4. Restricted Delivery? (Extra Fee)  Yes

1. Article Addressed to:

Mortgage Electronic Registration Systems  
3300 S.W. 34th Avenue, #101  
Ocala, FL 34474

09-103208 Shapiro & Sutherland, LLC

PS Form 3811, January 2005 Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature **X NELSON A. HERNANDEZ** Agent Address

D. Is delivery address different from item 1?  Yes  No  
If YES, enter delivery address below:

4. Article Number

7160 3901 9848 5047 2860

3. Service Type **CERTIFIED MAIL**

4. Restricted Delivery? (Extra Fee)  Yes

1. Article Addressed to:

Recontrust Company, N.A.  
Foreclosure Dept (CA6-914-01-94)  
1800 Tapo Canyon Road  
Simi Valley, CA 93063

09-103208 Shapiro & Sutherland, LLC

PS Form 3811, January 2005 Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature **BILLIE K. GRAY** Agent Address

D. Is delivery address different from item 1?  Yes  No  
If YES, enter delivery address below:

4. Article Number

7160 3901 9848 5047 2839

3. Service Type **CERTIFIED MAIL**

4. Restricted Delivery? (Extra Fee)  Yes

1. Article Addressed to:

Mortgage Electronic Registration Systems  
P.O. Box 2026  
Flint, MI 48501-2026

09-103208 Shapiro & Sutherland, LLC

PS Form 3811, January 2005 Domestic Return Receipt

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) B. Date of Delivery

C. Signature **X NELSON A. HERNANDEZ** Agent Address

D. Is delivery address different from item 1?  Yes  No  
If YES, enter delivery address below:

4. Article Number

7160 3901 9848 5047 2853

3. Service Type **CERTIFIED MAIL**

4. Restricted Delivery? (Extra Fee)  Yes

1. Article Addressed to:

Recontrust Company, N.A.  
Attn: Foreclosure Department  
400 Countrywide Way (SV-35)  
Simi Valley, CA 93065

09-103208 Shapiro & Sutherland, LLC

PS Form 3811, January 2005 Domestic Return Receipt



2. Article Number



COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

Agent Address

D. Is delivery address different from item 1? If YES, enter delivery address below:

OCT 19 2009

3. Service Type CERTIFIED MAIL

4. Restricted Delivery? (Extra Fee)  Yes  No

1. Article Addressed to:

Mortgage Electronic Registration Systems, Inc.  
C/O BAC Home Loans Servicing, LP  
4500 Park Granada  
Calabasas, CA 91302

09-103208

Shapiro & Sutherland, LLC

PS Form 3811, January 2005

Domestic Return Receipt

4. Article Number



COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly)

B. Date of Delivery

C. Signature

Agent Address

D. Is delivery address different from item 1? If YES, enter delivery address below:

OCT 23 2009

3. Service Type CERTIFIED MAIL

4. Restricted Delivery? (Extra Fee)  Yes  No

1. Article Addressed to:

Countrywide Home Loans, Inc.  
MS SV-79 Document Processing  
P.O. Box 10423  
Van Nuys, CA 91410

09-103208

Shapiro & Sutherland, LLC

PS Form 3811, January 2005

Domestic Return Receipt



## TRUSTEE'S NOTICE OF SALE

A default has occurred under the terms of a trust deed made by Teresa A. Soto, as grantor to AmeriTitle, as Trustee, in favor of Highland Community Federal Credit Union, as Beneficiary, dated August 5, 2004, recorded August 5, 2004, in the mortgage records of Klamath County, Oregon, in Volume M04, at Page 51459, beneficial interest having been assigned to PHH Mortgage Corporation, as covering the following described real property:

Lot 8 in Block 4 of Bryant Tracts No. 2 according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

**COMMONLY KNOWN AS:** 3953 Frieda Avenue, Klamath Falls, OR 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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 in the sum of \$501.35, from March 1, 2009, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sum being the following, to-wit:

\$57,951.22, together with interest thereon at the rate of 5.875% per annum from February 1, 2009, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 11, 2010, at the hour of 10:00 AM PT, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 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 said described real property which the grantor has or had power to convey at the time of the execution of said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given to any person named in ORS 86.753 that the right exists, 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 of the entire amount 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 obligations 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 fees and attorney's fees not exceeding the amounts provided by said ORS 86.753.

In construing this notice, the masculine gender includes the feminine and the neuter, 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.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property.

\*\*\*\*\*

### 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 the 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 January 12, 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 and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice.

\*\*\*\*\*

The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt.

Dated: 10-13-09

By:   
**KELLY D. SUTHERLAND**  
Successor Trustee

State of Washington, County of Clark, ss:

I, the undersigned certify that the foregoing instrument is a complete and exact copy of the original Trustee's Notice of Sale

\_\_\_\_\_  
SHAPIRO & SUTHERLAND, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
Telephone: (360) 260-2253  
Toll-free: 1-800-970-5647

09103208 / SOTO  
ASAP# 3301412

**SHAPOR**

**AFFIDAVIT OF SERVICE**

STATE OF OREGON  
County of Klamath ss.

I, Robert Bolenbaugh, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the attached original Trustee's Notice of Sale upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

**3953 Frieda Avenue  
Klamath Falls, OR 97603**

By delivering such copy, personally and in person to John Soto, at the above Property Address on October 12, 2009 at 2:15 PM.

I declare under the penalty of perjury that the above statement is true and correct.

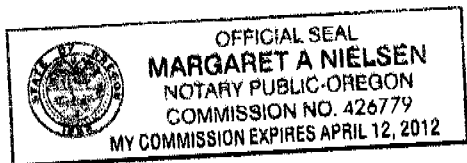
SUBSCRIBED AND SWORN BEFORE ME  
this 13th day of October, 2009 by  
Robert Bolenbaugh.

*Margaret A. Nielsen*  
Notary Public for Oregon

X *[Signature]*  
Robert Bolenbaugh  
Nationwide Process Service, Inc.  
420 Century Tower  
1201 SW 12th Avenue  
Portland, OR 97205  
(503) 241-0636  
3301412



209274



# 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 # 11743

Trustee's Notice of Sale 09-103208

Soto

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:

November 4, 11, 18, 25, 2009

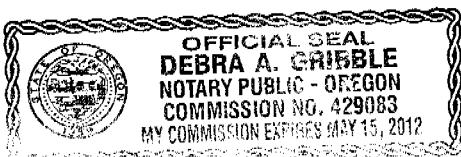
Total Cost: \$1,337.28

*Jeanine P Day*  
Subscribed and sworn by Jeanine P Day

before me on: December 2, 2009

*Debra A Grizzle*  
Notary Public of Oregon

My commission expires May 15, 2012



## TRUSTEE'S NOTICE OF SALE 09-103208

A default has occurred under the terms of a trust deed made by Teresa A. Soto, as grantor to AmeriTitle, as Trustee, in favor of Highland Community Federal Credit Union, as Beneficiary, dated August 5, 2004, recorded August 5, 2004, in the mortgage records of Klamath County, Oregon, in Volume M04, at Page 51459, beneficial interest having been assigned to PHH Mortgage Corporation, as covering the following described real property: Lot 8 in Block 4 of Bryant Tracts No. 2 according to the official plat thereof on File in the office of the County Clerk of Klamath County, Oregon. COMMONLY KNOWN AS: 3953 Frieda Avenue, Klamath Falls, OR, 97603

Both the beneficiary and the trustee have elected to sell the said real property to satisfy the obligations secured by said 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 in the sum of \$501.35, from March 1, 2009, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

By reason of said default the beneficiary has declared all sums owing on the obligation that the trust deed secures immediately due and payable, said sum being (he following, to-wit: \$57,951.22, together with interest thereon at the rate of 5.875% per annum from February 1, 2009, together with all costs, disbursements, and/or fees incurred or paid by the beneficiary and/or trustee, their employees, agents or assigns.

WHEREFORE, notice hereby is given that the undersigned trustee will on February 11, 2010, at the hour of 10:00 AM PT, in accord with the standard time established by ORS 187.110, at the main entrance of the Klamath County Courthouse, located at 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 said described real property which the grantor has or had power to convey at the time of the execution of said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given to any person named in ORS 86.753 that the right exists, 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 of the entire amount 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 (he obligations of 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 fees and attorney's fees not exceeding the amounts provided by said ORS 86.753.

Sh 9002

In construing this notice, the masculine gender includes the feminine and the neuter, 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. Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while property is in default. This shall serve as notice that the beneficiary shall be conducting property inspections on the said referenced property. 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 the 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 January 12, 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 and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you have a low income and meet federal poverty guidelines, you may be eligible for free legal assistance. Contact information for where you can obtain free legal assistance is included with this notice. The Fair Debt Collection Practice Act requires that we state the following: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt. Dated: 10/9/2009 KELLY D. SUTHERLAND Successor Trustee SHAPIRO & SUTHERLAND, LLC 5501 N.E. 109th Court, Suite N Vancouver, WA 98662 Telephone:(360) 260-2253 Toll-free: 1-800-970-5647 ASAP# 3301412 11/04/2009, 11/11/2009, 11/18/2009, 11/25/2009 #11745 November 4, 11, 18, 25, 2009.

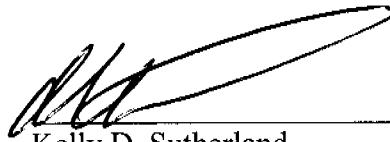
AFTER RECORDING RETURN TO:  
Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
Telephone:(360) 260-2253  
09-103208

### CERTIFICATE OF NON-MILITARY SERVICE

STATE OF WASHINGTON             )  
   ) SS.  
County of CLARK                     )

THIS IS TO CERTIFY THAT I, Kelly D. Sutherland, am the Successor Trustee of that certain trust deed serviced by PHH Mortgage Corporation, the current beneficiary, in which Teresa A. Soto, as grantor, conveyed to AmeriTitle, as trustee, certain real property in Klamath County, Oregon; which said trust deed was dated August 5, 2004, and recorded August 5, 2004, in the mortgage records of said county, in Book No. Vol M04, at Page 51459, thereafter a Notice of Default with respect to said trust deed was recorded October 9, 2009, in Book No. Volume 2009, at Page No. 13289, of said mortgage records; thereafter the said trust deed was duly foreclosed by advertisement and sale and the real property covered by said trust deed is scheduled to be sold at the trustee's sale on March 15, 2010. I reasonably believe at no time during the period of three months and one day immediately preceding the day of said sale and including the day thereof, was the real property described in and covered by said trust deed, or any interest therein, owned by a person in the military service as defined in Article I of the "Soldiers' and Sailor's Civil Relief Act of 1940," as amended, as evidenced by the attached Department of Defense certificate(s), or legally incompetent under the laws of the State of Oregon.

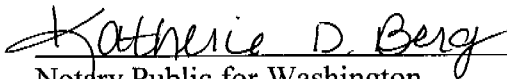
In construing this certificate, the masculine includes the feminine, the singular includes the plural, the word "grantor" includes any successor in interest to the grantor, the word "trustee" includes any successor trustee, and the word "beneficiary" includes any successor in interest to the beneficiary named in said trust deed.

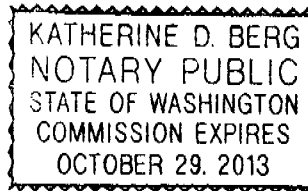


Kelly D. Sutherland  
Successor Trustee

STATE OF WASHINGTON )  
COUNTY OF CLARK ) SS.

SUBSCRIBED AND SWORN to before me this 12<sup>th</sup> day of March, 2010,  
by Kelly D. Sutherland, Successor Trustee.

  
\_\_\_\_\_  
Notary Public for Washington  
My commission expires 10-29-2013





Department of Defense Manpower Data Center

Jan-27-2010 12:22:24



Military Status Report  
Pursuant to the Service Members Civil Relief Act

◀ Last Name	First/Middle	Begin Date	Active Duty Status	Active Duty End Date	Service Agency
SOTO	TERESA	Based on the information you have furnished, the DMDC does not possess any information indicating the individual status.			

Upon searching the information data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the current status of the individual as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard).

*Mary M. Snavely-Dixon*

Mary M. Snavely-Dixon, Director  
Department of Defense - Manpower Data Center  
1600 Wilson Blvd., Suite 400  
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Service Members Civil Relief Act (50 USC App. §§ 501 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual is on active duty, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service via the "defenselink.mil" URL <http://www.defenselink.mil/faq/pis/PC09SLDR.html>. If you have evidence the person is on active duty and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. §521(c).

If you obtain additional information about the person (e.g., an SSN, improved accuracy of DOB, a middle name), you can submit your request again at this Web site and we will provide a new certificate for that query.

This response reflects **active duty status** including date the individual was last on active duty, if it was within the preceding 367 days. For historical information, please contact the Service SCRA points-of-contact.

***More information on "Active Duty Status"***

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d)(1) for a period of more than 30 consecutive days. In the case of a member of the National Guard, includes service under a call to active service authorized by the President or the Secretary of Defense for a period of more than 30 consecutive days under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy TARs, Marine Corps ARs and Coast Guard RPAs. Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps) for a period of more than 30 consecutive days.

***Coverage Under the SCRA is Broader in Some Cases***

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate.

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of SCRA extend beyond the last dates of active duty.

Those who would rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a name and SSN provided by the requester. Providing an erroneous name or SSN will cause an erroneous certificate to be provided.  
Report ID:8BTVII6ACQ

AFTER RECORDING RETURN TO:

Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
09-103208

**TRUSTEE'S AFFIDAVIT AS TO COMPLIANCE TO HB3630**

State of Washington            )  
  )  
County of Clark                )

I, Kelly D. Sutherland, being first duly sworn, depose, say and certify that:

I am the Successor trustee in that certain trust deed executed and delivered by Teresa A. Soto as grantor to AmeriTitle as trustee, in which Highland Community Federal Credit Union is beneficiary, recorded on August 5, 2004, in the mortgage records of Klamath County, Oregon in Book No. Vol M04, at Page 51459, covering the following described real property situated in said county:

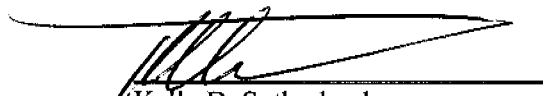
Lot 8 in Block 4 of Bryant Tracts No. 2 according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Commonly known as: 3953 Frieda Avenue, Klamath Falls, OR 97603

I hereby certify that on October 13, 2009, the attached notice of risk of loss and loan modification request form was furnished by mailing a copy of the notice by registered or certified mail, return receipt requested, and first class mail to each of the following named persons:

Teresa A. Soto	Teresa Ann Soto	Occupant(s)
3953 Frieda Avenue	1404 Derby Street	3953 Frieda Avenue
Klamath Falls, OR 97603	Klamath Falls, OR 97603	Klamath Falls, OR 97603

The word "trustee" as used in this affidavit means any successor-trustee to the trustee named in the trust deed first mentioned above.

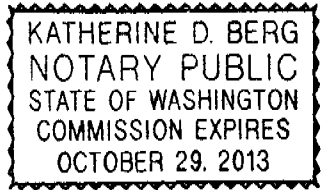
  
\_\_\_\_\_  
Kelly D. Sutherland

State of Washington            )  
  )  
County of Clark                )

On this 12<sup>th</sup> day of March, in the year 2010, before me the undersigned, a Notary Public in and for said County and State, personally appeared Kelly D. Sutherland personally known to me to be the person whose name is subscribed to this instrument and acknowledged that he executed.

Witness my hand and official seal

Katherine D. Berg  
Notary Public  
My Commission Expires 10-29-2013



**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 3953 Frieda Avenue, Klamath Falls, OR 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 'foreclosure'.

In order to bring your mortgage loan current, the amount you need to pay as of today, October 13, 2009 is \$4,911.12.

**By law, your lender has to provide you with details about the amount you owe, if you ask. You may call this office at (360) 260-2253, or toll-free 1-800-970-5647, extension 278, 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:**

Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
Our File #: 09-103208

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

February 11, 2010, at the hour of 10:00 AM PT, at the main entrance of the Klamath County Courthouse, located at 316 Main Street, in the City of 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 call the Loss Mitigation department of PHH Mortgage Corporation at 800-936-0721 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 **1-800-SAFENET (1-800-723-3638)**. 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 **1-800-452-7636** or you may visit its website 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 800-936-0721. 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 1-800-SAFENET (1-800-723-3638). Many lenders participate in new federal loan

modification programs. You can obtain more information about these programs at:  
<http://www.makinghomeaffordable.gov/>.

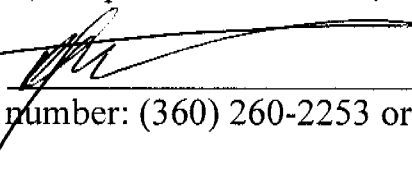
IF YOU WANT TO APPLY TO MODIFY YOUR LOAN, YOU MUST FILL OUT AND MAIL BACK THE ENCLOSED "MODIFICATION REQUEST FORM." YOUR LENDER MUST RECEIVE THE FORM BY NOVEMBER 15, 2009, WHICH IS MORE THAN 30 DAYS AFTER THE DATE SHOWN BELOW.

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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: October 13, 2009

Kelly D. Sutherland, Shapiro & Sutherland, LLC

Trustee signature:

  
Trustee telephone number: (360) 260-2253 or 1-800-970-5647

## LOAN MODIFICATION REQUEST FORM

Teresa A. Soto  
3953 Frieda Avenue  
Klamath Falls, OR 97603

RE: Loan#: 0033716093  
Property Address: 3953 Frieda Avenue Klamath Falls, OR 97603

Pursuant to Oregon law, we are providing you with this Modification Request Form. The mortgage servicer is interested in helping you stay in your home. The mortgage servicer wants you to know there are payment assistance programs available that may help you. If you qualify under the programs, the mortgage servicer may be able to bring be able to bring your loan current and /or decrease the monthly payment so that you can avoid foreclosure.

### **STEP 1: GATHER THE INFORMATION NEEDED TO HELP YOU**

Detailed Instructions on what you need to do to take advantage of this program are set forth below. Generally, you will need to:

- Explain in Hardship letter (attached) outlining your situation in detail noting all measures taken to date to resolve your problems
- Completed financial disclosure statement (attached) for all mortgagors of record.

If you meet the eligibility criteria, you may be offered either a temporary or permanent payment assistance program with a decreased monthly payment. The monthly payments will be based on the Income documentation that you provide.

### **STEP 2: COMPLETE AND SUBMIT**

Please submit all the required income documentation by no later than November 15, 2009. If you have any questions, please contact mortgage servicer at (800) 936-0721.

### **Act Now!**

To see if you qualify for this program, send the items listed below to Mortgage Servicer no later than November 15, 2009 to the address provided below:

***Shapiro & Sutherland, LLC***  
***5509 N.E. 109<sup>th</sup> Court, Suite N***  
***Vancouver, WA 98662***

Documentation to verify all of the income of each borrower. (Including any alimony or child support that you choose to rely upon to qualify). This documentation should include:

Complete income tax returns for the 2 previous years for all mortgagors listed on loan.

Last two months bank statements, including all checking, savings, money market, etc.

Copies of the most recent pay stubs (2 months) for all mortgagors on the loan.

If applicable - the mortgage servicer will order an appraisal or independent broker price opinion on the subject property.

If applicable - A copy of the listing agreement for the subject property.

If applicable - A copy of the fully executed contract of sale for the subject property. Also, a copy of the estimated sales proceeds listing a breakdown of all closing costs. A clause must be included in the contract of sale making it contingent upon the approval of the mortgage loan investor and the insurer or guarantor of your loan.

If applicable A copy of the buyers prequalification letter

If you have other types of Income, cannot locate required documents, or have questions about the documentation required, please contact us mortgage servicer at (800) 936-0721.

**You must send in all required documentation by no later that November 15, 2009.**

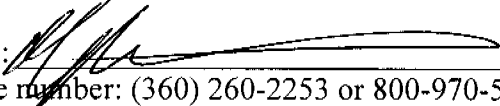
Keep a copy of documents for records. Don't sent original income documents as copies are acceptable.

### **NEXT STEPS: HERE'S WHAT WILL HAPPEN:**

Once the mortgage servicer receives all of your documentation and verify your information, mortgage servicer will determine whether you qualify for a payment assistance program. The mortgage servicer will contact you if you do or do not qualify for a program. IF you do not qualify, the mortgage servicer will discuss other alternative with you that may help you keep you home or ease your transition to another home.

DATED: October 13, 2009

Kelly D. Sutherland, Shapiro & Sutherland, LLC

Trustee signature:   
Trustee telephone number: (360) 260-2253 or 800-970-5647



PHH Mortgage Services



Mortgage Loan #: \_\_\_\_\_ Property Address: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

I, \_\_\_\_\_ am requesting that Cendant Mortgage Services  
(aka: PHH Mortgage Services) review my financial situation to see if I qualify for a  
Workout Option to avoid Foreclosure.

I am having difficulty making my monthly payments because of financial difficulties  
created by: (Please check the one that CLOSEST matches your situation or use the  
or use the "other field to briefly describe your situation)

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Unemployment                  | <input type="checkbox"/> Reduced Income     | <input type="checkbox"/> Divorce       |
| <input type="checkbox"/> Separation                    | <input type="checkbox"/> Excessive Debts    | <input type="checkbox"/> Medical Bills |
| <input type="checkbox"/> Death of Spouse               | <input type="checkbox"/> Payment Increase   | <input type="checkbox"/> Illness       |
| <input type="checkbox"/> Job Relocation                | <input type="checkbox"/> Business Failure   | <input type="checkbox"/> Incarceration |
| <input type="checkbox"/> Military Service              | <input type="checkbox"/> Damage to Property |  |
| <input type="checkbox"/> Other (please specify): _____ |   |  |

Explain Hardship: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- |  |                                    |                                    |
|--|------------------------------------|------------------------------------|
| I believe that my situation/hardship is:           | <input type="checkbox"/> Temporary | <input type="checkbox"/> Permanent |
| I would like to participate in a Workout Solution: | <input type="checkbox"/> Yes       | <input type="checkbox"/> No        |
| I would like to keep my property:                  | <input type="checkbox"/> Yes       | <input type="checkbox"/> No        |

Are there any additional liens on this property to the best of your knowledge. If so,  
please fill out the name, company or firm that is holding that lien.

\_\_\_\_\_  
Lien Holder's Name

\_\_\_\_\_  
Amount of Lien

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Co-Borrower's Signature

### BORROWER'S FINANCIAL STATEMENT

Loan #:							
Borrower Name:		Social Security #:					
Mailing Address:							
Employer:		Position:					
Employer Address:		Employer Phone:					
Daytime Phone:		Evening Phone:					
Email Address:							
Number of Dependents at this address:							
Co-Borrower Name:		Social Security #:					
Mailing Address:							
Employer:		Position:					
Employer Address:		Employer Phone:					
Daytime Phone:		Evening Phone:					
Email Address:							
<b>ASSETS/LIABILITIES</b>		<b>MONTHLY INCOME DATA</b>					
DESCRIPTION	Estimated Value	Amount Owed	Net Value	DESCRIPTION	Borrower	Co-Bor	Total
Primary Residence				Gross Pay:			
Other Real Estate				Overtime:			
Automobile:				Commissions:			
Automobile:				Bonus:			
Checking Account:				Child Support:			
Savings Account:				Rental Income:			
IRA/Keough Accts:				Other (Specify):			
401 (k) Acct:							
Stocks/Bonds/CD's:							
Boats:							
Collections/Art/Etc:							
Personal Items:							
<b>ACKNOWLEDGEMENT and AUTHORIZATION</b>				<b>NET INCOME:</b>			
<b>ACKNOWLEDGEMENT</b>							
I obtained a Mortgage loan secured by the above referenced mortgaged property. I have described my current financial condition with this Financial Statement form and I certify that all information presented herein, as well as all attachments is true, accurate, and correct to the best of my knowledge. I understand that submission of this information in no way obligates my Lender, Mortgage Servicer, Investor or Insurer to provide assistance to me.							
<b>AUTHORIZATION</b>							
By signing this Financial Statement, I hereby authorize my lender, Mortgage Servicer, Insurer and their respective agents to order a credit report and verify any and all employment and account information.							
Borrower Signature		Date		Co-Borrower Signature		Date	

**MONTHLY EXPENDITURES**

DESCRIPTION	MONTHLY DUE	BALANCE DUE	DELINQUENT Y/N?
<b><i>Household Expenses:</i></b>			
Mortgage Payment			
Other Morgages			
Alimony / Child Support			
Child Care			
Electric / Gas / Heat			
Water / Sewage			
Telephone / Internet			
Food for Household			
School / Work Lunches			
Clothing / Dry Cleaning			
Cable TV / Satellite			
<b>Total Household Expenses</b>	\$		
<b><i>Credit Card Expenses:</i></b>			
VISA			
MASTER CARD			
DEPT STORE CREDIT			
Other Credit Cards			
<b>Total Credit Card Expenses</b>	\$		
<b><i>Auto Expenses:</i></b>			
Auto Loan #1			
Auto Loan #2			
Auto Insurance			
Gasoline			
Auto Repairs			
Parking			
<b>Total Auto Expenses</b>	\$		
<b><i>Personal Loans:</i></b>			
Personal Loan #1			
Personal Loan #2			
<b>Total Personal Loans</b>	\$		
<b><i>Ins./Medical Expenses:</i></b>			
Health Insurance			
Life Insurance			
Doctors / Dentists			
Prescriptions			
Medical bills			
<b>Total Ins/Medical Expenses</b>	\$		
<b><i>Miscellaneous Expenses:</i></b>			
Charity / Donations			
Union Dues / Club Dues			
Entertainment			
Sports / Hobbies			
Vacations			
MISC. Expense #1			
MISC. Expense #2			
MISC. Expense #3			
<b>Total Misc Expenses</b>	\$		

**TOTAL EXPENSES** \$

\*\*\*Please note: DO NOT list bills in the MONTHLY DUE column if they are a "one-time" debt.  
 Please NOTATE if any of the above bills are deducted from your paycheck.  
 Please NOTATE any loans which will be paid in full within the next 6 months.

AFTER RECORDING RETURN TO:

Shapiro & Sutherland, LLC  
5501 N.E. 109th Court, Suite N  
Vancouver, WA 98662  
09-103208

Affidavit of Compliance with Oregon SB 628 (2009)

**County Clerk Recording Info: Volume M04, Page 51459**

**Grantor (name): Teresa A. Soto**

**Trustee (name): AmeriTitle**

**Original Beneficiary (name): Highland Community Federal Credit Union**

**Assignee(s), if any (name(s)): PHH Mortgage Corporation**

**Original Loan Amount: \$61,750.00**

**Borrower name(s): Soto, Teresa A.**

**Property Address: 3953 Frieda Avenue, Klamath Falls, OR 97603**

The undersigned is an employee of the beneficiary of the trust deed securing the above-referenced loan or of its authorized agent, 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 selected paragraph(s) is/are true and correct (select all that apply):

- No Request for Meeting or Loan Modification Received.** No request for a meeting or loan modification was received from borrower.
- Meeting Requested But Borrower Unavailable to Schedule Meeting.** Borrower requested a meeting within 30 days of the date the Trustee signed the notice required by Section 20, chapter 19, Oregon Laws 2008 ("Law") and sent the required Loan Modification Request Form to beneficiary or its agent. The beneficiary or beneficiary's authorized agent attempted to contact the borrower by the methods contemplated by Law within 45 days of receiving the loan modification request. Borrower did not respond within 7 days of attempted contact. Accordingly, no meeting was required and no meeting occurred.
- Meeting Occurred.** Borrower requested a meeting by telephone or in person within 30 days of the date the trustee signed the notice required by Law and sent the required Loan Modification Request Form to beneficiary or its agent. The beneficiary or beneficiary's authorized agent contacted Borrower by the methods allowed by law to schedule a meeting. A meeting was scheduled and took place between borrower and a representative of the beneficiary or beneficiary's agent -- authorized to modify the loan or able to obtain authority to modify the loan -- prior to the beneficiary determining whether or not to grant borrower's request for a loan modification.

**Loan Modification Requested. Borrower Deemed Ineligible. Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by Law and sent the Loan Modification Request Form to beneficiary. The loan modification request was evaluated in good faith within 45 days of receipt. After considering the most current financial information provided by borrower, the beneficiary or beneficiary's agent determined that borrower is ineligible for a loan modification. Within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower is ineligible for a loan modification.

**Loan Modification Requested. After Evaluation, Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by Law and sent the Loan Modification Request Form to beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt. Within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower's request for a loan modification was denied.

**Loan Modification Requested. Borrower Approved for a Modification but Subsequently Defaulted.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by Law and sent the Loan Modification Request Form to beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt. Within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower's request for a loan modification was approved. Borrower subsequently failed to return the executed modification agreement, required down payment, or failed to timely make the payment(s) under the terms of the agreement.

**Loan Modification Requested. Insufficient Information Provided by Borrower. Request Denied.** Borrower requested a loan modification within 30 days of the date the trustee signed the notice required by law and sent the Loan Modification Request Form to beneficiary or its agent. The loan modification request was evaluated in good faith within 45 days of receipt, but borrower, despite one or more additional requests from beneficiary or its agent, failed to provide sufficient information to enable beneficiary to determine in good faith whether borrower is eligible for a loan modification. Accordingly, within 45 days of the beneficiary's receipt of borrower's Loan Modification Request Form, the beneficiary or beneficiary's authorized agent notified borrower that borrower's request for a loan modification was denied.

Other (Specify):

---

---

DATED: 1/26/10

By: [Signature]

Typed Name: Tracy Johnson

Title: AVP

State of Florida )  
County of Duval ) ss.

This instrument was acknowledged before me on Joan M. Hayes by  
Tracy Johnson as AVP of  
PHH Mortgage Corp

Joan M. Hayes  
Notary signature  
My commission expires 7/30/2010

