

2010-005634

Klamath County, Oregon



00083961201000056340160163

05/11/2010 02:32:16 PM

Fee: \$127.00

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 67385

(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 Compliance

ORIGINAL GRANTOR ON TRUST DEED:

Kenneth I. Kiger and Cari L. Kiger

ORIGINAL BENEFICIARY ON TRUST DEED:

HSBC Consumer Lending

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 127

[WHEN RECORDED MAIL TO:]

**Trustee Corps
2112 Business Center Dr.
Second Floor, Suite 201
Irvine, CA 92612**

[Space Above This Line for Recorder's Use]

Loan #: **0015632060** Trustee Sale #: **OR15000032-09-1**

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF CALIFORNIA
COUNTY OF ORANGE

I, Paul Tran being first duly sworn, depose, say and certify that:

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

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

SEE ATTACHED

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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Paul Tran of **TRUSTEE CORPS**, for **FIDELITY NATIONAL TITLE INSURANCE COMPANY**, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in IRVINE, on January 6, 2010. 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.

"Notice as required by an in accordance with ORS Chapter 646 was provided to Grantor and successor in interest, if any."

Loan #: 0015632060 Trustee Sale #: OR15000032-09-1

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Paul Tran of TRUSTEE CORPS, for FIDELITY NATIONAL TITLE INSURANCE COMPANY, the trustee named in said notice; each such copy was contained in a sealed envelope, with postage thereon fully prepaid, and was deposited by me in the United States mail in IRVINE, on January 6, 2010. 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 25 days before the day set for the trustee's sale.

Paul Tran

BY: **Paul Tran , TRUSTEE SALE OFFICER**

State of California)

County of orange)

Paul Kim

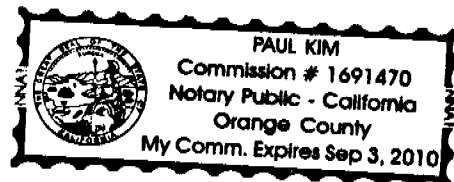
On 4-2-2010 before me, _____, a notary public, personally appeared Paul Tran who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Paul Kim

Notary Public in and for said County and State



Declaration of Mailing

Trustee's Sale No. OR15000032-09

Date: 01/06/2010

Mailing: Sale

Page: 1

I, Paul Tran, declare: That I am an officer, agent, or employee of Trustee Corps whose business address is 30 Corporate Park, Suite 400, Irvine, CA 92606

I am over the age of eighteen years; On 01/06/2010 by Certified mail, enclosed in a sealed envelope with postage fully prepaid, I deposited in the United States Post Office at Irvine notices, a true and correct copy of which is hereunto attached and made part hercof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert Fee	R.R Fee
71034266499009615259	.. OCCUPANT 13086 ANTLE DR KLAMATH FALLS , OR 97603	\$3.09	\$1.85
71034266499009615266	KIGER, CARI L. 13086 ANTLE DR KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71034266499009615273	KIGER, CARI L. 1034 S 500 W OREM, UT 84058	\$3.09	\$1.85
71034266499009615280	KIGER, KENNETH I. 13086 ANTLE DR KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71034266499009615297	KIGER, KENNETH I. 1034 S 500 W OREM, UT 84058	\$3.09	\$1.85
		\$15.45	\$9.25
Number of Pieces by Sender	Number of Pieces Received	Postmaster (Name) Receiving Employee	Mail By (Name) Sending Employee
5			

I certify (or Declare) under penalty of perjury under the laws of the State of OR that the foregoing is true and correct

1-6-10
(Date)

P
(Declarant)



TRUSTEE'S NOTICE OF SALE

Loan No: 0015632060
T.S. No.: OR15000032-09-1

Title Order No: 090839470-OR-GNO

Reference is made to that certain deed made by, KENNETH I KIGER AND CARI L KIGER as Grantor to REGIONAL TRUSTEE SERVICES, as trustee, in favor of HSBC CONSUMER LENDING, as Beneficiary, recorded on October 16, 2006, as Instrument No. 2006-020710 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: R-4008-017CA-02400-000

LOT 4, BLOCK 4, KLAMATH RIVER SPORTMAN'S ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Commonly known as:
13086 ANTLER DR, 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 notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: failed to pay payments which became due;

Monthly Payment \$1258.98
Monthly Late Charge \$62.95

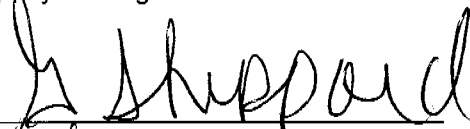
By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$ 158,929.63 together with interest thereon at the rate of 8.55000 % per annum from July 1, 2009 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that, the undersigned trustee will on **May 12, 2010** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon. County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

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

Dated: December 29, 2009

LSI Title Company of Oregon


G. Shippard, authorized signor

C/O TRUSTEE CORPS

2112 BUSINESS CENTER DRIVE, 2ND FLOOR, IRVINE, CA 92612

For Sale information contact: (714) 573-1965, (714) 573 7777, (949) 252 8300

State of California

County of Orange

On 12-29-09 before me Debra Pedley, (name and title of the officer), personally appeared G. Shippard, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the instrument and acknowledgement to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

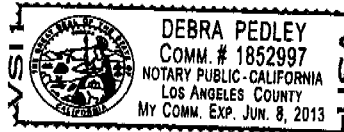
I certify under **PENALTY OR PERJURY** under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature


Debra Pedley

(SEAL)



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

**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 13086 ANTLER DR, 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."

This amount you would have had to pay as of 08/02/2009 to bring your mortgage loan current was 0.00. 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 (877) 714-0966 EX.285 to find out the exact amount you must pay to bring your mortgage loan current and get other details about the amount you owe.

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

LSI Title Company of Oregon
c/o Trustee Corps
30 Corporate Park, 4th Floor, Suite 400
Irvine, CA 92606

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

Date and time : **May 12, 2010**, at **10:00 AM**

Place: **on the front steps of the Circuit Court, 316 Main Street., in the City of Klamath Falls, County of Klamath, Oregon.**

, County of **Klamath**, State of **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 HSBC CONSUMER LENDING at (800) 333-5848 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 provide is enough to pay what you owe.

There are government agencies and nonprofit organization 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 telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to 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 website at: <http://www.osbar.org>. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and 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 any questions, talk to a lawyer or one of the organizations mentioned above before signing.

DATED: December 29, 2009

LSI Title Company of Oregon

Trustee telephone number: (877) 714-0966 ext.285

NOTICE TO TENANTS:

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 July 7, 2010. The name of the trustee and the trustee's mailing address are listed on this notice. 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.

Free legal assistance:

Oregon Law Center
Portland: (503) 473-8329
Coos Bay: 1-800-303-3638
Ontario: 1-888-250-9877
Salem: (503) 485-0696
Grants Pass: (541) 476-1058
Woodburn: 1-800-973-9003
Hillsboro: 1-877-726-4381
<http://www.oregonlawcenter.org/>

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 website at: <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://oregonlawhelp.org>. For the name and telephone number of an organization near you, please call the statewide telephone contact number at 800-SAFENET(800-723-3638)

OR15000032091 / KIGER
ASAP# 3400355

TCORPS

AFFIDAVIT OF POSTING

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 Notice of Default and Election to Sell; Trustee's Notice of Sale; Notice You Are in Danger of Losing Your Property; Notice to Tenants; Request for Modification upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

**13086 Antler Drive
Klamath Falls, OR 97603**

As follows:

On 01/08/2010 at 3:34 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(A).

On 01/13/2010 at 3:35 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.750 (1)(b)(B).

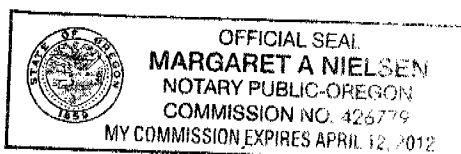
On 01/18/2010 at 9:12 AM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.750(1)(b)(C).

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

SUBSCRIBED AND SWORN BEFORE ME
this 20th day of January, 2010
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
3400355



217118

OR15000032091 / KIGER
ASAP# 3400355

TCORPS

AFFIDAVIT OF MAILING

STATE OF OREGON

County of Multnomah

ss.

I, Sarah Ruth Tasko, being first duly sworn, depose and say that I am employed by Nationwide Process Service, Inc. On January 19, 2010, I mailed a copy of the Notice of Default and Election to Sell; Trustee's Notice of Sale; Notice You Are in Danger of Losing Your Property; Notice to Tenants; Request for Modification, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.750(1)(b)(C).

The envelope was addressed as follows:

OCCUPANT
13086 Antler Drive
Klamath Falls, OR 97603

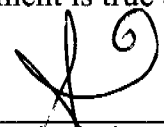
This mailing completes service upon an occupant at the above address with an effective date of **01/08/2010** as calculated pursuant to ORS 86.750 (1)(c).

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

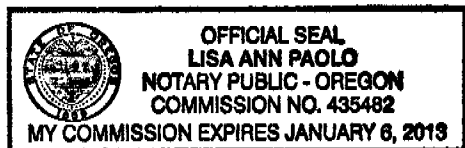
SUBSCRIBED AND SWORN BEFORE ME
this 19 day of January, 2010
by Sarah Ruth Tasko.

Notary Public for Oregon

X



Sarah Ruth Tasko
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636



217118

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 # 11909

Trustee's Notice of Sale

Kiger

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:

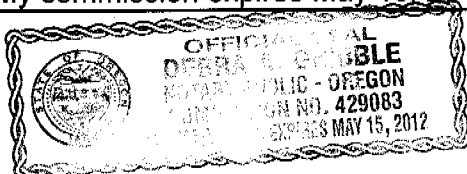
January 14, 21, 28, February 04, 2010

Total Cost: \$1,017.29

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: February 4, 2010

Debra A Gubbe
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE

Loan No: 0015632060

Title Order No: 090839470-OR-GNO

T.S. No.: OR1500032-09-1

Reference is made to that certain deed made by, KENNETH I KIGER AND CARI L KIGER as Grantor to REGIONAL TRUSTEE SERVICES, as trustee, in favor of HSBC CONSUMER LENDING, as Beneficiary, recorded on October 16, 2006, as Instrument No. 2006-020710 of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: R-4008-017CA-02400-000 LOT 4, BLOCK 4, KLAMATH RIVER SPORTSMAN'S ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. Commonly known as: 13086 ANTLER DR, 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 notice has been recorded pursuant to Section 86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: failed to pay payments which became due; Monthly Payment \$1258.98 Monthly Late Charge \$62.95

By this reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to-wit: The sum of \$ 158,929.63 together with interest thereon at the rate of 8.55000 % per annum from July 1, 2009 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that, the undersigned trustee will on May 12, 2010 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, on the front steps of the Circuit Court, 316 Main Street, in the City of Klamath Falls, County of Klamath, Oregon. County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured and the costs and expenses of sale, including a reasonable charge by the trustee. Notice is further given that any person named in Section 86.753 of Oregon Revised Statutes has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's or attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for sale.

In construing this notice, the masculine gender includes the feminine and the neuter, the singular includes plural, the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligation, the performance of which is secured by said trust deed, the words "trustee" and "beneficiary" include their respective successors in interest, if any. Dated: December 29, 2009 LSI Title Company of Oregon G. Sheppard, Authorized Signor C/O TRUSTEE CORPS 2112 BUSINESS CENTER DRIVE, 2ND FLOOR, IRVINE, CA 92612 For Sale information contact: (714) 573-1965, (714) 573 7777, (949) 252 8300 State of California County of Orange On 12/29/2009, before me, Debra Pedley, Notary Public in and for said state, personally appeared G. Sheppard, authorized signor, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument. WITNESS my hand and official seal, Signature Debra Pedley, My Comm. Exp. 06/08/2013 This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose. ASAP# 3400355 01/14/2010, 01/21/2010, 01/28/2010, 02/04/2010.
#11909 January 14, 21, 28, February 04, 2010.

TS # OR15000032-09-1

After recording return to:

Fidelity National Title Insurance Company
30 Corporate Park, Suite 400
Irvine, CA 92606

AFFIDAVIT OF COMPLIANCE WITH Ch. 864 (2009 Oregon laws)

Re: Loan no. 0015632060

Borrower: KENNETH I KIGER AND CARI L KIGER

STATE of OR, County of Klamath) ss:

I, Maria Vadney, being first duly sworn, depose, and say that I am employed by HSBC CONSUMER LENDING hereinafter "beneficiary") and I am familiar with the records and files kept by beneficiary with respect to loan number 0015632060, where the grantor(s) names(s) is/are KENNETH I KIGER AND CARI L KIGER:

☐ Beneficiary did not receive a Modification Request Form from the grantor(s) within the time specified in Chapter 864 (2009 Oregon Laws); or

☒ Beneficiary received a timely Modification Request Form from the grantor(s) on 3/16/09 {date}.

If beneficiary received a timely Modification Request Form, within 45 days of receipt of the Modification Request Form (check all that apply):

☐ Beneficiary or beneficiary's agent reviewed the information submitted by grantor(s), and notified the grantor(s) that the beneficiary denied the request for modification of the loan.

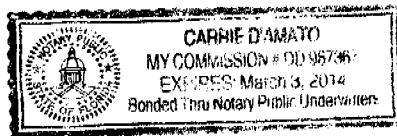
☐ Beneficiary or beneficiary's agent requested grantor(s) provide additional information needed to determine whether the loan could be modified.

☒ If timely requested by the grantor(s), the beneficiary or beneficiary's agent met with the grantor(s) in person or spoke to the grantor(s) by the telephone before the beneficiary or beneficiary's agent responded to the grantor(s) request to modify the loan. The person representing the beneficiary or the beneficiary's agent who met or spoke with grantor(s) has or was able to obtain authority to modify the loan.

☐ The grantor(s) did not respond to the beneficiary within seven business days of the date the beneficiary or the beneficiary agent attempted to contact the grantor(s) to schedule a meeting in person or by telephone.

☐ The beneficiary has previously considered the current financial information provided by the grantor(s), and has in good faith determined that the grantor(s) is not eligible for a modification of the loan. The beneficiary has informed the grantor(s) that the grantor(s) is not eligible for a modification of this loan.

Subscribed and sworn to before me on 04-27-2010 By Maria Vadney name of affiant)



By: Maria Vadney

Carrie D'Amato
Notary Public for Flordia

Borrower's Name:		Borrower's Social Security #:	
Co-Borrower's Name:		Co-Borrower's Social Security #:	
Borrower's Work #:	Co-Borrower's Work #:	Home Telephone #:	
() -	() -	() -	
Employer's Name:	Length of Employment:	Employer's Name:	Length of Employment:
Year(s):	Month(s):	Year(s):	Month(s):

PROPERTY ADDRESS

Street Address:	City:	State:	Zip Code:
MAILING ADDRESS <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Don't Know How Long: _____ Year(s)			

Street Address:	City:	State:	Zip Code:
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MONTHLY INCOME DATA

Description	Borrower Income	Co-Borrower Income
Monthly		
Commission/Bonuses		
Other Income (Please Specify)		

ASSETS

LIABILITIES

LIABILITIES

Description	Estimated Value	Description	Monthly Payment	Balance Due	Description	Monthly Payment	Balance Due
Home		Mortgage Payment			Child Care		
Other Real Estate		Real Estate Taxes			Cable		
Automobile		Homeowners Insurance			Medical Expenses		
Automobile		Other Mortgage/Rent			Medical/Life Insurance		
Checking Account		Alimony/Child Support			Student Loans		
Savings/Money Mkt.		Automobile Loan			Credit Card 1		
IRA/Keogh Account		Automobile Loan			Credit Card 2		
401(k)/ESOP Account		Auto Expenses (Gas/Maintenance/Parking)			Credit Card 3		
Stocks, Bonds, CDs		Auto Insurance			Dry Cleaning		
Other Investments		Food/Toiletries			HOA fees		
		Utilities/Telephone			Miscellaneous		

I/We certify that the financial information stated above is true and is an accurate statement of my/our financial condition. I/We understand and acknowledge that any action taken by the lender on my/our behalf will be made in strict reliance on the financial information provided. By signing below, I/we grant the lender and the holder of my/our mortgage the authority to confirm the information disclosed including, but not limited to, the ordering of credit reports and verification of employment and account balances.

_____	_____	_____
Borrower Signature	Date	Co-Borrower Signature
Date		

Return completed and signed form to National Bankruptcy Services as authorized agent for the lender. The mailing address is as follows: