

2010-007515

Klamath County, Oregon



00086147201000075150150155

06/21/2010 01:37:47 PM

Fee: \$122.00

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 67391

(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:

**Juan Barajas and Delores Barajas**

### 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 122

[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 #: **0016005589** Trustee Sale #: **OR15000035-09-1**

## **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**

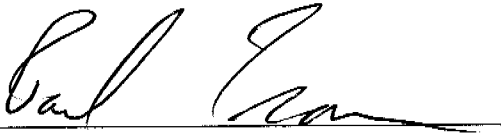
Said person(s) include the grantor in the trust deed, any successor in interest to the grantor whose interest appears of record or of whose interest the trustee or the beneficiary has actual notice, and any persons requesting notice as provided in ORS 86.785, and all junior lien holders as provided in 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 February 12, 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 #: 0016005589 Trustee Sale #: OR15000035-09-1

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 February 12, 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.



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

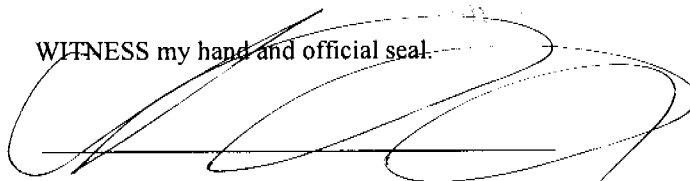
State of California)

County of ORANGE

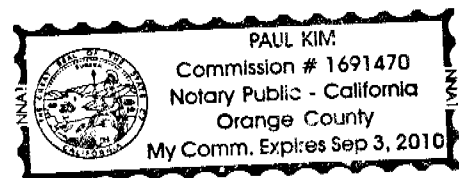
On 5-1-2010 before me, Paul Kim, a notary public, personally appeared Paul Tran who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), 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.



Notary Public in and for said County and State



## Declaration of Mailing

Trustee's Sale No. OR1500035-09

Date: 02/12/2010

Mailing: 5 Day

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 02/12/2010 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 hereof, addressed to the following:

Number of Article	Name of Addressee, Street, and Post Office Address	Cert Fee	R.R Fee
71034266499009848480	BARAJAS, DELORES 3417 PATTERSON ST KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71034266499009848497	BARAJAS, JUAN 3417 PATTERSON ST KLAMATH FALLS, OR 97603	\$3.09	\$1.85
71034266499009848503	OCCUPANT 3417 PATTERSON ST KLAMATH FALL, OR 97603	\$3.09	\$1.85
71034266499009848510	BARAJAS, DELORES 3417 PATTERSON ST KLAMATH FALL, OR 97603	\$3.09	\$1.85
71034266499009848527	BARAJAS, JUAN 3417 PATTERSON ST KLAMATH FALL, OR 97603	\$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

2-12-10  
(Date)

*f*  
(Declarant)



## TRUSTEE'S NOTICE OF SALE

Loan No: 0016005589

Title Order No: 090847927-OR-GNO

T.S. No.: OR15000035-09-1 .

Reference is made to that certain deed made by, BARAJAS, JUAN BARAJAS, DELORES as Grantor to REGIONAL TRUSTEE SERVICES, as trustee, in favor of HSBC CONSUMER LENDING, as Beneficiary, recorded on November 29, 2006, as Instrument No. 2006-023749 of Official Records in the office of the Recorder of Klamath County, OR to-wit:

APN: R559915

SEE ATTACHED EXHIBIT "A"

Commonly known as:

3417 PATTERSON ST, KLAMATH FALL, 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 \$1343.55

Monthly Late Charge \$67.18

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 \$ 175,323.84 together with interest thereon at the rate of 8.15000 % 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 **June 17, 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: February 4, 2010

LSI Title Company of Oregon

G. Sheppard  
G. Sheppard, authorized signer

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 2-5-10 before me David Mathias, (name and title of the officer), personally appeared G. Sheppard, 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~~(s)~~/she~~(s)~~/they executed the same in his~~(s)~~/her~~(s)~~/their authorized capacity~~(ies)~~, and that by his~~(s)~~/her~~(s)~~/their signature~~(s)~~ on the instrument the person~~(s)~~, or the entity upon behalf of which the person~~(s)~~ acted, executed the instrument.

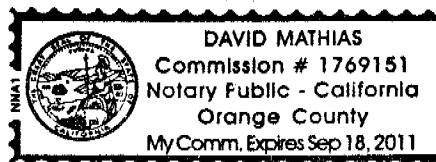
I certify under **PENALTY OR PERJURY** under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature

David Mathias

David Mathias



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 3417 PATTERSON ST, KLAMATH FALL, 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 08/01/2009 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, 4<sup>th</sup> 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 : **June 17, 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: February 4, 2010

LSI Title Company of Oregon

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

#### **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 May 18, 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)

**FINANCIAL INFORMATION FORM-REQUEST FOR MODIFICATION**

LENDER: HSBC CONSUMER LENDING

BORROWER INFORMATION

DATE: \_\_\_\_\_ LOAN # 0016005589

Borrower's Name:	Borrower's Social Security #:
	- -

Co-Borrower's Name:		Co-Borrower's Social Security #:	
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:
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**MAILING ADDRESS**    ☐ Rent    ☐ Own    ☐ 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

Date

Co-Borrower Signature

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

**Exhibit A**

**Lot 20 and the Southerly 20 feet of Lot 21, VALLEY VIEW, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, EXCEPTING THEREFROM the following described tract:**

**A strip of land situated in Lot 20, "VALLEY VIEW", according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows:**

**Beginning at a 3/8 inch iron pin on the Southwest corner of said Lot 20; thence North 00° 13' West along the Easterly line of Patterson Street a distance of 65.29 feet to a one-half inch iron pin; thence South 66° 59' East a distance of 130.59 feet to a one-half inch iron pin on the Easterly boundary of Valley View Subdivision; thence South 00° 13' East along said Easterly boundary a distance of 65.29 feet to the Southeast corner of Valley View Subdivision; thence North 66° 59' West along the Southerly boundary of Valley View Subdivision a distance of 130.59 feet to the point of beginning; and as shown on Survey Map No. 1172 as recorded in the office of the Klamath County Surveyor.**

**CODE: 041 MAP: 3909-012BA TL: 01800 KEY: 559915**

OR15000035091 / BARAJAS  
ASAP# 3451076

TCORPS

**AFFIDAVIT OF SERVICE**

STATE OF OREGON  
County of Klamath

ss.

I, Jake Doolin, 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; Exhibit "A"; 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":

3417 Patterson Street  
Klamath Falls, OR 97603

By delivering such copy, personally and in person to Delores Barajas, at the above Property Address on February 16, 2010 at 2:00 PM.

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

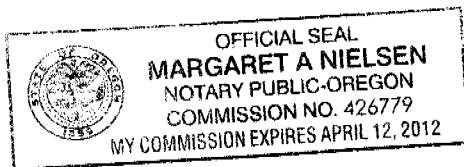
SUBSCRIBED AND SWORN BEFORE ME  
this 17<sup>th</sup> day of February, 2010  
by Jake Doolin.

Margaret A. Nielsen  
Notary Public for Oregon

X Jake Doolin  
Jake Doolin  
Nationwide Process Service, Inc.  
420 Century Tower  
1201 SW 12th Avenue  
Portland, OR 97205  
(503) 241-0636  
3451076



222305



# 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 # 12020

Trustee's Notice of Sale

Barajas

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:

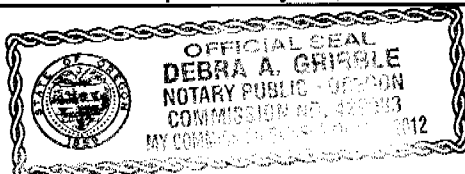
February 23, March 02, 09, 16, 2010

Total Cost: \$1,042.97

Subscribed and sworn by Jeanine P Day  
before me on: March 18, 2010

Notary Public of Oregon

My commission expires May 15, 2012



### TRUSTEE'S NOTICE OF SALE

Loan No: 0016005589 Title Order No: 090847927-OR-  
GNO T.S. No. 0016005589

Reference is made to that certain deed made by, BARAJAS, JUAN BARAJAS, DELORES as Grantor to REGIONAL TRUSTEE SERVICES, as trustee, in favor of HSBC CONSUMER LENDING, as Beneficiary, recorded on November 29, 2006, as Instrument No. 2006-023749 of Official Records in the office of the Recorder of Klamath County, OR to-wit: APN: R559915 Lot 20 and the Southerly 20 feet of Lot 21, VALLEY VIEW, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, EXCEPTING THEREFROM the following described tract: A strip of land situated in Lot 20, "VALLEY VIEW", according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon, more particularly described as follows: Beginning at a 3/8 inch iron pin on the Southwest corner of said Lot 20; thence North 00° 13' West along the Easterly line of Patterson Street a distance of 65.29 feet to a one-half inch iron pin; thence South 66° 59' East a distance of 130.59 feet to a one-half inch iron pin on the Easterly boundary of Valley View Subdivision; thence South 00° 13' East along said Easterly boundary a distance of 65.29 feet to the Southeast corner of Valley View Subdivision; thence North 66° 59' West along the Southerly boundary of Valley View Subdivision a distance of 130.59 feet to the point of beginning; and as shown on Survey Map No. 1172 as recorded in the office of the Klamath County Surveyor. Commonly known as: 3417 PATTERSON ST, 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 \$1,343.55 Monthly Late Charge \$67.18

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 \$175,323.84 together with interest thereon at the rate of 8.15000 % 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 June 17, 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: February 4, 2010 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 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# 3451076 02/23/2010, 03/02/2010, 03/09/2010, 03/16/2010. #12020 February 23, March 02, 09, 16, 2010.

TS # OR15000035-09-1

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. 0016005589

Borrower: BARAJAS, JUAN

BARAJAS, DELORES, OCCUPANT

STATE of Id, County of Blaine ) ss:

I, Shana Richmond, 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 0016005589, where the grantor(s) names(s) is/are BARAJAS, JUAN

BARAJAS, DELORES, OCCUPANT :

☐ 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 8/7/09 {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 by the grantor(s), and has in good faith determined that the grantor(s) is not modification of the loan. The beneficiary has informed the grantor(s) that the not eligible for a modification of this loan.

provided  
eligible for a  
grantor(s) is

By: Shana Richmond  
Subscribed and sworn to before me on 4/28/10 By Shana Richmond name of  
affiant)



Notary Public