

2010-010606
Klamath County, Oregon



00089867201000106060170173

09/07/2010 03:22:59 PM

Fee: \$132.00

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 67713

(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:

Jerry Peterson and Mitzi L. Lizotte, Husband and Wife

ORIGINAL BENEFICIARY ON TRUST DEED:

Mortgage Electronic Registration Systems, Inc.

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

WHEN RECORDED MAIL TO:

**Executive Trustee Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120
(818) 260-1600 phone (818) 260-1850 fax**

Space above line for Recorder's Use

T.S. NO.: OR-245877-C LOAN NO.: 0415369917

AFFIDAVIT OF MAILING NOTICE OF SALE

STATE OF California} SS
COUNTY OF Los Angeles}

I, Cris Navarro, 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 interest 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 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 person's at their last known address, to-wit:

<u>NAME & ADDRESS</u>	<u>CERTIFIED NO.</u>
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.

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

Each of the notices so mailed was certified to be a true copy of the original notice of sale by Maria DeBelen, for LSI Title Company of Oregon, LLC, 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 Los Angeles California, on 4/19/2010. 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.

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

STATE California} SS
COUNTY Los Angeles}

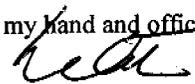


Cris Navarro

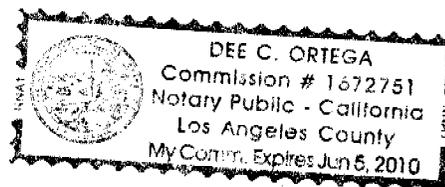
On 4/19/2010 before me, Dee C. Ortega, a Notary Public personally appeared Cris Navarro who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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.

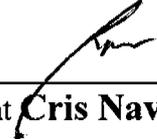
WITNESS my hand and official seal

Signature 

Dee C. Ortega, Notary Public



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

X 
Affiant **Cris Navarro**

Unofficial
Copy

**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 9241 SPLIT RAIL ROAD, LA PINE, Oregon 97739

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."

The amount you would have to pay as of 4/16/2010 to bring your mortgage loan current was \$5,472.84. 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 (818) 260-1600 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: Executive Trustee Services, LLC, 2255 North Ontario Street, Suite 400, Burbank, California 91504-3120.

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

Date and Time: Tuesday, September 7, 2010 at 10:00 AM

Place: On the front steps of the Circuit Court, 316 Main St, in the City of Klamath Falls, County of Klamath, Oregon

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 request that your lender 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 telephone contact number at 800-SAFENET (800-723-3638). You may also wish to talk to a lawyer. If you need help finding a lawyer, you

may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at www.osbar.org/public/ris/ris.html. 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 1-866-899-5308. 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: 800-SAFENET (800-723-3638). Many lenders participate in new federal loan modification programs. You can obtain more information about these programs at: <http://www.oregonlawhelp.org>.
- 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 **5/16/2010** which is 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 questions, talk to a lawyer or one of the organizations mentioned above before signing.

Dated: 4/16/2010

Executive Trustee Services, LLC

As Agent for Trustee



Maria DeBelen

(818) 260-1600

TRUSTEE'S NOTICE OF SALE

Loan No: 0415369917
T.S. No.: OR-245877-C

Reference is made to that certain deed made by, JERRY PETERSON AND MITZI L. LIZOTTE, HUSBAND AND WIFE as Grantor to ASPEN TITLE & ESCROW, INC, as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC. , as Beneficiary, dated 12/26/2002, recorded 1/2/2003, in official records of Klamath County, Oregon in book/reel/volume No. M03 at page No. 00211, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit:

APN: R137499 / R137523
SEE ATTACHED EXHIBIT "A"

Commonly known as:
.9241 SPLIT RAIL ROAD
LA PINE, Oregon 97739

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:

Unpaid principal balance of \$103,830.38; plus accrued interest plus impounds and / or advances which became due on 1/1/2010 plus late charges, and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable.

Monthly Payment \$771.39 Monthly Late Charge \$33.15

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 \$103,830.38 together with interest thereon at the rate of 5.5% per annum from 12/1/2009 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 **LSI TITLE COMPANY OF OREGON, LLC**, the undersigned trustee will on **9/7/2010** at the hour of **10:00 AM**, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at **On the front steps of the Circuit Court, 316 Main St, 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 and 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.

Loan No: 0415369917
T.S. No: OR-245877-C

TRUSTEE'S NOTICE OF 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: 4/16/2010

LSI TITLE COMPANY OF OREGON, LLC
C/O Executive Trustee Services, LLC at 2255 North Ontario
Street, Suite 400 Burbank, California 91504-3120
Sale Line: 714-730-2727

Marvell L. Carmouche

Signature By



Authorized Signatory

State of California) ss.
County of Los Angeles)

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



Maria DeBelen
Trustee Sale Officer

Executive Trustee Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120
(818) 260-1600

Date: 4/16/2010

T.S. Number: OR-245877-C
Loan Number: 0415369917

DEBT VALIDATION NOTICE

1. The enclosed document relates to a debt owed to the current creditor:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

You may send us a written request for the name and address of the original creditor, if different from the current creditor, and we will obtain and mail the information to you.

2. As of **4/16/2010** the total delinquency owed was **\$5,472.84**, but this amount will increase until the delinquency has been fully cured.
3. As of **4/16/2010** the amount required to pay the entire debt in full was **\$108,317.20** but this amount will increase daily until the debt has been fully paid.
4. You may dispute the validity of this debt, or any portion thereof, within thirty (30) days after receiving this notice. Otherwise, we will assume that the debt is valid.
5. If you notify us in writing that you dispute all or any portion of this debt within thirty (30) days after receiving this notice, we will obtain and mail to you verification of the debt, or a copy of any judgement against you.

**WE ARE ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION
WE OBTAIN WILL BE USED FOR THAT PURPOSE.**

EXHIBIT "A"

LEGAL DESCRIPTION

PARCEL 1:

A parcel of land situated in the W 1/2 of the SE 1/4 of Section 27, Township 23 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, and being more particularly described as follows:

Beginning at the South quarter corner of said Section 27; thence North 89° 46' 39" East 662.79 feet to the true point of beginning; thence North 00° 17' 12" West 329.89 feet; thence East 662.39 feet; thence South 00° 21' 21" East 327.33 feet; thence South 89° 46' 39" West 662.79 feet to the point of beginning. (Bearings based on Survey #1829, filed with the Klamath County Engineer's Office).

PARCEL 2:

A parcel of land situated in the W 1/2 of the SE 1/4 of Section 27, Township 23 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, and being more particularly described as follows:

Beginning at the South quarter corner of said Section 27; thence North 89° 46' 39" East 662.79 feet; thence North 00° 17' 12" West 329.89 feet to the true point of beginning; thence North 00° 17' 12" West 328.90 feet; thence East 661.99 feet; thence South 00° 21' 21" East 328.91 feet; thence West 662.39 feet to the point of beginning. (Bearings based on Survey #1829, filed with the Klamath County Engineer's Office).

Unofficial Copy

OR-245877-C

**Executive Trustee Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120**

(818) 260-1600

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 8/8/2010. 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.

For the name and telephone number of an organization near you, please call the statewide telephone contact number at 1-888-610-8764. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at 503-684-3763 or toll-free in Oregon at 800-452-7636 or you may visit its website at www.osbar.org/public/ris/ris.html. 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.lawhelp.org/program/694/index.cfm>.

Unnotified Copy

Executive Trustee Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120

TS No. **OR-245877-C**
Loan No. **0415369917**

AFFIDAVIT OF NON-MILITARY SERVICE

Marvell Carmouche, being duly sworn, deposes and says; that **JERRY PETERSON and MITZI L. LIZOTTE**, are (is) not now, or within the period of three months prior to the making of this affidavit, (a) in the Federal Service on active duty as a member of the Army of the United States, or the United States Navy, or the United States Air Force, the Women's volunteer Naval Reserve, or the Marine Corps., or Women's Auxiliary Marine Corps Reserve, or the Coast Guard Reserve, or the Women's Army Corps. Or as an officer of the Public Health Service, or (b) in training or being educated under the supervision of the United States preliminary to induction into the military service or (c) under orders to report for induction under the Selective Training and Service Act of 1940, or (d) a member of the Enlisted Reserves Corps under orders to report for military service, or (e) an American Citizen, serving with the force of any nation allied with the United States in the prosecution of war, within; the purview of the Soldier's and Sailor's Civil Relief Act of 1940, as amended or (f) serving in the armed forces of the United States Pursuant to the Selective Service Act of 1948.

That this affidavit is made for the above referenced Foreclosure for the purpose of inducing LSI TITLE COMPANY OF OREGON, LLC, without leave of court first obtained, to cause said property to be sold under the terms of said deed of trust pursuant to the power of sale contained therein.

Dated: 4/16/2010

By: 

Marvell Carmouche, Limited Signing Officer

OR245877C / PETERSON/LIZOTTE
ASAP# 3535912

EXEC

AFFIDAVIT OF SERVICE

STATE OF OREGON
County of Deschutes ss.

I, Robert Donahou, 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, Exhibit A; Debt Validation Notice and Notice to Tenants upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

9241 Split Rail Road
La Pine, OR 97739

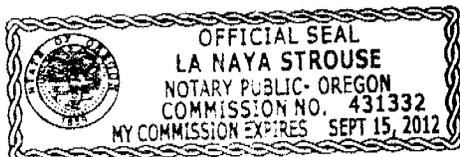
By delivering such copy, personally and in person to Jerry Peterson, at the above Property Address on April 24, 2010 at 12:45 PM.

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

SUBSCRIBED AND SWORN BEFORE ME
this 4 day of May, 2010
by Robert Donahou.

La Naya Strouse
Notary Public for Oregon

X [Signature]
Robert Donahou
Nationwide Process Service, Inc.
420 Century Tower
1201 SW 12th Avenue
Portland, OR 97205
(503) 241-0636
3535912



228675

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 # 12435

Trustee's Notice of Sale

Peterson/Lizotte

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:

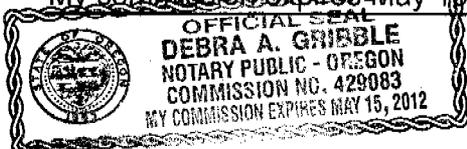
June 18, 25, July 02, 09, 2010.

Total Cost: \$1,115.79

Jeanine P Day
Subscribed and sworn by Jeanine P Day
before me on: July 9, 2010

Debra A Gribble
Notary Public of Oregon

My commission expires May 15, 2012



TRUSTEE'S NOTICE OF SALE Loan No: 0415369917 T.S. No.: OR-245877-C

Reference is made to that certain deed made by, JERRY PETERSON AND MITZI L. LIZOTTE, HUSBAND AND WIFE as Grantor to ASPEN TITLE & ESCROW, INC. as trustee, in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HOMECOMINGS FINANCIAL NETWORK, INC., as Beneficiary, dated 12/26/2002, recorded 1/2/2003, in official records of Klamath County, Oregon in book/reel/volume No. M03 at page No. 00211, fee/file/instrument/microfile/reception No. (indicated which), covering the following described real property situated in said County and State, to-wit: APN: R137499 / R137523 Parcel 1: A parcel of land situated in the W 1/2 of the SE 1/4 of Section 27, Township 23 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, and being more particularly described as follows: Beginning at the South quarter corner of said Section 27; thence North 89° 46' 39" East 662.79 feet to the true point of beginning; thence North 00° 17' 12" West 329.89 feet; thence East 662.39 feet; thence South 00° 21' 21" East 328.33 feet; thence South 89° 46' 39" West 662.79 feet to the point of beginning. (Bearings based on Survey # 1829, filed with the Klamath County Engineer's Office). Parcel 2: A parcel of land situated in the W 1/2 of the SE 1/4 of Section 27, Township 23 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, and being more particularly described as follows: Beginning at the South quarter corner of said Section 27; thence North 89° 46' 39" East 662.79 feet; thence North 00° 17' 12" West 329.89 feet to the true point of beginning; thence North 00° 17' 12" West 328.90 feet; thence East 661.99 feet; thence South 00° 21' 21" East 326.91 feet; thence West 662.39 feet to the point of beginning. (Bearings based on Survey # 1829, filed with the Klamath County Engineer's Office). Commonly known as: 9241 SPLIT RAIL ROAD LA PINE, Oregon 97739.

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

86.735(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's: Unpaid principal balance of \$103,830.38; plus accrued interest plus impounds and / or advances which became due on 1/1/2010 plus late charges; and all subsequent installments of principal, interest, balloon payments, plus impounds and/or advances and late charges that become payable. Monthly Payment \$771.39 Monthly Late Charge \$33.15

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 \$103,830.38 together with interest thereon at the rate of 5.5% per annum from 12/1/2009 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 LSI TITLE COMPANY OF OREGON, LLC, the undersigned trustee will on 9/7/2010 at the hour of 10:00 AM, Standard of Time, as established by section 187.110, Oregon Revised Statutes, at On the front steps of the Circuit Court, 316 Main St, 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 ~~deed~~ 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 and 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: 4/16/2010 LSI TITLE COMPANY OF OREGON, LLC C/O Executive Trustee Services, LLC at 2255 North Ontario Street, Suite 400 Burbank, California 91504-3120 Sale Line: 714-730-2727 Signature By: Marvell L. Carmouche Authorized Signatory ASAP# 3535912 06/18/2010, 06/25/2010, 07/02/2010, 07/09/2010. #12435 June 18, 25, July 02, 09, 2010.

Borrower(s): JERRY PETERSON and MITZI L. LIZOTTE
Loan GMAC MORTGAGE, LLC FKA
Servicer: GMAC MORTGAGE CORPORATION
Property : 9241 SPLIT RAIL ROAD
LA PINE, Oregon 97739
Loan No: 0415369917

BENEFICIARY AFFIDAVIT OF COMPLIANCE

Pursuant to OR SB628 SECTION 3 (1) and (2)

Jeffrey Stephan
Limited Signing Officer, being duly sworn, deposes and says; that the beneficiary or authorized agent for the beneficiary has complied with the required actions according to OR SB628 SECTION 3 (1) and (2) as follows:

_____ Request was not received by grantor for loan modification consideration.

Beneficiary or authorized agent for the beneficiary has determined in good faith, after considering the most current financial information provided by the grantor that the Grantor is not eligible for a loan modification. Beneficiary or authorized agent for the beneficiary has informed the grantor that grantor is not eligible and provided notice how the beneficiary or authorized agent calculated that the Grantor is not eligible for a loan modification.

_____ Beneficiary or authorized agent for the beneficiary took reasonable steps to schedule a meeting pursuant to grantor's request. Grantor did not respond within seven business days after beneficiary or authorized agent for the beneficiary attempted to make contact.

This affidavit is made for the above referenced loan. I certify (or declare) under penalty of perjury that the foregoing is true and correct and that I am duly authorized signatory beneficiary or authorized agent for the beneficiary

Dated: 7/22/2010

By: _____
Jeffrey Stephan
Limited Signing Officer

State of PA } ss.
County of Montgomery

Subscribed and sworn to (or affirmed) before me on this day of Aug 3, 20 10,
by Jeffrey Stephan proved to me on the basis of satisfactory evidence to be
the person(s) who appeared before me.

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
Cindy A. Stewart, Notary Public
Upper Dublin Twp, Montgomery County
My commission expires October 19, 2013
(Seal)

Signature _____

Cindy A. Stewart