

UTC 67716
after Recording Return to:
*

2010-012206

Klamath County, Oregon



10/15/2010 03:32:24 PM

Fee: \$57.00

WARRANTY DEED

100633625

KNOW ALL MEN BY THESE PRESENTS, THAT BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP hereinafter called the grantor,

For the consideration hereinafter stated, to grantor paid by the **Secretary of Housing and Urban Development of Washington D.C., its successors and/or assigns**, hereinafter called the grantee, does hereby grant, bargain, sell and convey unto the said grantee and grantee's heirs, successors and assigns, that certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, situated in the County of Klamath and State of Oregon, describe as follows, to-wit:

THE NORTH 95.8 FEET OF LOT 4 IN BLOCK 2, SHASTA VIEW TRACTS, ACCORDING TO THE OFFICAL PLAT THEREOF ON FILE IN THE OFFICE OF COUNTY CLERK OF KLAMATH COUNTY, OREGON.

To Have and to Hold the same unto the said grantee and grantee's heirs, successors and assigns forever, and said grantor hereby covenants to and with said grantee and grantee's heirs, successors and assigns, that grantor is lawfully seized in fee simple of the above granted premises, free from all encumbrances.

EXCEPT: - General Taxes, Together with interest and penalty, if any; AND - Easements, Restrictions, Covenants or Conditions imposed by instrument or contained on the fact of the plat, if any; and that grantor will warrant forever defend the said premises and every part and parcel thereof against the lawful claims and demands of all persons whomsoever, except those claiming under the above described encumbrances.

The true and actual consideration paid for in this transfer, stated in terms of dollars, is \$10.00.

However, the actual consideration consists of or includes other property or value given or promised which is the whole consideration.

In construing this deed and where the context so requires, the singular includes the plural and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and individuals.

In Witness Whereof, the grantor has executed this instrument this 8th day of Sept, 2010; if a corporate grantor, it has caused its name to be signed and its seal affixed by an officer or other persons duly authorized to do so by order of its board of directors.

BAC HOME LOANS SERVICING, LP, FKA
COUNTRYWIDE HOME LOANS SERVICING, LP

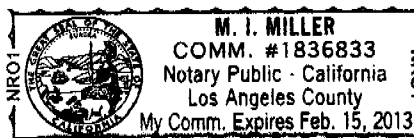
CHRISTINA BALANDRAN ASSISTANT SECRETARY

STATE OF CALIFORNIA)
) ss.
COUNTY OF VENTURA)

On SEP 09 2010, before me, M I Miller, notary public, personally appeared CHRISTINA BALANDRAN, personally known to me (or 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.

WITNESS my hand and official seal.

M I Miller



THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR

5.7 AM J

ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES.

WARRANTY DEED
BAC HOME LOANS SERVICING, LP, FKA
COUNTRYWIDE HOME LOANS SERVICING,
LP

Grantor

To

**Secretary of Housing and Urban Development of
Washington D.C., its successors and/or assigns**

Grantee

TS No. 10 -0051644

* After recording return to:
* RECONTRUST COMPANY, N.A.
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065

Mail tax statements to: *25 Dept of Housing & Urban Development*
451 7th St SW
Washington DC 20410

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:

Street address: 1610 PATTERSON ST

City: KLAMATH FALLS

State: OR

ZIP: 97603-4146

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 a 'foreclosure.'

The amount you would have had to pay as of October 12, 2010 to bring your mortgage current was \$13,391.90. 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 888-219-7773 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:

BAC Home Loans Servicing, LP
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065

THIS IS WHEN AND WHERE YOUR PROPERTY WILL BE SOLD IF YOU DO NOT TAKE ACTION: September 07, 2010 at 10:00 AM inside the 1st floor lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, Klamath County, 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 Kimberly Fehervary at 1-866-806-2413, 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 phone number of an organization near you, please call the statewide phone 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 web site at: 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 by contacting your lender at **800-669-0102** or by visiting <http://homeloans.bankofamerica.com/en/service-and-support/homeowner-relief/find-a-solution.html>. 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.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 05/28/2010.

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.

Date: April 28, 2010

TS No.: 10 -51644

Trustee name: RECONTRUST COMPANY, N.A.

Trustee phone number: (800) 281-8219



Trustee signature: _____



After Recording Return to:
ReconTrust Company
1800 Tapo Canyon Road
Simi Valley, Ca. 93063

AFFIDAVIT OF NON-MILITARY SERVICE

Christina Balandran being first duly sworn deposes and says:

That the undersigned Affiant, is over the age of eighteen years and competent to make this affidavit, and says that on the scheduled date of the Trustee's sale and for a period of 120 days prior thereto, that to the best of my knowledge


WILLIAM R BYRNES

are not and neither is, in the military service of the United States, within the meaning of the Service Members Civil Relief Act, as amended; that neither person is a member of the United States Marine Corps, Women's Reserve, or Women's Army Auxiliary Corps or Women's Army Corps (WACS), or Women's Coast Guard Reserve (SPARS), or being educated under the supervision of the United States preliminary to induction into the Military Service or under orders to report for induction under the Selective Training and Service Act of 1940, as amended, or as a member of the Enlisted Reserve Corps under orders to report for military service of an American Citizen serving with the forces of any nation allied with the United States in the prosecution of a war, or in the Federal Service or active duty as a member of the Army of the United States, or the United States Navy of the Marine Corps, or the Coast Guard, or as an officer of the Public Health Service within the purview of the Service Members Civil Relief Act of 1940, as amended.

That this affidavit is made for the purpose of enabling, without leave of court first obtained, the Trustee to sell certain property to be sold under the terms of a deed of trust pursuant to the power of sale contained therein.

DATED 9-8-2010

BAC HOME LOANS SERVICING LP,

By: 

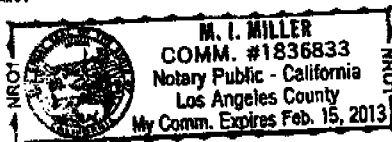
Christina Balandran
Assistant Secretary

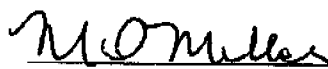
STATE OF CALIFORNIA)

COUNTY OF VENTURA)

ss

Subscribed and sworn to (or affirmed) before me on this 9th day of Sept., 2010, by Christina Balandran, personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.




Notary Public for California
My commission expires: Feb 15 2013