

WTC 89378

2011-009090

Klamath County, Oregon

After recording return to:

Fidelity National Title Insurance Company

135 Main Street, Suite 1900

San Francisco, CA 94105



00105700201100090900020026

08/08/2011 11:16:23 AM

Fee: \$42.00

TS No.: 10-01594-4A

Order No.: 89378

Loan No: 115218607 / Bowers

RECORDING COVER SHEET FOR AFFIDAVIT OF BENEFICIARY COMPLIANCE

This cover sheet has been prepared by the person presenting the attached instrument for recording. Any errors in this cover sheet do not affect the transaction(s) contained in the instrument itself.

Affidavit of Compliance

M06-12374

Original Grantor: Gerald R Bowers and Gretchen R Bowers, as tenants by the entirety
Current Beneficiary: Sterling Savings Bank

429m

AFFIDAVIT OF COMPLIANCE

2008 Oregon Laws, ch. 19, § 20 and as amended by 2009 Oregon Laws ch. 864, § 1 (Enrolled Senate Bill 628)

STATE OF Washington County of Spokane) ss:

I, Sherry Cropp, being first duly sworn, depose, and say that am employed by Sterling Savings Bank ("the beneficiary or the beneficiaries agent") and I have personal knowledge of the facts stated herein based upon a review of the relevant records during the normal course of business. Specifically, I have personal knowledge of Loan number 115218607, where the grantor(s) name(s) is/are Gerald Roy Bowers and Gretchen Rose Bowers.

- ☐ Beneficiary did not receive a Modification Request Form from the grantor(s) within the time specified in 2008 Oregon Laws, ch. 19, § 20 and as amended by 2009 Oregon Laws ch. 864, § 1 (Enrolled Senate Bill 628) The Modification Request Form was sent on 07/01/2011; or
- ☒ Beneficiary received a timely Modification Request Form from the grantor(s) on 9/3/10 [date].

IF BENEFICIARY RECEIVED A TIMELY MODIFICATION REQUEST FORM:

(check all that apply)

- ☐ Beneficiary or beneficiary's agent reviewed the information submitted by grantor(s), and notified the grantor(s) on _____ 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 telephone on _____ 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) had 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 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 this loan. The beneficiary has informed the grantor(s) that the grantor(s) is not eligible for a modification of this loan on 11/2/10 _____.
- ☐ The beneficiary agreed to a modification of the loan, but the grantor breached those terms by: failed to pay payments which became due; together with late charges due; failed to pay advances made by the Beneficiary;

Dated: 7/7/11

By: Sherry Cropp

County: SPOKANE }
State: WASHINGTON }

Before me, Paula Hallquist, Notary Public, personally appeared Sherry Cropp, 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 Washington that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Paula Hallquist

