

1st 1859569

2013-000433

Klamath County, Oregon

01/11/2013 02:23:09 PM

Fee: \$42.00

After recording return to:  
Trudy Arneson  
Routh Crabtree Olsen, PS  
13555 SE 36<sup>th</sup> St., Suite 300  
Bellevue, WA 98006

7345.80837/Harlan, Megan

### ESTOPPEL AFFIDAVIT

STATE OF Alaska )  
COUNTY OF Sitka ) ss.

Megan M. Harlan, (the "Affiant") being first duly sworn, deposes and states:

That the Affiant is the individual who made, executed, and delivered that certain Warranty Deed (Deed in Lieu) to Federal National Mortgage Association, conveying the following described property ("Property") in Klamath County, Oregon.

Lot 35, FAIR ACRES SUBDIVISION NO. 1, according to the official plat thereof on file in the office of the County Clerk, of Klamath County, Oregon.

Tax Parcel No. R449973

Commonly known as 1548 Kane Street, Klamath Falls, Oregon 97603

That the aforesaid Warranty Deed is intended to be and is an absolute conveyance of the title to the Property to the Grantee named therein, and was not and is now not intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of Affiant as Grantor of the Warranty Deed to convey, and by the Warranty Deed the Affiant did convey, to the Grantee therein all right, title, and interest absolutely in and to the Property; and that possession of the Property has been surrendered to the Grantee;

That in the execution and delivery of the Warranty Deed, Affiant as Grantor was not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and was not acting under coercion or duress;

That the Warranty Deed shall not cause a merger of the Affiant's interest under the Warranty Deed with the Beneficiary's interest under the Deed of Trust encumbering the Property and granted by Affiant herein, to First American Title Insurance Co. of OR as Trustee, and to Mortgage Electronic Registration Systems, Inc. as Beneficiary, dated August 28, 2007, and recorded on August 31, 2007, under File No. 2007-15461, in the Official Records of Klamath County, State of Oregon (the "Deed of Trust") and assigned to Suntrust Mortgage, Inc. by way of Assignment of Deed of Trust recorded on April 17, 2012 under File No. 2012-004023 described herein, or the related documents. The interest transferred by the Warranty Deed is intended to be a separate interest from the beneficial interest or lender's interest under the Deed of Trust.

The Warranty Deed was not, and is not given as a preference against any other creditors of the Affiant herein; there is no other person or persons, firms or corporations, other than the Affiants therein named interested, either directly or indirectly in said Property; that Grantor is solvent and has no other creditors whose rights would be prejudiced by such conveyance and that Grantor is not obligated upon any bond or other deed of trust whereby any lien has been created or exists against the Property described in said Warranty Deed.

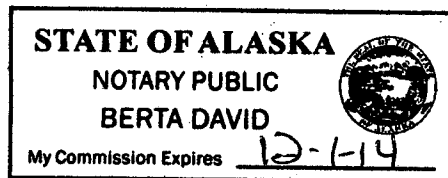
F42-

Megan M. Harlan  
Megan M. Harlan

STATE OF Alaska )  
COUNTY OF Sitka ) ss.:

I certify that I know or have satisfactory evidence that Megan M. Harlan is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it as the free and voluntary act for the uses and purposes mentioned in the instrument.

DATED this 26 day of September, 2012.



Berta David  
Printed Name: Berta David  
Notary Public in and for the State of AK  
residing at Sitka  
My commission expires: 12-1-14

**WARRANTY DEED**

Megan M. Harlan, Grantor  
to  
Federal National Mortgage Association, Grantee