

1st Courtesy

Recording Requested by:
FIRST AMERICAN TITLE

2013-000687
Klamath County, Oregon
01/18/2013 11:34:01 AM
Fee: \$42.00

When recorded mail to:
M & T BANK
1100 WEHRLE DRIVE
WILLAMSVILLE, NY 14221

Klamath
775386d

RECORDING REQUESTED BY
FIRST AMERICAN TITLE COMPANY
AS AN ACCOMMODATION ONLY



DO NOT REMOVE

This is part of the official document:

BENEFICIARY EXEMPTION AFFIDAVIT

1542-

After recording, return to:



**STATE OF OREGON
FORECLOSURE AVOIDANCE MEDIATION PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT**

Lender/Beneficiary:	M & T Bank
Jurisdiction*	New York


*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Christopher M. Zeis (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2012, chapter 112, §2(2)(d) and to a county clerk in the State of Oregon under Oregon Laws 2012, chapter 112, §4(3). This exemption affidavit is being submitted: *[check only one of the following boxes]*

- At the time that a notice of default was filed under ORS 86.735 in _____ County;
- No later than January 31, 2013 to claim the exemption for calendar year 2013,

1. The Lender/Beneficiary identified above is qualified for the exemptions specified in the above provisions because: *[check only one of the following boxes]*
 - The Lender/Beneficiary is an individual;
 - The Lender/Beneficiary is a financial institution as defined in ORS 706.008;
 - The Lender/Beneficiary is a mortgage banker as defined in ORS 86A.100; or
 - The Lender/Beneficiary is a licensee as defined in ORS 725.010.
2. The above named individual or entity did not commence or cause an affiliate or agent of the individual or entity to commence more than a total of 250 actions to foreclose a residential trust deed by advertisement and sale under ORS 86.735 or a residential mortgage by suit under ORS 88.010 during the calendar year preceding the date of this affidavit. The undersigned further certifies that she/he: *[check only one of the following boxes]*
 - is the individual claiming exemption from requirements established under Or Laws 2012, ch 112, or
 - is the Vice President *[insert title]* of the entity claiming exemption from requirements established under Or Laws 2012, ch 112 and is authorized by such entity to execute this affidavit on its behalf.



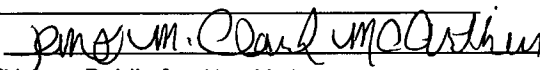
 (Signature) **Christopher M. Zeis**
Vice President

State of New York)
) ss.

County of Erie)

Signed and sworn to (or affirmed) before me this 9th day of January, 2013
by Christopher M. Zeis

JANET M. CLARK MCARTHUR
 Lic. #01CL4799385
 Notary Public - State of New York
 Qualified in Erie County
 My Commission Expires OCTOBER 31, 2013



 Notary Public for New York
 My commission expires: 10/31/13