## MTC98348

# AMERITITLE

RECORDING COVER SHEET (Please Print or Type)

This cover sheet has been prepared by the person presenting the attached instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

THIS SPACE F USE BY THE O RECORDING 2013-011130 Klamath County, Oregon

Namath County, Oreg 10/01/2013 10:54:59 AM

Fee: \$52.00

#### **AFTER RECORDING RETURN TO:**

OCWEN LOAN SERVICING, LLC C/O ACS INC. ATTENTION: TRAILING MAIL DEPT. 9401 JAMES AVE SOUTH BLOOMINGTON, MN 55431

DIL # 000006-067466

TITLE(S) OF THE TRANSACTION(S) ORS 205.234a WARRANTY DEED IN LIEU OF FORECLOSURE

**DIRECT PARTY / GRANTOR(S)** ORS 205.125(1)(b) and 205.160:

#### Grantor

DONNA R STEINROK 2087 FIESTA CT SAN MATEO, CA 94403

INDIRECT PARTY / GRANTEE(S) ORS 205.125(1) and 205.160:

#### Grantee:

FEDERAL HOME LOAN MORTGAGE CORPORATION 8200 JONES BRANCH DRIVE MCLEAN, VA 22102-3110

TRUE AND ACTUAL CONSIDERATION ORS 93.030: \$102,729.63

#### SEND TAX STATEMENTS TO:

OCWEN LOAN SERVICING, LLC C/O ACS INC. ATTENTION: TRAILING MAIL DEPT. 9401 JAMES AVE SOUTH BLOOMINGTON, MN 55431



Recorded Requested By And When Recorded Mail To:

OCWEN LOAN SERVICING, LLC C/O ACS INC. ATTENTION: TRAILING MAIL DEPT. 9401 JAMES AVE SOUTH BLOOMINGTON, MN 55431

59/4143 DIL No: 000006-067466 Loan No: 7144019887

#### WARRANTY DEED IN LIEU OF FORECLOSURE

FOR VALUE RECEIVED, DONNA R. STEINROK, as grantor, do hereby Grant, Warrant, Sell and Convey unto FEDERAL HOME LOAN MORTGAGE CORPORATION The Grantee, the following described real estate free of encumbrances (except as set forth herein), to-wit:

LOT 18, BLOCK 3, TRACT NO. 1046 ROUND LAKE ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

This Deed is an absolute conveyance of title, in effect as well as in form and is not intended as a mortgage, trust conveyance, or security of any kind. The consideration hereto existing on account of the Deed of Trust on said land recorded on October 17, 2006 as Instrument No. N/A, book 2006, page 020880 records of Klamath County, OREGON. This Deed completely satisfies said Deed of Trust and

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee their successors, heir and assigns forever. And the Grantors do hereby covenant to and with the said Grantee, that they are the owners in fee simple of said premises; that they are free from all encumbrances and that they will warrant and defend the same from all lawful claims whatsoever.

DATED: 7/10/13

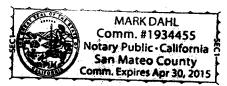
SIGNATURE OF GRANTOR(S):

DONNA R STEINROK

State of County of Saw Marco

On 10 JULY 2013 before me, Marco Dahl Notney Yublic, personally appeared Down R. Stein Rox whose name is is/age subscribed to the within instrument and acknowledged to me that he/she/their executed the same in his/her/their authorized capacity(less), 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 that the foregoing paragraph is true and correct. WITNESS my hand and official seal

Signature (Seal)



Recorded Requested By And When Recorded Mail To:

OCWEN LOAN SERVICING, LLC C/O ACS INC. ATTENTION: TRAILING MAIL DEPT. 9401 JAMES AVE SOUTH BLOOMINGTON, MN 55431

DIL No:

000006-067466

Loan No:

7144019887

#### **ESTOPPEL AFFIDAVIT**

**DONNA R. STEINROK** being first duly sworn, dispose and say: That they are the identical parties who made, executed and delivered that certain Warranty Deed to **FEDERAL HOME LOAN MORTGAGE CORPORATION** dated <u>July 10, 2013</u> conveying the following described property to wit:

LOT 18, BLOCK 3, TRACT NO. 1046 ROUND LAKE ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

That the aforementioned Deed was an absolute conveyance of the title to said land to the Grantees named therein. In effect as well as in form, and was not and is not intended as a Deed of Trust, Mortgage, Contract of security of any kind, and that possession of said land has been surrendered to the said Grantee.

That this consideration in the aforesaid Deed was and is payment to us of the sum of ONE DOLLAR by the Grantees named therein receipt of which is hereby acknowledged, together with full cancellation of all debts, obligation, costs and charges, heretofore existing under and by virtue of the terms of that certain Note secured by the undersigned Deed of Trust heretofore existing on the property herein and hereinbefore described.

That said Note and Deed of Trust were executed by DONNA R STEINROK as Grantor to AMERITITLE, as original trustee for the benefit and security of WASHINGTON MUTUAL BANK, FA, as beneficiary, recorded on October 17, 2006 as Instrument No. N/A, book 2006, page 020880 records of Klamath County, OREGON.

We have defaulted under the terms of said Note and Deed of Trust. All notice provisions have been complied with and all grace periods have either expired or have been waived by us and the Lender has declared the Note and all indebtedness under the Note and Deed of Trust due and payable according to the terms thereof and the laws of the State of Oregon.

That in offering to execute the aforesaid Deed to the Grantees therein, and in executing the same, we were not acting under any misapprehension as to the effects thereof, nor under duress, undue influence or misrepresentation by the Grantees or the agent or attorney of the Grantees in said Deed. That the aforesaid Deed was made as a result of our request that the Grantees accept such Deed and was our free and voluntary act. Also by executing said Warranty Deed to Grantee's herein, we agree to vacate said premises within ten (10) days of the undersigned date.

That at the time of making said Deed we felt, and still feel, that the Note and Deed of Trust above mentioned represented a fair value of the property so deeded.

### ESTOPPEL AFFIDAVIT PAGE 2

That we are solvent and have no other creditors whose rights would be prejudiced by said conveyance. The Deed was not given as preference against any other of our creditors.

That at the time it was given there were no other persons, firms or corporations other than the Grantees therein named interested either directly or indirectly in said land and personal property, and that we are not obligated upon any bond or other Mortgage or Deed of Trust or Contract where any lien has been created or exists against the premises described in said Deed.

That it was our intentions Grantors to convey, and by said Deed did convey to the Grantees therein, all our right, title and interest absolutely in and to the land in said Deed. This Affidavit was made for the protection and benefit of the aforesaid Grantees in said Deed, their successors and assigns, and all other parties hereinafter dealing with or who may acquire an interest in the property described therein and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

and shall bind the respective heirs, executors, administrators and assigns of the undersigned.
DATED: 7/10/13
Donna R STEINROK
State of CALIFORNIA County of SAN MATOD
On 10 JULY 2013 before me, MARK DAHL, NOTARY PUBLIC,
a Notary Public, personally appeared
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/a subscribed to the within instrument and acknowledged to me that be/she/they executed the same his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) acted executed the instrument. I certify und PENALTY OF PERJURY under the laws of the State of that the foregoing paragraph is true and correct.
WITNESS my hand and official seal (Seal)
Signature MARK DAHI

Comm. #1934455 Notary Public - California no San Mateo County Comm. Expires Apr 30, 2015