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AFTER RECORDING, RETURN TO:
Janiece Jungell / Loan Servicing
HomeStreet Bank
601 Union Street, Suite 2000
Seattle, WA 98101-2326

2013-012948

Klamath County, Oregon

11/19/2013 11:39:09 AM

Fee: \$62.00

AFFIDAVIT OF COMPLIANCE
with Oregon Laws 2012, chapter 112, section 4a

6761536

Grantor:	Max J. Crismon and Danielle N Crismon
Beneficiary:	Oregon Housing & Community Services
Trustee:	Regional Trustee Services Corporation
Property Address:	10249 McGuire Ave, Klamath Falls, OR 97603
Instrument/Recording No./ Date or Legal Description	Deed of Trust / 2007-020339 / 12-04-2007

I, the undersigned, being duly sworn, hereby depose and say that:

- (1) I am the Assistant Vice President of HomeStreet Bank, who is the Beneficiary's Agent in the above referenced mediation.
- (2) I certify that the beneficiary and the trustee as of this date are the beneficiary and trustee named above.
- (3) On the date shown and in the manner described on the attached proof of service and in accordance with ORS 86.740, I caused to be served on the grantor written notice that explains in plain language that:
 - ☒ the grantor is not eligible for any foreclosure avoidance measure; or
 - ☐ the grantor has not complied with the terms of a foreclosure avoidance measure to which the grantor and beneficiary had agreed.
- (4) On the same date, I caused the same notice to be mailed to the Oregon Department of Justice.
- (5) By reason of the above, the beneficiary or beneficiary's agent has complied with the requirements of subsections (1) and (2) of Oregon Laws 2012, chapter 112, section 4a.

(Signature)

Matthew D. Shafer, Assistant Vice President
HomeStreet Bank

State of Washington)
) ss.
County of King)

Signed and sworn to (or affirmed) before me this 14th day of November, 2013
by Janiece Jungell, Assistant Vice President

JANIECE JUNGELL
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
NOVEMBER 15, 2016

Notary Public for Washington
My commission expires: 11-15-2016

Attachment- Proof of Service



HomeStreet Bank®

Max J Crismon
Danielle N Crismon
10249 McGuire Ave
Klamath Falls, OR 97603



HomeStreet Bank®

CERTIFIED MAIL™



7012 3460 0000 3262 4673

Max J Crismon
Danielle N Crismon
10249 McGuire Ave
Klamath Falls, OR 97603

Hasler

FIRST-CLASS MAIL

11/14/2013

US POSTAGE \$000.46⁹



ZIP 98101
011D12603112

Hasler

FIRST-CLASS MAIL

11/14/2013

US POSTAGE \$006.11⁹



ZIP 98101
011D12603112



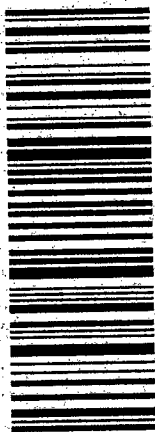
HomeStreet Bank®

Max J Crismon
Danielle N Crismon
PO Box 1003
Keno, OR 97627



HomeStreet Bank®

CERTIFIED MAIL™



7012 3460 0000 3262 4680

Max J Crismon
Danielle N Crismon
PO Box 1003
Keno, OR 97627

Hasler

11/14/2013

US POSTAGE

\$000.46⁰⁰



ZIP 98101
011D12603112

Hasler

11/14/2013

US POSTAGE

\$006.11⁰⁰



ZIP 98101
011D12603112

FORECLOSURE AVOIDANCE MEASURE NOTICE

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY

Homeowner/Grantor:	Max J. Crismon and Danielle N. Crismon
Lender/Beneficiary:	Oregon Housing & Community Services
Property Address:	10249 McGuire Ave, Klamath Falls, OR 97603

Your Lender has determined that:

- ☒ You are not eligible for any of the following: a forbearance agreement, a temporary or permanent loan modification, a short sale, a deed-in-lieu of foreclosure, or any other foreclosure avoidance measure. The following foreclosure avoidance measures were considered but are not available. The basis for the Lender's determination is (must be described with specificity in plain language):

Grantor did not submit an application for review for any foreclosure avoidance measure.

- ☐ You are not in compliance with the terms of an agreement with your Lender for forbearance, a temporary or permanent loan modification, a short sale, a deed-in-lieu of foreclosure, or another foreclosure avoidance measure. The basis for the Lender's determination is (must be described with specificity in plain language):

Has the lender been able to make contact with the grantor or receive adequate response from the grantor?

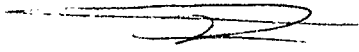
☒ Yes ☐ No

If no, and the grantor is ineligible for a foreclosure avoidance measure because the lender has been unable to make contact with, or receive adequate response from the grantor, what efforts were made to contact the grantor and what was the nature of the grantor's response (must be described with specificity in plain language):

Your property is currently set for sale on December 20, 2013 at 11:00 AM at Klamath County Courthouse, 316 Main Street, Klamath Falls, OR. If you disagree with your Lender's determination, you should seek legal advice immediately.

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 telephone number of an organization near you, please call 211 or visit www.ohcs.oregon.gov. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling (503) 684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at (800) 452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

[Beneficiary's Agent]

By: 
**Janiece Jungell / Asst. Manager / Default
HomeStreet Bank, as servicer for Beneficiary**

Date: 11-14-13