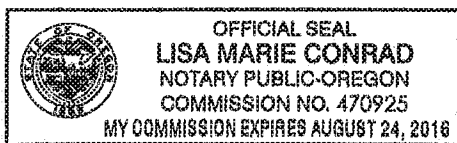


**Jesús Miguel Palomares**  
Attorney  
Miller Nash LLP  
111 S.W. Fifth Avenue, Suite 3400  
Portland, Oregon 97204-3699

**2014-000005**  
**Klamath County, Oregon**  
**01/02/2014 11:43:25 AM**  
**Fee: \$52.00**

STATE OF OREGON )  
 ) ss  
COUNTY OF MULTNOMAH )



## FORECLOSURE AVOIDANCE MEASURE NOTICE

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

|                            |   |
|----------------------------|---|
| <b>Homeowner/Grantor:</b>  | Mark L. Sticklen and Gina M. Sticklen   |
| <b>Lender/Beneficiary:</b> | Sterling Savings Bank                   |
| <b>Property Address:</b>   | 31823 College Street, Bonanza, OR 97623 |

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: N/A. The basis for the Lender's determination is (must be described with specificity in plain language):

The Beneficiary (Sterling Savings Bank) is exempt from the Oregon Foreclosure Avoidance Program because it has not commenced or caused an affiliate or agent to commence more than 175 actions to foreclose a residential deed of trust. See Section 2, Oregon Laws 2013, Chapter 304.

☐ 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):

N/A

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

N/A

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):

N/A

Your property is currently set for sale on no date has been set at this time (time/date) at N/A (location). 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](http://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](http://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](http://www.oregonlawhelp.org).

By:



Jesús Miguel Palomares,  
Attorney for Sterling Savings Bank

Date: December 30, 2013