

187 2202185

AFTER RECORDING, RETURN TO:  
Northwest Trustee Services, Inc.  
PO Box 997  
Bellevue, WA 98006-0997

2014-001211

Klamath County, Oregon

02/12/2014 12:44:24 PM

Fee: \$52.00

**AFFIDAVIT OF COMPLIANCE**  
With Oregon Laws 2013, chapter 304, section 9

|                                   |   |
|-----------------------------------|---|
| <b>Grantor:</b>                   | <b>Robert A. Cramer and Linda C. Cramer</b>         |
| <b>Beneficiary:</b>               | <b>Umpqua Bank</b>                                  |
| <b>Trustee:</b>                   | <b>Northwest Trustee Services, Inc.</b>             |
| <b>Property Address:</b>          | <b>1943 Orchard Avenue, Klamath Falls, OR 97601</b> |
| <b>Instrument Recording No. :</b> | <b>Vol M02, Pg 22348-66</b>                         |

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

(1) I am the Home Preservation Officer of Umpqua Bank, who is the beneficiary of the above referenced residential trust deed:

(2) The beneficiary has determined that the grantor(s) of the residential trust deed is/are:

☐ not eligible for a foreclosure avoidance measure; or

☐ has not complied with the terms of a foreclosure avoidance measure to which the grantor(s) has/have agreed; or

☒ has not requested a foreclosure avoidance measure

(3)

☐ The beneficiary mailed written notice, in plain language explaining the basis for the beneficiary's determination above, to the grantor(s) and to the Oregon Department of Justice within 10 days after making the determination as required by Oregon Laws 2013, chapter 304, section 9(1)(a) and (b); or

☒ The borrower did not request a foreclosure avoidance measure

f.  
57.00

- (4) By reason of the above, the beneficiary has complied with the requirements of Oregon Laws 2013, chapter 304, section 9.

[Signature]

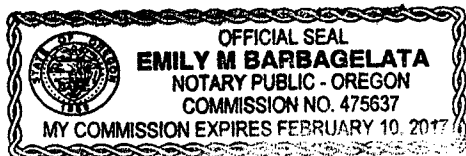
(Signature)

Matthew Hay

(Printed Name)

State of Oregon )  
 )ss.  
County of Washington )

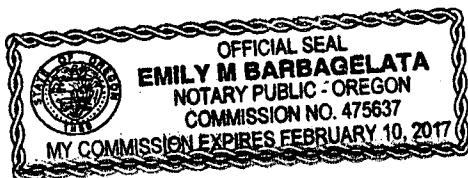
Signed and sworn to (or affirmed) before me this 30<sup>th</sup> day of January, 2014, by Matthew Hay who is the Home Preservation Officer of Umpqua Bank (beneficiary).



[Signature]

Notary Signature

My commission expires: Feb. 10, 2017



**Umpqua Bank**  
Home Preservation Manager  
6610 SW Cardinal Ln. - suite 100  
Tigard, OR 97224

JAN 16 2014

DEPARTMENT OF JUSTICE  
PORTLAND LEGAL

|                            |             |
|----------------------------|-------------|
| <b>Lender/Beneficiary:</b> | Umpqua Bank |
| <b>Jurisdiction*</b>       | Oregon      |

I, Mark Wardlow (printed name) being first duly sworn, depose and state that:

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.735 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 32 [not to exceed 175];
2. 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 2013, ch 304, or  
☒ is the EVP/Chief Credit Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Mark P. Anderson  
(Signature)

State of Oregon )  
 ) ss.

County of Middlebury

Signed and sworn to (or affirmed) before me this 14<sup>th</sup> day of January, 2014  
by Mark R. Wardlow

Notary Public for Geri George/Meraldine George  
My commission expires: May 15, 2016

