lot 2011336

AFTER RECORDING, RETURN TO: Northwest Trustee Services, Inc. PO Box 997 Bellevue, WA 98006-0997 2014-002095

Klamath County, Oregon 03/11/2014 11:06:46 AM

Fee: \$47.00

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

Grantor:	Dustin Albert Garrison and Christina Louise Garrison
Beneficiary:	Umpqua Bank
Trustee:	Northwest Trustee Services, Inc.
Property Address:	544 Conger Avenue, Klamath Falls, OR 97601
Instrument Recording No. :	Volume M02, Page 58452-66

- 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:
 - [x] 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
 [] 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
 - [x] The borrower did not request a foreclosure avoidance measure

(3)

Signed and sworn to (or affirmed) before me this 19th day of February, 2014, by Matthew Hay who is the Home Preservation Officer of Umpqua Bank (beneficiary).

OFFICIAL SEAL

OFFICIAL SEAL

EMILY M BARBAGELATA

NOTARY PUBLIC - OREGON

COMMISSION NO. 475637

MY COMMISSION EXPIRES FEBRUARY 10, 2017

County of Washington)

Notary Signature
My commission expires: February 10, 2017