

After recording return to:
Vial Fotheringham LLP
17355 SW Boones Ferry Rd., Ste.: A
Lake Oswego, OR 97035

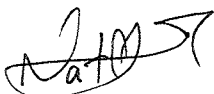
Notice to Lender; Bank of America, N.A.
ORS 100.450(7)

**AFFIDAVIT OF MAILING OF NOTICE TO LENDER
BY NATHAN D. ROMIKE**

STATE OF OREGON)
) ss:
County of Clackamas)

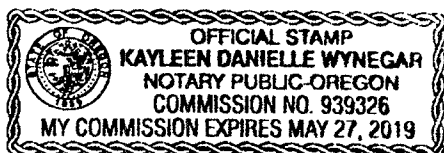
I, Nathan D. Romike, being first duly sworn, say that I am a legal assistant of the attorneys for Running Y Ranch Resort Owners Association named in this foregoing instrument; that I have knowledge of the facts set forth herein; that all statements made in the attached Notice To Lender are true and correct as I verily believe; that I have mailed a copy of the Notice To Lender to Bank of America, N.A. on July 2, 2015 via certified and regular mail. A true and correct copy of the Notice to Lender is attached. This instrument does not satisfy any lien claim. The monetary obligation imposed by this instrument is the amount of the continuing statutory lien referenced in the attached letter.

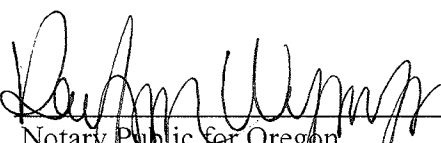
Dated this 2nd day of July, 2015.



Nathan D. Romike, *Legal Assistant*
For Attorneys for Running Y Ranch Resort
Owners Association

Subscribed and sworn to before me on July 2, 2015 by Nathan D. Romike, Legal Assistant of Attorneys for Running Y Ranch Resort Owners Association.





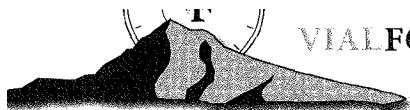
Notary Public for Oregon
My commission expires: May 27, 2019

Recording Date and Information of Trust Deed:
1. Date Recorded: October 13, 2005
2. County Recorded: Klamath
3. Recording Number: M05-66442

Legal Description: Lot 103, RUNNING Y RESORT, PHASE 2, according to the official plat thereof on file is the office of the County Clerk of Klamath County, Oregon

Owner(s): Shahrenas Ghoneim

Internal File No.: P14198-126



VIAL FOTHERINGHAM^{LLP}
LAWYERS

JOSEPH L. DUNNE

1.800.684.4111 x322

FAX 503.598.7758

JLD@VF-LAW.COM

Admitted to practice in Oregon

Via Certified and Regular Mail

July 2, 2015

9414 8149 0156 2707 0061 98

P14198-126

Bank of America, N.A.
100 N Tryon St #170
Charlotte, NC 28202

Re: Running Y Ranch Resort Owners Association v. Shahrenas Ghoneim

NOTICE: The lien of the association may become prior to that of the lender pursuant to **ORS 100.450**

To Whom it May Concern:

You are hereby given notice that Shahrenas Ghoneim is in default of paying his assessments to the Running Y Ranch Resort Owners Association for the following property:

Legal Description: Lot 103, RUNNING Y RESORT, PHASE 2, according to the official plat thereof on file is the office of the County Clerk of Klamath County, Oregon

Common Address: Lot 103 Phase 5, Klamath Falls, Oregon 97140

You may have an interest in the property by virtue of a first mortgage with the following recording information:

Recording information:

- (1) Date Recorded: October 13, 2005
- (2) County Recorded: Klamath
- (3) Recording Number: M05-66442

Shahrenas Ghoneim is indebted to the Association in the amount **\$1,574.36** which is comprised of \$966.50 in assessments and \$607.86 in attorney fees and costs.

If Bank of America, N.A. does not initiate judicial foreclosure proceedings or requested issuance of a trustee's notice of sale under the deed of trust or accepted a deed in lieu of foreclosure prior to the expiration of 90 days following the date of this notice the lien of the Association may become prior to that of the lender pursuant to ORS 100.450.

Very truly yours,

VIAL FOTHERINGHAM LLP

Nathan Romike, *Legal Assistant*