

After recording, return to:

Andrew C. Brandsness
411 Pine Street
Klamath Falls, OR 97601

**OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT**

Lender/Beneficiary:	Richard Sprague and Evelyn Sprague
Jurisdiction*	

*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Richard Sprague and Evelyn Sprague (printed name) being first duly sworn, depose, and state that:
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

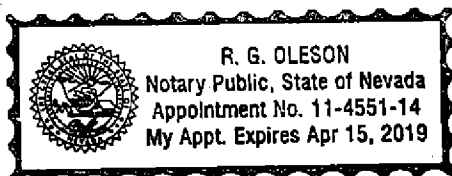
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: zero [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 _____ [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.

Richard Sprague
(Signature)
EVP Sprague

State of Nevada)
) ss.

County of Nye)

Signed and sworn to (or affirmed) before me this 16 day of October, 2015
by Richard Sprague and Evelyn Sprague



RGO
Notary Public for Nye Cnty Nevada
My commission expires: 4-15-2019