

NWTS: 7886.26125

Property Address: 6244 Maryland Avenue, Klamath Falls, OR 97603

**Affidavit of Compliance with O.R.S. § 86.748(1)**

The undersigned hereby declares that the statements herein are true to the best of my knowledge and belief, subject to penalty for perjury:

1. My name is Stephani Schul. I am an adult and of sound mind.
2. I am Authorized Signer (Title) of PNC Bank, National Association ("PNC"), whose address is 3232 Newmark Drive, Miamisburg, Ohio 45342. My declaration concerns the loan account of Richard F. Concannon and Charlene A. Concannon, as tenants by entirety ("Obligor(s)"), as it relates to a loan secured by a security instrument recorded as document number 2012-013166 with the recorder of deeds for KLAMATH County, Oregon. PNC Bank, National Association is the beneficiary of the security instrument.
3. I am the authorized agent or representative of PNC with respect to Obligor's account, and in that capacity, I am authorized to make this declaration on its behalf. My testimony is based on my experience, my knowledge of the usual business practices of PNC and its mortgage servicing activities, my job responsibilities, and personal knowledge based on my review of the relevant servicing records for Obligor's account.
4. Through my job responsibilities, I have access to and have reviewed the servicing records and data for Obligor's account, including electronic and computer generated records and data compilations. The records attached to this declaration are exact duplicates of the original records kept in the servicing file for Obligor's account.
5. Based on the regular practices of PNC, these records (i) were made at or near the time of each act, event, or condition set forth in the records, (ii) were made by, or from information transmitted by, a person engaged in the servicing of Obligor's account who

had actual knowledge of the acts, events, or conditions recorded; and (iii) are kept in the regular course of servicing loan agreements.

6. It is the regular practice of PNC to keep accurate records of any borrower communications and any efforts to evaluate a borrower for foreclosure avoidance measures. These records are relied upon for accuracy by all persons engaged in the servicing and enforcement of a loan agreement. There is no indication that the servicing records for Obligor's account are untrustworthy.

7. Based on the servicing records for Obligor's account:

[CHECK ALL THAT APPLY]

☒ Since July 11, 2012, PNC has made no determination that Obligor is ineligible for foreclosure avoidance measures and has made no determination that Obligor failed to comply with the terms of a foreclosure avoidance measure to which the Obligor agreed.

☐ On \_\_\_\_\_ (date) PNC determined, as of that date(s), that Obligor was ineligible for any foreclosure avoidance measures. On \_\_\_\_\_ (date) PNC mailed a Foreclosure Avoidance Measure Notice to Obligor. The basis of PNC's determination that Obligor was ineligible is described in the document(s). A true and correct copy of said Notice(s) is attached to this Declaration. On \_\_\_\_\_ (date) PNC mailed a copy of the same Foreclosure Avoidance Measure Notice(s) to the Oregon Department of Justice at 1162 Court Street NE, Salem, OR 97301-4096.

☐ On \_\_\_\_\_, PNC entered into a foreclosure avoidance agreement with Obligor. On \_\_\_\_\_, PNC determined that Obligor breached one or more terms of this Agreement. On \_\_\_\_\_

\_\_\_\_\_, PNC mailed a Foreclosure Avoidance Measure Notice to Obligor. The basis of PNC's determination that Obligor breached the agreement is described in this document. A true and correct copy of said Notice is attached to this Declaration. PNC mailed a copy of the same Foreclosure Avoidance Measure Notice(s) to the Oregon Department of Justice at 1162 Court Street NE, Salem, OR 97301-4096.

DATED:

April 21, 2016  
Stephani Schul  
(Signature)

Stephani Schul  
(Print Name)

Authorized Signer

(Title)

PNC Bank, National Association

Sworn to before me and subscribed in my presence this 21<sup>st</sup> day of April, 2016.

My commission expires, April 5<sup>th</sup> 2017.

SEAL

Janice M. Grill  
Notary Public

