


2016-008092

Klamath County, Oregon

07/29/2016 02:45:09 PM

Fee: \$62.00


MTC 82725 AM

Prepared by and After Recording Return to:
Continental Real Estate Services
9362 Dielman Industrial Drive
St. Louis, MO 63132

**UNTIL A CHANGE IS REQUESTED,
SEND ALL TAX STATEMENTS TO:**

James N Emard
1806 KANE STREET
KLAMATH FALLS, Oregon 97603

OREGON SPECIAL WARRANTY DEED

Mortgage Equity Conversion Asset Trust 2011-1 (aka Mortgage Equity Conversion Asset Trust 2011-1, Mortgage- backed Securities 2011-1) by U.S. Bank National Association, as Co-Trustee("Grantor") conveys and specially warrants to James N Emard and Elisabeth A Emard ("Grantee") the following described real property free of encumbrances created or suffered by the Grantor except as specifically set forth herein situated in Klamath County, Oregon, to-wit:

Lot 27 of Yalta Gardens, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The true consideration for this conveyance is \$90,250.00 (Ninety Thousand Two Hundred Fifty and NO/100 Dollars).

BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON'S RIGHTS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007. THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930 AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 197.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007.

IN WITNESS WHEREOF, the said Grantor has executed this instrument as the 11 day of

July, 2016.

Mortgage Equity Conversion Asset Trust 2011-1 (aka Mortgage Equity Conversion Asset Trust 2011-1, Mortgage- backed Securities 2011-1) by U.S. Bank National Association, as Co-Trustee By: Reverse Mortgage Solutions, Inc., its Attorney-in-Fact

By: Xochitl Martinez

Xochitl Martinez, Assistant Vice President

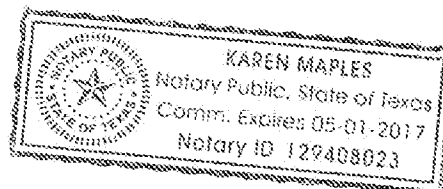
Its: _____

STATE of TX)
COUNTY of Harris) ss.

On this 11 day of July, 2016, before me, the subscriber, a Notary Public in and for said County and State, personally came Xochitl Martinez of Reverse Mortgage Solutions, Inc. as Attorney in Fact for Mortgage Equity Conversion Asset Trust 2011-1 (aka Mortgage Equity Conversion Asset Trust 2011-1, Mortgage- backed Securities 2011-1) by U.S. Bank National Association, as Co-Trustee, the Grantor in the foregoing Deed, and acknowledged the signing hereof to be his/her and its free and voluntary act and deed.

IN TESTIMONY THEREOF, I have hereunto subscribed my name and affixed my notarial seal on the day and year aforesaid.

Karen Maples
Notary Public



Recorded 01/23/2015 02:46PM

Deed Doc: POA

FILED IN OFFICE
2015 Jan 23 PM 02:46

CECILIA WILLIS

Clerk Superior Court, DECATUR County, Ga.

Bk 00378

Pg 0744-0746

CECILIA WILLIS

CLERK OF SUPERIOR COURT

DECATUR COUNTY, GEORGIA

2015-2238

Bruce W. Kirbo, Jr.
Attorney at Law, LLC
206 W. Water Street
P. O. Box 425
Bainbridge, GA 39818

RECORDING REQUESTED BY:

Reverse Mortgage Solutions, Inc.

2727 Spring Creek Drive

Spring, TX 77373

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LIMITED POWER OF ATTORNEY

Mortgage Equity Conversion Asset Trust 2011-1, the Issuer (aka Mortgage Equity Conversion Asset Trust 2011-1, Mortgage-Backed Securities 2011-1), by and through U.S. Bank National Association, a national banking association organized and existing under the laws of the United States and having an office at One Federal Street, EX-MA-FED, Boston, MA 02110, not in its individual capacity but solely as the Co-Trustee ("Trustee"), hereby constitutes and appoints Reverse Mortgage Solutions, Inc. (the "Servicer"), and in its name, aforesaid Attorney-In-Fact, by and through any officer appointed by the Board of Directors of Servicer, to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in the items (1) through (10) below; provided however, that the documents described below may only be executed and delivered by such Attorneys-In-Fact if such documents are required or permitted under the terms of the Servicing Agreement dated as of May 1, 2011, among Mortgage Equity Conversion Asset Trust 2011-1, as Issuer, U.S. Bank National Association, as Co-Trustee, Federal National Mortgage Association, as Guarantor and Seller, Reverse Mortgage Solutions, Inc., as REO Manager, and BAC Home Loans Servicing, LP, as Servicer to Mortgage Equity Conversion Asset Trust 2011-1, Mortgage-Backed Securities, Series 2011-1, and no power is granted hereunder to take any action that would be adverse to the interests of U.S. Bank National Association. This Limited Power of Attorney is being issued in connection with Servicer's responsibilities to service certain mortgage loans (the "Loans") held by U.S. Bank National Association, as Trustee. These Loans are comprised of Mortgages, Deeds of Trust, Deeds to Secure Debt and other forms of Security instruments (collectively the "Security Instruments") encumbering any and all real and personal property delineated therein (the "Property") and the Notes secured thereby.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by the Trustee, and to use or take any lawful means for recovery by legal process or otherwise, including but not limited to the substitution of trustee serving under a Deed of Trust, the preparation and issuance of statements of breach, notices of default, and/or notices of sale, accepting deeds in lieu of foreclosure, evicting (to the extent allowed by federal, state or local laws) foreclosing on the properties under the Security Instruments by judicial or non-judicial foreclosure, actions for temporary restraining orders, injunctions, appointments of receiver, suits for waste, fraud and any and all other tort, contractual or verifications in support thereof, as may be necessary or advisable in any bankruptcy action, state or federal suit or any other action.
2. Execute and/or file such documents and take such other action as is proper and necessary to defend the Trustee in litigation and to resolve any litigation where the Servicer has an obligation to defend the Trustee, including but not limited to dismissal, termination, cancellation, rescission and settlement.
3. Transact business of any kind regarding the Loans, as the Trustee's act and deed, to contract for, purchase, receive and take possession and evidence of title in and to the Property and/or to secure payment of a promissory note or performance of any obligation or agreement relating thereto.
4. Execute, complete, indorse or file bonds, notes, mortgages, deeds of trust and other contracts, agreements and instruments regarding the Borrowers and/or the Property, including but not limited to the execution of

estoppel certificates, financing statements, continuation statements, releases, satisfactions, assignments, loan modification agreements, payment plans, waivers, consents, amendments, forbearance agreements, loan

assumption agreements, subordination agreements, property adjustment agreements, management agreements, listing agreements, purchase and sale agreements and other instruments pertaining to mortgages or deeds of trust, and execution of deeds and associated instruments, if any, conveying the Property, in the interest of the Trustee.

5. Endorse on behalf of the undersigned all checks, drafts and/or other negotiable instruments made payable to the undersigned.
6. Execute any document or perform any act in connection with the administration of any PMI policy or LPMI policy, hazard or other insurance claim relative to the Loans or related Property.
7. Execute any document or perform any act described in items (3), (4), and (5) in connection with the termination of any Trust as necessary to transfer ownership of the affected Loans to the entity (or its designee or assignee) possessing the right to obtain ownership of the Loans.
8. Subordinate the lien of a mortgage, deed of trust, or deed to secure debt (i) for the purpose of refinancing Loans, where applicable, or (ii) to an easement in favor of a public utility company or a government agency or unit with powers of eminent domain, including but not limited to the execution of partial satisfactions and releases and partial re-conveyances reasonably required for such purpose, and the execution or requests to the trustees to accomplish the same.
9. Convey the Property to the mortgage insurer, or close the title to the Property to be acquired as real estate owned, or convey title to real estate owned property ("REO Property").
10. Execute and deliver the following documentation with respect to the sale of REO Property acquired through a foreclosure or deed-in-lieu of foreclosure, including, without limitation: listing agreements; purchase and sale agreements; grant / limited or special warranty / quit claim deeds or any other deed, but not general warranty deeds, causing the transfer of title of the property to a party contracted to purchase same; escrow instructions; and any and all documents necessary to effect the transfer of REO Property.

Servicer hereby agrees to indemnify and hold the Trustee, and its directors, officers, employees and agents harmless from and against any and all liabilities, obligations, losses, damages, penalties, actions, judgments, suits, costs, expenses or disbursements of any kind or nature whatsoever incurred by reason or result of the exercise by the Servicer of the powers specifically granted to it under the related servicing agreements. The foregoing indemnity shall survive the termination of this Limited Power of Attorney and the related servicing agreements or the earlier resignation or removal of the Trustee under the related servicing agreements listed on Schedule A, attached.

Witness my hand and seal this 3rd day of October, 2014.

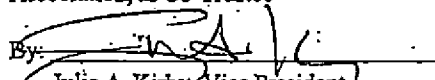
NO CORPORATE SEAL

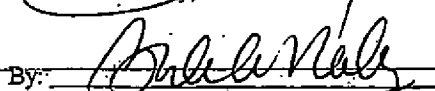

Witness: Matthew H. Abrams


Witness: Paul J. Gobin


Attest: Patrick S. MacDonald, Trust Officer

Mortgage Equity Conversion Asset Trust 2011-1, as Issuer
(aka Mortgage Equity Conversion Asset Trust 2011-1,
Mortgage-Backed Securities 2011-1) by U.S. Bank National
Association, as Co-Trustee

By: 
Julie A. Kirby, Vice President

By: 
Beth A. Nally, Asst. Vice President

CORPORATE ACKNOWLEDGMENT

Commonwealth of Massachusetts

County of Suffolk

On this 3rd day of October, 2014, before me, the undersigned, a Notary Public in and for said County and Commonwealth, personally appeared Julie A. Kirby, Beth A. Nally, and Patrick S. MacDonald, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Vice President, Assistant Vice President and Trust Officer, respectively of U.S. Bank National Association, as Trustee, a national banking association, and acknowledged to me that such national banking association executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS my hand and official seal:

Signature


Natalia Gutierrez

My commission expires: 07/16/2021

Document drafted by
U.S. Bank National Association, as Trustee