

WHEN RECORDED MAIL TO:
STEWART TITLE COMPANY
601 CANYON DR, STE 100
COPPELL, TX 75019

2017-010571

Klamath County, Oregon

09/19/2017 09:22:00 AM

Fee: \$67.00

SEND TAX STATEMENT TO:
HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MORTGAGEIT SECURITIES CORP.
MORTGAGE LOAN TRUST, SERIES 2007-2, MORTGAGE PASS-THROUGH CERTIFICATES
ONE HOME CAMPUS, MAC F2303-03R
DES MOINES, IA 50328

[Space Above This Line For Recording Data]

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, that **MICHAEL QUATMAN AND MALA MARIE QUATMAN, MARRIED TO EACH OTHER**, whose address is 5468 BENCHWOOD AVE. KLAMATH FALLS, OR 97603, hereinafter called grantor, for \$477,790.56 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MORTGAGEIT SECURITIES CORP. MORTGAGE LOAN TRUST, SERIES 2007-2, MORTGAGE PASS-THROUGH CERTIFICATES** whose address is ONE HOME CAMPUS, MAC F2303-03R, DES MOINES, IA 50328 and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in the County of KLAMATH, State of Oregon, described as follows:

LOT 6, TRACT NO. 1441, SKY RIDGE ESTATES, PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 5468 BENCHWOOD AVE, KLAMATH FALLS, OR 97603

TAX PARCEL NO: R-3809-026DD-1800-000

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

This deed does not effect a merger of the fee ownership and the lien of the mortgage described below. The fee and lien shall hereafter remain separate and distinct.

By acceptance and recording of this deed, grantee covenants and agrees that it shall forever forbear taking any action whatsoever to collect against grantor on the obligations which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceeding to foreclose that mortgage, grantee shall not seek, obtain or permit a deficiency judgment against grantors, their heirs, successors or assigns, such right being hereby waived. This paragraph shall be inapplicable in the event that grantor attempts to have this deed set aside or this deed is determined to transfer less than fee simple title to grantee.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

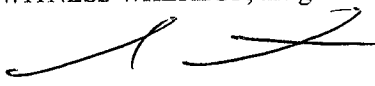
Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made. See Estoppel Affidavit attached as Exhibit "A"

The true and actual consideration for this transfer consists of \$477,790.56, and grantee's waiver of its right to bring an action against grantor based on the promissory note secured by the mortgage hereinafter described and agreement not to name the grantor as a party to a foreclosure action as stated above with respect to that certain mortgage signed on 05/24/2007, by MICHAEL D. QUATMAN AND DAYNA QUATMAN AS TENANTS BY THE ENTIRETY in favor of MORTGAGE ELECTRONICS REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MORTGAGEIT, INC., and recorded as Instrument No. 2007-009699, of the real property records of KLAMATH County, State of Oregon on 05/30/2007.

In construing this deed and where the context so requires, the singular includes the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

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, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010. 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 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.

IN WITNESS WHEREOF, the grantor has executed this instrument this 13 day of Sept, 2017


MICHAEL D. QUATMAN


MALA MARIE QUATMAN

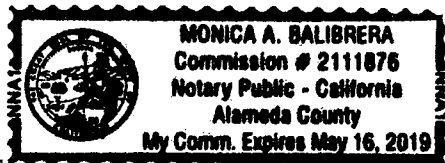
MMQ 9/13/17


STATE OF California)
COUNTY OF Contra Costa) SS.

This instrument was acknowledged before me on Sept 13, 2017 by MICHAEL D. QUATMAN AND MALA MARIE QUATMAN.

Dated: Sept 13, 2017

(Seal/stamp)




Notary Public
My Appointment Expires: 5/16/2019

Prepared By/Reviewed By:
TERRY HANSEN, Attorney at Law
901 N. BRUTHER ST. SUITE 206,
NEWBERG, OR 97132

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

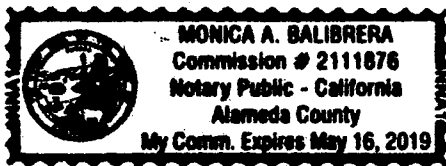
State of California)
County of Contra Costa)

On Sept 13 2017 before me, Monica A Balibarrera, Notary Public
Date Here Insert Name and Title of the Officer
personally appeared Michael D. Quatman, Mala M. Quatman
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Signature [Signature]
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____ Document Date: _____

Number of Pages: _____ Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: _____

☐ Corporate Officer — Title(s): _____

☐ Partner — ☐ Limited ☐ General

☐ Individual ☐ Attorney in Fact

☐ Trustee ☐ Guardian or Conservator

☐ Other: _____

Signer Is Representing: _____

Signer's Name: _____

☐ Corporate Officer — Title(s): _____

☐ Partner — ☐ Limited ☐ General

☐ Individual ☐ Attorney in Fact

☐ Trustee ☐ Guardian or Conservator

☐ Other: _____

Signer Is Representing: _____

Exhibit "A"
ESTOPPEL AFFIDAVIT

STATE OF California)
)SS.
COUNTY OF Contra Costa)

WMA a/c 12/17 a/c 12/17
MICHAEL QUATMAN AND MALA MARIE QUATMAN, MARRIED TO EACH OTHER ("Grantor"),
being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MORTGAGEIT SECURITIES CORP. MORTGAGE LOAN TRUST, SERIES 2007-2, MORTGAGE PASS-THROUGH CERTIFICATES ("Grantee")**, dated this 12 day of September, 2017, conveying the following described property, to-wit:

LOT 6, TRACT NO. 1441, SKY RIDGE ESTATES, PHASE 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 5468 BENCHWOOD AVE, KLAMATH FALLS, OR 97603

TAX PARCEL NO: R-3809-026DD-1800-000

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiant as grantor in said deed to convey, and by said deed affiant did convey to HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MORTGAGEIT SECURITIES CORP. MORTGAGE LOAN TRUST, SERIES 2007-2, MORTGAGE PASS-THROUGH CERTIFICATES, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MORTGAGEIT SECURITIES CORP. MORTGAGE LOAN TRUST, SERIES 2007-2, MORTGAGE PASS-THROUGH CERTIFICATES.

That in the execution and delivery of said deed affiant was not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and was not acting under coercion or duress.

a/c 12/17 WMA
That aforesaid deed was not given as a preference against any other creditors of the deponent, that at the time it was given there was no other person or persons, firms or corporations, other than MICHAEL QUATMAN AND MALA MARIE QUATMAN, MARRIED TO EACH OTHER, and HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MORTGAGEIT SECURITIES CORP. MORTGAGE LOAN TRUST, SERIES 2007-2, MORTGAGE PASS-THROUGH CERTIFICATES, who have an interest, either directly, or indirectly, in said premises; that this deponent is solvent and has no other creditors whose rights would be prejudiced by such conveyance, and that deponent is not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

That the consideration for said deed was and is payment to affiant of the sum of **\$477,790.56**, by **HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR MORTGAGEIT SECURITIES CORP. MORTGAGE LOAN TRUST, SERIES 2007-2, MORTGAGE PASS-THROUGH CERTIFICATES**, and its agreement to forbear taking any action against affiant to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiant in such foreclosure action. The mortgage referred to herein was executed by **MICHAEL D. QUATMAN AND DAYNA QUATMAN AS TENANTS BY THE ENTIRETY, to MORTGAGE ELECTRONICS REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MORTGAGEIT, INC.**, dated **05/24/2007**, recorded on **05/30/2007** as Instrument No. **2007-009699**, of the real property records of **KLAMATH County, State of OREGON**. At the time of making said deed in lieu of foreclosure affiant believed and now believes that the aforesaid consideration therefore presents the fair value of the property so decided, or more.

This affidavit is made for the protection and benefit of HSBC BANK USA, NATIONAL ASSOCIATION AS
Page 3 of 4, PARCEL NO. R-3809-026DD-1800-000

TRUSTEE FOR MORTGAGEIT SECURITIES CORP. MORTGAGE LOAN TRUST, SERIES 2007-2,
MORTGAGE PASS-THROUGH CERTIFICATES, its successors and assigns, and all other parties hereafter
dealing with or who may acquire an interest in the property herein described.

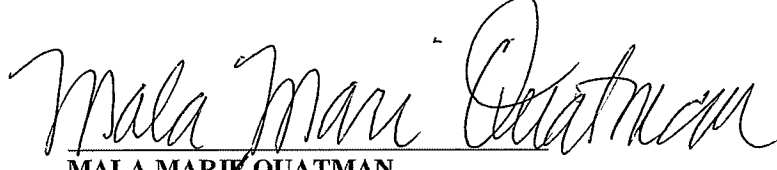
The affiant will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now
pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

I/WE (THE GRANTORS) UNDERSTAND THAT I/WE HAD A RIGHT TO OBTAIN LEGAL ADVICE
BEFORE SIGNING THE AFORESAID DEED. I/WE HAVE EITHER DONE SO OR HAVE ELECTED TO
PROCEED WITHOUT LEGAL ADVICE.

Dated: Sept 13, 20 17.



MICHAEL D. QUATMAN

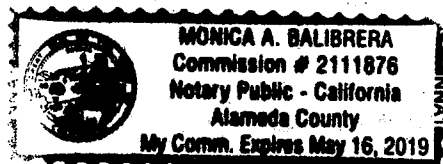


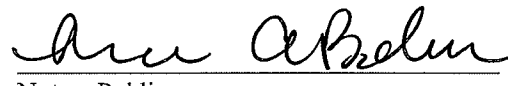
MALA MARIE QUATMAN
MMQ 9/13/17

STATE OF California)
COUNTY OF Contra Costa) SS.

Signed and sworn to (or affirmed) before me on Sept 13, 2017 by MICHAEL D. QUATMAN AND
MALA MARIE QUATMAN.

(Seal/stamp) MMQ 9/13/17





Notary Public
My Appointment Expires: 5/16/19

CALIFORNIA JURAT WITH AFFIANT STATEMENT**GOVERNMENT CODE § 8202**

- ☒ See Attached Document (Notary to cross out lines 1-6 below)
☐ See Statement Below (Lines 1-6 to be completed only by document signer[s], *not* Notary)

1 _____
2 _____
3 _____
4 _____
5 _____
6 _____

Signature of Document Signer No. 1

Signature of Document Signer No. 2 (if any)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of Contra Costa

Subscribed and sworn to (or affirmed) before me

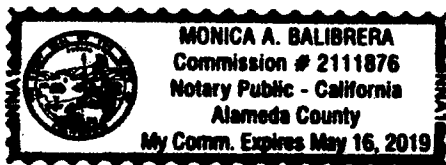
on this 13 day of Sept, 2017,
by Date Month Year

(1) Michael D. Quatman

(and (2) Mala Mari Quatman),
Name(s) of Signer(s)

proved to me on the basis of satisfactory evidence
to be the person(s) who appeared before me.

Signature Monica A. Balibera
Signature of Notary Public



Seal
Place Notary Seal Above

OPTIONAL

Though this section is optional, completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

Description of Attached Document

Title or Type of Document: _____ Document Date: _____

Number of Pages: _____ Signer(s) Other Than Named Above: _____