

2018-002573**Klamath County, Oregon**

03/08/2018 11:10:01 AM

Fee: \$77.00

APPLICATION FOR RECORDING MANUFACTURED HOME AS REAL PROPERTY

(For County Recorder Use)

After recording return to: Recording Requested &
Return To: MeyMax Title Agency
580 S. High St., Ste. 330
Columbus, OH 43215
(614.221.8182)

Send all future tax bills to:
333 West Oregon Ave.

KLAMATH FALLS, OR 97601

Check appropriate box: ☐ New home ☒ Existing home - X Plate Number (if applicable) _____

LEGAL DESCRIPTION OF MANUFACTURED STRUCTURE

1981 YEAR	MARLETTE MAKE	HUD number	027A367PVPK10082A & B VEHICLE IDENTIFICATION NUMBER (VIN)	28 WIDTH	66 LENGTH
Home ID	County ID Number	333 West Oregon Ave. Situs Address			

Legal description per ORS 93.600 or reference number of previously recorded deed: (attach additional sheets if needed)
Map and Tax Lot Number: Parcel: R183679 tax map: R-3809-030AB-00200-000-(land) & M896462 (mobile home)

PRINTED NAME OF OWNER(S)

PHILLIP DE PRATO AND MAE DE PRATO

PRINTED NAME OF OWNER(S) (For additional owners, attach a second sheet)

MAILING ADDRESS (If different than situs address)

SECURITY INTEREST HOLDER NAME AND ADDRESS (If no security interest holder, write "none." Attach additional sheet if needed.)

ACKNOWLEDGMENT

County Assessor/Tax Collector or Escrow Officer

Date

CERTIFICATION

I certify that in accordance with ORS 446.626:

- ♦ The same person owns the manufactured structure and the real property as described above on which the manufactured structure is or will be situated **OR**
- ♦ The owner of the manufactured structure holds a recorded leasehold estate of 20 or more years of the land;
- ♦ The manufactured structure is or will be affixed to the real property and subject to taxation by the county in which it is located as an improvement to the real property;
- ♦ Each person with a security interest in the manufactured structure and each person with a security interest in the real property approves the exemption from ownership document; and
- ♦ This certification is being submitted for recording to the county clerk for the county in which the real property is located. A copy of said recorded document is being provided to the County Assessor in addition to the State of Oregon Building Codes Division, or one of its county agents along with the County Manufactured Home Notification and Tax Certification Form for Used Homes and a Manufactured Home Bill of Sale/Change Application.

X SIGNATURE OF OWNER

X SIGNATURE OF OWNER

State of Oregon, County of KLAMATH

The foregoing instrument was acknowledged before me this 3RD day of FEB, 2018 by
PHILLIP DE PRATO.

Signature of Notary Public

My commission expires: 6.12.21



Additional Sheet for Legal Description, if needed.

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, AND IS DESCRIBED AS FOLLOWS: LOTS 3 THROUGH 12, BLOCK 38, BUENA VISTA ADDITION, LOCATED IN KLAMATH COUNTY, IN THE STATE OF OREGON.
THIS BEING THE IDENTICAL PROPERTY CONVEYED BY FILOMENO RODRIGUEZ AND PATRICIA RODRIGUEZ TO PHILLIP DE PRATO AND MAE DE PRATO BY DEED FILED 10/09/2007 IN THE KLAMATH COUNTY OFFICIAL RECORDS IN INSTRUMENT: 2007-017487

Parcel ID: R183679 AND R-3809-030AB-00200-000



Klamath County-Assessor

Phone: (541) 883-5111
FAX: (541) 851-3957
E-mail: nbigby@klamathcounty.org

KLAMATH COUNTY GOVERNMENT CENTER — 305 MAIN STREET • KLAMATH FALLS, OREGON 97601

Certificate of Taxes Paid

Klamath County has received notice of application for status change of a manufactured home and has opportunity to record any pertinent information in county records and to collect any outstanding taxes.

R. W. D. R. D. I. C. H.
Signature

R. W. D. R. D. I. C. H.
Printed Name

3/6/18
Date

17896462
Property Tax Account Number

RECEIVED

MAR 8 2018

K.C. Assessor's Office

This certification is valid through 4/6/18 and only for Home ID: 349173

Lance Chapin, Esq.

580 S. High Street, Suite 330
Columbus, OH 43215
Tel (614)600-5493
Fax (614)600-5494
law@chapinlegal.com

____/____/201____

HOMESIDE

Homeside Financial, LLC

ATTENTION: Post Closing Department

Re: RYAN J. WALLACE

2316 GOLF COURSE DRIVE
ALBANY, GA 31721

Loan Number: 2100317190894

Dear Sir/Madam:

In connection with the mortgage loan closing for the above referenced customers, enclosed are the following items for your files:

- ☒ Lender's copy of Title Insurance Policy 3153400-03319545
- ☒ Recorded Original Deed of Trust/Mortgage Book 4480, Page 37-44
- ☐ Recorded Assignment of Trust/Mortgage
- ☐ Copy of New Deed of Title Page: 202 Book: 4109 Instrument: 001637
- ☐ Copy of subordination recorded in

The receipt of the enclosed documents should complete your file on this closing. Should you have any further questions, however, please do not hesitate to contact us.

Sincerely,

LANCE CHAPIN, ESQ.
GA1801-008-WALLACE2

Enclosures



SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY

Issued by
WFG National Title Insurance Company

SCHEDULE A

File Number: GA1801-008-WALLACE2
Policy No.: 3153400-03319545
Loan No.: 2100317190894

Amount of Insurance: \$ 85,000.00
Mortgage Amount: \$ 85,000.00
Mortgage Date: January 22, 2018
Date of Policy: January 26, 2018
or date of recording of insured mortgage, whichever is later.

Address Ref: 2316 GOLF COURSE DRIVE, ALBANY, GA 31721
County: Dougherty

Name of Insured: Mortgage Electronic Registration Systems, as nominee for Homeside Financial, LLC its successors
and/or assigns as their respective interests may appear

Name of Borrower(s): RYAN J. WALLACE

The estate or interest in the land identified in this Schedule A and which is encumbered by the insured mortgage is Fee Simple and is at
Date of Policy vested in the borrower(s) shown in the insured mortgage and named above.

The land referred to in this policy is described as set forth in the insured mortgage.

This policy consists of two pages unless an addendum is attached and indicated below:

☒ Addendum attached

The endorsements checked below, if any, are incorporated in this policy:

- ☐ ALTA ENDORSEMENT 4.06 (Condominium)
- ☐ ALTA ENDORSEMENT 4.1-06 (Condominium), if the Land or estate or interest is referred to in the Insured Mortgage as a condominium.
- ☐ ALTA ENDORSEMENT 5-06 (Planned Unit Development)
- ☐ ALTA ENDORSEMENT 5.1-06 (Planned Unit Development)
- ☒ ALTA ENDORSEMENT 6-06 (Variable Rate), if the Insured Mortgage contains provisions which provide for an adjustable interest rate.
- ☐ ALTA ENDORSEMENT 6.2-06 (Variable Rate-Negative Amortization), if the Insured Mortgage contains provisions which provide for both an adjustable interest rate and negative amortization.
- ☐ ALTA ENDORSEMENT 7-06 (Manufactured Housing), if a manufactured housing unit is located on the Land at Date of Policy.
- ☐ ALTA ENDORSEMENT 7.1-06 (Manufactured Housing - Loan)
- ☒ ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien) referring to the following state statute(s): O.G.C.A. Section 12-13-12
- ☐ ALTA ENDORSEMENT 9-06 (Restrictions, Encroachments, Minerals)
- ☐ ALTA ENDORSEMENT 14-06 (Future Advance - Priority)
- ☐ ALTA ENDORSEMENT 14.1-06 (Future Advance - Knowledge)
- ☐ ALTA ENDORSEMENT 14.3-06 (Future Advance - Reverse Mortgage)
- ☐ ALTA ENDORSEMENT 22-06 (Location) The type of improvement

IN WITNESS WHEREOF, WFG NATIONAL TITLE INSURANCE COMPANY has caused this policy to be signed and sealed by its duly authorized officers as of
Date of Policy shown in Schedule A.

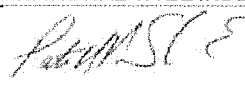
Dated: 01/24/18


By:

OFFICER OR AGENT

Lance Chapin, Esq. TEL(614)600-5493
580 S. High Street, Suite 330 Columbus, OH 43215
Tel. 614.221.8182 Fax. 614.221.7929

WFG NATIONAL TITLE INSURANCE COMPANY

BY: 
President

ATTEST: 
Secretary



SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, WFG NATIONAL TITLE INSURANCE COMPANY, A SOUTH CAROLINA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS AND CONDITIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (6-17-06), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B

EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE INSURANCES

Except to the extent of the affirmative insurance set forth below, this policy does not insure against loss or damage (and the Company will not pay costs, attorneys' fees, or expenses) which arise by reason of:

1. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
 - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
 - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph 1(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

2. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.
3. Any lease, grant, exception, or reservation of minerals or mineral rights appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any affect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.

NOTICES, WHERE SENT: Any notice of claim or other notice or statement in writing required to be given the Company under this policy must be given to the Company at the following address: 12909 SW 68th Parkway, Suite 350, Portland, OR 97223.

ADDENDUM
TO
SHORT FORM RESIDENTIAL LOAN POLICY

Addendum to Policy Number: 3153400-03319545

File Number: GA1801-008-WALLACE2

SCHEDULE B (Continued)

IN ADDITION TO THE MATTERS SET FORTH ON SCHEDULE B OF THE POLICY TO WHICH THIS ADDENDUM IS ATTACHED, THIS POLICY DOES NOT INSURE AGAINST LOSS OR DAMAGE (AND THE COMPANY WILL NOT PAY COSTS, ATTORNEYS' FEES OR EXPENSES) THAT ARISE BY REASON OF THE FOLLOWING:

1. Mortgage from borrowers to Homeside Financial, LLC, dated 01/22/18, filed for record in Dougherty County Records, in the principal sum of \$238,000.00.
2. Mortgage from _____ borrowers to _____ in the amount of \$ _____ recorded _____ in Dougherty County Recorder.

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(GA1801-008-WALLACE2.PFD/GA1801-008-WALLACE2/16)