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Fee: \$92.00

AFTER RECORDING RETURN TO:

Affordable Homes of Oregon, Inc.
PO Box 2357
Prineville, OR 97754

ALL TAX STATEMENTS SHALL BE SENT

TO THE FOLLOWING ADDRESS:

Affordable Homes of Oregon, Inc.
PO Box 2357
Prineville, OR 97754

TRUE AND ACTUAL CONSIDERATION – ORS 93.030: \$151,701.00

TRUSTEE'S DEED

TRUSTEE: NANCY K. CARY, Successor Trustee, PO Box 1475, Eugene, OR 97440

GRANTEE: AFFORDABLE HOMES OF OREGON, INC., PO Box 2357, Prineville, OR 97754

RECITALS:

A. RAFAEL GARCIA-MANZO AND JENNIFER LYN GARCIA, Grantors, executed and delivered to AMERITITLE, Trustee for the benefit of UMPQUA BANK, Beneficiary, a Trust Deed dated June 23, 2015, and recorded on June 30, 2015, in the Official Records of Klamath County, Oregon as Recording No. 2015-007055 (the Trust Deed). In the Trust Deed, the following described real property (the Real Property) was conveyed by the Grantor to the Trustee to secure the performance of certain obligations to the Beneficiary:

Lot 32 in Block 4, Tract 1064, First Addition to Gatewood, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

Real Property Address: 5101 Laurelwood Drive, Klamath Falls, OR 97603.

Thereafter the Grantor defaulted in performance of the obligations secured by the Trust Deed. The default still existed at the time of sale by the Trustee to the Grantee.

B. Umpqua Bank originated the loan evidenced by the promissory note and trust deed. Umpqua Bank has been the holder of the promissory note (since the origination of the loan) and has been the true beneficiary of the trust deed pursuant to Oregon case law. To avoid confusion, an Assignment of Trust Deed from Mortgage Electronic Registration Systems, Inc. (MERS) was recorded on April 9, 2018, in the Official Records of Klamath County, Oregon as Recording No. 2018-004292.

C. Nancy K. Cary was appointed Successor Trustee of the Trust Deed. The appointment was recorded on April 9, 2018 in the Official Records of Klamath County, Oregon as Recording No. 2018-004293.

D. The Beneficiary declared the Grantor of the Trust Deed to be in default. The reasons for the declaration of default, the Beneficiary's election to declare all sums due to it immediately due and the Beneficiary's election to foreclose the Trust Deed by advertisement and sale to satisfy the Grantor's obligations was recorded on April 9, 2018 in the Official Records of Klamath County, Oregon as Recording No. 2018-004295.

E. After recording the Notice of Default and Election to Sell, the Trustee gave notice of the time and place set for sale of the Real Property through the Danger Notice under ORS 86.756 to all persons entitled to receive the

Danger Notice by both first class mail and certified mail, return receipt requested. The Affidavit of Mailing the Debtor Notice was recorded in the Official Records of Klamath County, Oregon as Recording No. 2018-010826, prior to the day the Trustee conducted the sale.

F. After recording the Notice of Default and Election to Sell, the Trustee gave notice of the time and place set for sale of the Real Property. Notice of the sale was given as follows:

1. To all persons entitled to receive such notice by mailing the notice to them at their last known addresses by both first class mail and certified mail, return receipt requested. The notice was mailed to them more than 120 days before the Trustee conducted the sale. An Affidavit of Mailing of such notice was recorded in the Official Records of Klamath County, Oregon as Recording No. 2018-010826 and Recording No. 2018-010861, prior to the day the Trustee conducted the sale.

2. To the occupants of the Real Property by personal or substituted service, or posting and mailing, more than 120 days prior to the day the Trustee conducted the sale. A Proof of Service was recorded in the Official records of Klamath County, Oregon as Recording No. 2018-010826, prior to the day the Trustee conducted the sale.

3. By publishing such notice in the Herald & News, a newspaper of general circulation in Klamath County, Oregon, once a week for four successive weeks. The last publication was more than 20 days prior to the day the Trustee conducted the sale. An Affidavit of Publication of such notice was recorded in the Official Records of Klamath County, Oregon as Recording No. 2018-010826, prior to the day the Trustee conducted the sale.

G. On the date of the Notice of Sale, the Trustee did not have actual notice of any person claiming an interest which was subsequent to the Trustee's interest in the Real Property, except for those persons named in the affidavits referred to in Recitals D. and E. of this deed. The Trustee hereby certifies that any valid requests for information under ORS 86.786 have been responded to within the time allowed by the statute. The Trustee also hereby certifies that the Beneficiary complied with ORS 86.748(1) and that an affidavit of compliance was recorded in the Official Records of Klamath County, Oregon as Recording No. 2018-010826 at least five days prior to the day the Trustee conducted the sale.

H. On October 4, 2018, at 11:00 a.m. at the front of the Klamath County Courthouse, 316 Main Street, Klamath Falls, Oregon, the Trustee sold the Real Property in one parcel at public auction to the highest bidder for cash. The price bid was paid at the time of sale.

I. At no time during the period of time between the recording of the Notice of Default and Election to Sell and the date of the sale, was the real property described in and covered by the Trust Deed, or any interest therein owned by a person in the military service of the United States of America, a minor or an incapacitated person.

J. The true and actual consideration paid for this transfer is \$151,701.00.

K. In construing this instrument, whenever the context requires, the following shall apply:

1. References to a specific gender shall include the masculine, feminine and neuter genders.
2. Reference to the singular shall include the plural and vice versa.
3. References to the Trustee shall include any Successor Trustee.

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 consideration of the sum paid by the Grantee in cash, the receipt of which is hereby acknowledged, the Trustee hereby conveys to the Grantee all interest which the Grantor had or had the power to convey at the time of Grantor's execution of the Trust Deed in and to the Real Property described herein, together with any interest the Grantor or the Grantor's successors in interest acquired after the execution of the Trust Deed.

Dated: October 11, 2018.


Nancy K. Cary, Successor Trustee



STATE OF OREGON)
) ss.
COUNTY OF LANE)

The foregoing instrument was acknowledged before me on October 11, 2018, by Nancy K. Cary, Successor Trustee.




Notary Public for Oregon
My Commission Expires: 10/4/2019
(TS #30057.30904)