

2018-014118

Klamath County, Oregon

11/20/2018 02:33:01 PM

Fee: \$97.00

257898AM
WHEN RECORDED MAIL TO

THE SECRETARY OF HOUSING AND
URBAN DEVELOPMENT
c/o ISN Corporation – Western Operations Center
2401 NW 23rd St., Suite 1D
Oklahoma City, OK 73107

MAIL TAX STATEMENTS TO

Same as above

FHA # 431-4999145 T.S. No. 130362-OR Title Order No. 257898AM APN: R491113

Space above this line for recorder's use only

FORECLOSURE DEED

The undersigned grantor declares:

- 1) The Grantee herein was the foreclosing beneficiary.
- 2) The amount of the unpaid debt together with costs was.....\$223,145.78
- 3) The amount paid by the grantee at the trustee sale was.....\$223,145.78
- 4) The documentary transfer tax is.....\$-0-
- 5) Said property is in unincorporated area

This Deed made this 15th day of November, 2018, by and between Mortgage Lender Services, Inc., Foreclosure Commissioner, ("Grantor") and THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, ITS SUCCESSORS AND/OR ASSIGNS ("Grantee").

WHEREAS, on 02/04/2010, a certain Deed of Trust was executed by EMILY MARIE KARA as trustor, in favor of NORTHWEST TRUSTEE SERVICES, INC. as trustee and GOLF SAVINGS BANK as beneficiary, and was recorded on 02/09/2010 as Document No. 2010-002074 in the Office of Klamath County; and

WHEREAS, on 10/05/2016 in document no. 2016-010613, the beneficial interest in the Deed of Trust was assigned to the Secretary of Housing and Urban Development (the Secretary); and

WHEREAS, by virtue of a default in the covenants and conditions of the Deed of Trust the Secretary designated me as foreclosure commissioner to conduct a non-judicial foreclosure of the Deed of Trust under the provisions of the Single Family Mortgage Foreclosure Act of 1994 ("Act"), 12 U.S.C. 3751 et seq., the designation being recorded on recording as attachment to this document; and

WHEREAS, a Notice of Default and Foreclosure Sale was sent by certified mail, return receipt requested (1) on 09/27/2018 and 10/05/2018 to the owner(s) of the property secured by the mortgage as shown by public record, to be liable for part or all of the mortgage debt; and (2) to the parties shown on the public record as of 09/27/2018 and 10/05/2018 to be liable for part or all of the mortgage debt; and (3) to the parties who as of 09/27/2018 and 10/05/2018 had a lien on the property secured by the Mortgage as detailed in

Exhibit "A" attached hereto and made a part hereof; and

WHEREAS, a copy of the Notice of Default and Foreclosure Sale was published in the HERALD AND NEWS on Pub 1: 10/25/2018, Pub 2: 11/01/2018, Pub 3: 11/08/2018; and

WHEREAS, a copy of the Notice of Default and Foreclosure Sale was filed for record on 09/18/2018, as Document No. 2018-011344, Official Records said Klamath County; and

WHEREAS, pursuant to the Notice of Default and Foreclosure Sale and to the Act, a foreclosure sale was held: Inside the main lobby of the Klamath County Courthouse, 316 Main St., Klamath Falls, OR 97601 on 11/15/2018 at 10:00 AM, in accordance with the terms of said Notice and the Act; at which THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, ITS SUCCESSORS AND/OR ASSIGNS submitted the highest bid in the amount of \$223,145.78; and

WHEREAS, the mortgagor is not entitled to benefits of the Soldiers' and Sailors' Civil Relief Act of 1940; and

WHEREAS, there is no right of redemption, or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. (12 USCA 3763));

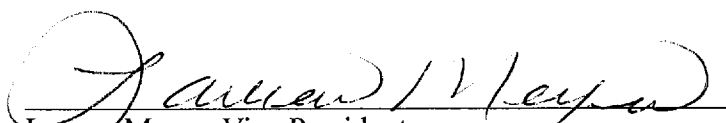
NOW THEREFORE, for one dollar and other good and valuable consideration, the undersigned hereby grants, bargains, sells, and conveys to **THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, ITS SUCCESSORS AND/OR ASSIGNS**; the following described property located in Klamath County: : A PARCEL OF LAND SITUATED IN SECTION 7, TOWNSHIP 39 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
BEGINNING AT A ONE-HALF INCH ROD ON THE EASTERLY SECTION LINE OF SAID SECTION 7, FROM WHICH THE ONE-QUARTER CORNER COMMON TO SECTIONS 7 AND 8 BEARS SOUTH 00°35'57" EAST 1504.96 FEET, THENCE SOUTH 89°28'55" WEST 1279.11 FEET, LEAVING SAID SECTION LINE, TO A ONE-HALF INCH IRON ROD, THENCE NORTH 00°11'38" WEST 157.15 FEET TO A ONE-HALF INCH IRON ROD, THEN NORTH 89°28'55" EAST 1278.00 FEET TO A ONE-HALF INCH IRON ROD ON SAID SECTION LINE, THENCE ALONG SAID SECTION LINE SOUTH 00°35'57" EAST 157.15 FEET TO THE POINT OF BEGINNING

Commonly Known As: 2660 ROUND LAKE ROAD, KLAMATH FALLS, OR 97601

The grantor hereby conveys to the grantee all right, title and interest in the above property held by the grantor herein, the Secretary, the trustee, or any other party claiming by, through, or under then on the date the Deed of Trust referred to above was recorded and any interest acquired by any of them until the date of foreclosure sale. This deed is given without warranty or covenants to the grantee.

Date: November 15, 2018

MORTGAGE LENDER SERVICES, INC.


Lauren Meyer, Vice President

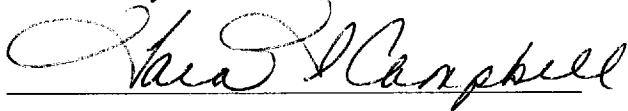
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

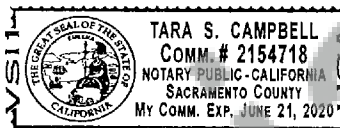
State of California
County of Sacramento

On November 15, 2018 before me, Tara S. Campbell, Notary Public, personally appeared Lauren Meyer 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.





This is to certify that the interest in real property conveyed by Deed or Grant Deed dated 11/15/2018 from Mortgage Lender Services, Inc. to THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON D.C., his/her Successors or Assigns is hereby accepted pursuant to its authority and hereby consents to recordation thereof by its authorized officer/Agent.

THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT OF WASHINGTON D.C., his/her Successors or Assigns.

By: Mortgage Lender Services, Inc., Commissioner for HUD

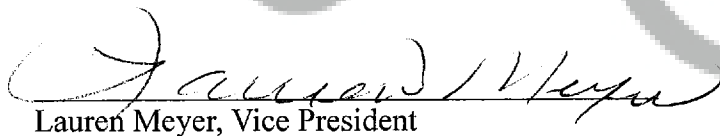

Lauren Meyer, Vice President

EXHIBIT "A"

EMILY MARIE KARA
2660 ROUND LAKE ROAD
KLAMATH FALLS, OR 97601

THE HEIRS AND DEVISEES OF EMILY MARIE KARA
2660 ROUND LAKE ROAD
KLAMATH FALLS, OR 97601

THE HEIRS AND DEVISEES OF EMILY MARIE KARA
C/O JOANN TURNEY
31161 OAK VALLEY DRIVE
HOMELAND, CA 92548-9478

OCCUPANT
2660 ROUND LAKE ROAD
KLAMATH FALLS, OR 97601

SECRETARY OF HOUSING AND URBAN DEVELOPMENT
451 SEVENTH STREET S.W.
WASHINGTON, DC 20410