

RECORDING COVER SHEET  
ALL TRANSACTIONS, ORS: 205.234  
AFTER RECORDING RETURN TO:  
Hershner Hunter, LLP  
Attn: Lisa Summers  
PO Box 1475  
Eugene, OR 97440

1. NAME OR TITLE OF THE TRANSACTION(S) -- ORS 205.234(a):

AFFIDAVIT OF FILING BENEFICIARY EXEMPTION AFFIDAVIT WITH ATTORNEY  
GENERAL'S OFFICE

2. GRANTOR ON FORECLOSURE AVOIDANCE EXEMPTION AFFIDAVIT:

UMPQUA BANK, SUCCESSOR IN INTEREST TO STERLING SAVINGS BANK  
PO Box 115  
Spokane, WA 99210

3. GRANTEE ON FORECLOSURE AVOIDANCE EXEMPTION AFFIDAVIT

OREGON ATTORNEY GENERAL  
Oregon Justice Department  
1162 Court Street NE  
Salem, OR 97301

4. SUCCESSOR TRUSTEE:

NANCY K. CARY  
PO Box 1475  
Eugene, OR 97440

5. GRANTOR ON NOTICE OF DEFAULT:

DENNIS G. RICHARDSON AND PATRICIA M. RICHARDSON  
9009 Old Fort Road  
Klamath Falls, OR 97601

6. ORIGINAL TRUST DEED INFORMATION:

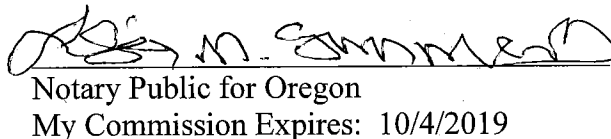
Date Recorded: December 12, 2007  
Recording No. 2007-020801  
Official Records of Klamath County, Oregon

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED  
INSTRUMENTS FOR RECORDING, ANY ERRORS CONTAINED IN THIS COVER SHEET DO  
NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENTS THEMSELVES.

[illegible]

1. The attached Beneficiary Exemption Affidavit is a true and correct copy of the Beneficiary Exemption Affidavit that was filed with the Oregon Attorney General on January 29, ~~2019~~, on behalf of UMPQUA BANK, SUCCESSOR IN INTEREST TO STERLING SAVINGS BANK pursuant to OAR 137-110-0300.

Signed and sworn to before me on January 28, 2019, by ~~NANCY K. CARY~~.



**After recording, return to:**

Umpqua Bank  
Investor & Portfolio Services  
13535 SW 72nd Ave, Suite 200  
Tigard, Or 97223

RECEIVED  
JAN 29 2018

DEPARTMENT OF JUSTICE  
PORTLAND LEGAL

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

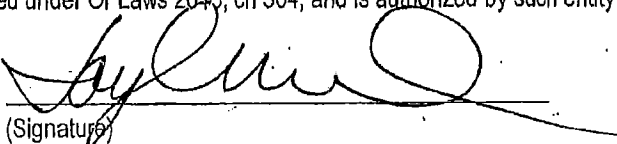
Lender/Beneficiary:	Umpqua Bank
Jurisdiction*:	Oregon

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Jay P Mortensen (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 59 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
☐ is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
☒ is the SVP, Loan Administration & Servicing Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

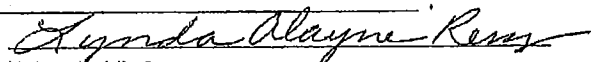
  
(Signature)

State of Oregon )  
 ) ss.

County of Washington )

Signed and sworn to (or affirmed) before me this 29 day of January, 2018

by Jay Mortensen

  
Notary Public for State of Oregon  
My commission expires: October 6, 2020

