

**2019-008381**

**Klamath County, Oregon**

07/24/2019 03:06:02 PM

Fee: \$107.00

Recording Requested by:  
Servicelink, A Black Knight Company

AFTER RECORDING, RETURN TO:  
Commercial Default Services, LLC  
4665 MacArthur Court, Suite 200  
Newport Beach, California 92660

TS Number: CDS18-10069  
APN: R317918, R317909, R318640

**AFFIDAVIT OF COMPLIANCE**  
**with Oregon Laws 2012, chapter 112, section 4a**

<b>Grantor(s):</b>	Clarence H. Young, and Virginia M. Young, Trustees of the Young Joint Trust dated 11/11/2010
<b>Beneficiary:</b>	HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF CAM XVIII TRUST
<b>Trustee:</b>	Tony Kullen, OSBA # 090218
<b>Property Address:</b>	30828 Cascade Way Klamath Falls, OR 97601
<b>Instrument Recording Number:</b>	11/9/2009, as Instrument No. 2009-014380,

I, the undersigned, being duly sworn, hereby depose and say that:

- (1) Commercial Default Services, LLC is agent for the trustee in the above reference matter.
- (2) I certified that the beneficiary and the trustee as of this date are the beneficiary and trustee named above.
- (3) On the date shown and in the manner descry bed on the attgached Declaration and Affidavit of Mailings and in accordance with ORS 86.740, caused to be served on the grantor written notice that explains in plain language that:

The grantor is not eligible for any foreclosure avoidance measure; or

The grantor has not complied with the terms of the foreclosure avoidance measure to which the grantor and beneficiary had agreed;

The lender was unable to make contact with the grantor.

- (4) On the same date, I caused the same notice to be mailed to the Oregon Department of Justice.
- (5) By reason of the above, the beneficiary or beneficiary's agent has complied with the requirements of subsections and (2) of Oregon Laws 2012, chapter 112,section 4a.

Dated: \_\_\_\_\_

7/23/19

By: \_\_\_\_\_

Tina Suihkonen, SVP

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 } ss.  
County of Orange }

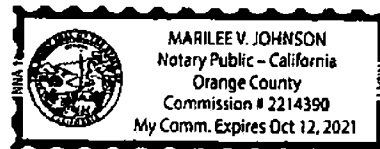
On July 23, 2019 before me, Marilee V. Johnson <sup>notary</sup> ~~public~~ personally appeared Tina Suihkonen who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same 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 \_\_\_\_\_

Marilee V. Johnson



## DECLARATION OF MAILING

Reference No: CDS18-10069  
Mailing Number: 0000160-01

STATE OF CALIFORNIA                    )  
  )SS  
COUNTY OF SAN DIEGO                )

I, Jacob Smith, declare as follows:

I am and at all times herein mentioned a citizen of the United States, over the age of eighteen years and a resident of San Diego County, California:

That at the request of Tina Suihkonen on 6/14/2019, I deposited in the United States mail a copy of the attached document, in separate sealed envelopes, in accordance with the checked mailing classes defined below, postage prepaid, to the address list on exhibit A, attached hereto and made a part hereof.

<input checked="" type="checkbox"/> First Class	<input type="checkbox"/> Certified	<input checked="" type="checkbox"/> Certified Electronic Return Receipt
<input type="checkbox"/> Certified Return	<input type="checkbox"/> Registered	<input type="checkbox"/> Registered International

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.

6/14/2019 San Diego, California  
Date and Place

  
Declarant

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

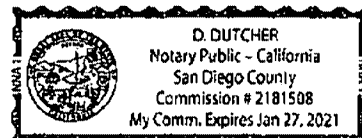
STATE OF CALIFORNIA  
COUNTY OF SAN DIEGO

On JUN 18 2019 before me, the undersigned, a Notary Public in and for said State, personally appeared Jacob Smith, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose names is subscribed above and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on this instrument the person, or the entity upon behalf of which the person 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 



TS#: CDS18-10069

## FORECLOSURE AVOIDANCE MEASURE NOTICE

### YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY

Homeowner/Grantor:	Clarence H. Young, and Virginia M. Young, Trustees of the Young Joint Trust dated 11/11/2010
Lender/Beneficiary:	HMC Assets, LLC solely in its capacity as Separate Trustee of CAM [*] Trust
Property Address:	30828 Cascade Way Klamath Falls, OR 97601

Your Lender has determined that:

- ☒ You are not eligible for any foreclosure avoidance measure offered by your lender. The following foreclosure avoidance measures were considered but you are not eligible for them. The basis for the Lender's determination is (must be described with specificity in plain language): *Unable to make contact with borrower despite numerous contact attempts from as far back October 2018.*
- ☐ You are not in compliance with the terms of an agreement with your Lender for forbearance, a temporary or permanent loan modification, a short sale, a deed-in-lieu of foreclosure, or another foreclosure avoidance measure. The basis for the Lender's determination is (must be described with specificity in plain language):

Your property is currently set for sale on 6/11/2019 @ 10:00 AM at On the Main Street entrance steps to the Klamath County Circuit Court, 316 Main St, Klamath Falls, Oregon 97601 (location). If you disagree with your Lender's determination, you should seek legal advice immediately.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do for the name and telephone number of an organization near you. Please call 211 or visit [www.oregonhomeownersupport.gov](http://www.oregonhomeownersupport.gov). If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service online at [www.oregonstatebar.org](http://www.oregonstatebar.org) or by calling (503) 684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at (800) 452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to [www.oregonlawhelp.org](http://www.oregonlawhelp.org).

HMC ASSETS, LLC SOLELY IN ITS CAPACITY AS SEPARATE TRUSTEE OF  
CAM XVIII TRUST

By:   
Jimmy Freeman, Loss Mitigation Specialist

Date: 6-14-2019

Exhibit A to Affidavit of Mailing

Sender:

Tina Suithkonen  
4665 MacArthur Court, Suite 200  
Newport Beach CA 92660

Postal Class: First Class

Type of Mailing: ORCOURTESY

Affidavit Attachment: 0000160-01 000 20190614 Commercial000455

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
(11)9690024882370888	2	Virginia M. Young	30828 Cascade Way	Klamath Falls, OR 97601
(11)9690024882370895	4	Spouse of Virginia M. Young	30828 Cascade Way	Klamath Falls, OR 97601
(11)9690024882370918	6	Spouse of Clarence H. Young	30828 Cascade Way	Klamath Falls, OR 97601
(11)9690024882370925	8	Clarence H. Young, Trustee of the Young Joint Trust dated 11/11/2010	30828 Cascade Way	Klamath Falls, OR 97601
(11)9690024882370932	10	Virginia M. Young, Trustee of the Young Joint Trust dated 11/11/2010	30828 Cascade Way	Klamath Falls, OR 97601
(11)9690024882370963	12	CLARENCE H YOUNG	30828 CASCADE WAY	KLAMATH FALLS, OR 97601-9180

Exhibit A to Affidavit of Mailing

Sender:

Tina Suikkonen  
4665 MacArthur Court, Suite 200  
Newport Beach CA 92660

Postal Class: Electronic - Ret

Type of Mailing: ORCOURTESY

Affidavit Attachment: 0000160-01 000 20190614 Commercial000455

Postal Number	Sequence	Recipient Name	Address Line 1/3	Address Line 2/4
71969002484056765582	1	Virginia M. Young	30828 Cascade Way	Klamath Falls, OR 97601
71969002484056765605	3	Spouse of Virginia M. Young	30828 Cascade Way	Klamath Falls, OR 97601
71969002484056765629	5	Spouse of Clarence H. Young	30828 Cascade Way	Klamath Falls, OR 97601
71969002484056765643	7	Clarence H. Young, Trustee of the Young Joint Trust dated 11/11/2010	30828 Cascade Way	Klamath Falls, OR 97601
71969002484056765650	9	Virginia M. Young, Trustee of the Young Joint Trust dated 11/11/2010	30828 Cascade Way	Klamath Falls, OR 97601
71969002484056765674	11	CLARENCE H YOUNG	30828 CASCADE WAY	KLAMATH FALLS, OR 97601-9180