

**RECORDING REQUESTED BY:**

The Mortgage Law Firm, LLC  
121 SW Salmon St., Suite 1100  
Portland, OR 97204

**WHEN RECORDED MAIL TO:**

Reverse Mortgage Solutions, Inc.  
14405 Walters Road  
Houston, TX 77014

Until a change is requested all tax statements  
Shall be sent to the following address:  
14405 Walters Road  
Houston, TX 77014

Trustee Sale No. 146704

Space above for Recorder's use only

APN/ MAP: R541159 Map/No. R-3909-010AB-06600-000

True and actual consideration: 90,000.00

Property Address: 3414 Hillyard Avenue, Klamath Falls, OR 97603

**TRUSTEE'S DEED**

THIS INDENTURE, made **01/30/2020**, between The Mortgage Law Firm, LLC, hereinafter called trustee, and **Reverse Mortgage Solutions, Inc.**, hereinafter called the second party;

**WITNESSETH:**

RECITALS: **Patricia Howell**, as Grantor, executed and delivered to **Alan E. South, Attorney at Law, South & Associates**, as Trustee, for the benefit of, **Urban Financial Group**, as Beneficiary, a certain Trust Deed dated **01/30/2009**, duly recorded on **02/06/2009**, in the mortgage records of **Klamath County, Oregon**, as Instrument No. **2009-001498**. The interest in the trust deed was transferred to the foreclosing entity, Reverse Mortgage Solutions, Inc. in **Klamath County, Oregon**.

In said Deed of Trust the real property therein and hereinafter described was conveyed by said grantor to said trustee to secure, among other things, the performance of certain obligations of the grantor to the beneficiary. The grantor thereafter defaulted in the performance of the obligations secured by the trust deed as stated in the notice of default hereinafter mentioned and such default still existed at the time of the sale hereinafter described.

By reason of the default(s), the beneficiary under the trust deed, declared all sums secured by the trust deed immediately due and owing; a Notice of Default, containing an election to sell the real property and to foreclose said Trust Deed by advertisement and sale to satisfy grantor's said obligations was recorded in the mortgage records of said County on **07/17/2019**, as Instrument No. **2019-008026** to which reference now is made.

After the recording of said Notice of Default, the trustee, gave notice of the time for and place of sale of said real property as fixed by it and as required by law; copies of the Trustee's Notice of Sale and Danger Notice were served pursuant to ORCP7D.(2) and 7D.(3) or mailed by both first class and certified mail with return receipt requested, to the last-known address of the persons or their legal representatives, if any, named in ORS 86.764 at least 120 days before the date the property was sold, and the Trustee's Notice of Sale was mailed by first class and certified mail with return receipt requested, to the last known address of the guardian, conservator or administrator or executor of any person named in ORS 86.764,

promptly after the trustee received knowledge of the disability, insanity or death of any such person; the Notice of Sale was served upon occupants of the property described in the trust deed in the manner in which a summons is served pursuant to ORCP 7D.(2) and 7D.(3) at least 120 days before the date the property was sold, pursuant to ORS 86.774(1). If the foreclosure proceedings were stayed and released from the stay, copies of an Amended Notice of Sale in the form required by ORS 86.782(12) was mailed by registered or certified mail to the last-known address of those persons listed in ORS 86.764 and 86.774(1) and to the address proved by each person who was present at the time and place set for the sale which was stayed within 30 days after the release from the stay. Further, the trustee published a copy of said notice of sale in a newspaper of general circulation in each county in which the said real property is situated, once a week for four successive weeks; the last publication of said notice occurred more than twenty days prior to the date of such sale. The mailing, service and publication of said notice of sale are shown by one or more affidavits or proofs of service duly recorded in the official records of said county, said affidavits and proofs, together with the said notice of default and election to sell and the trustee's notice of sale, being now referred to and incorporated in and made a part of this trustee's deed as fully as if set out herein verbatim, pursuant to ORS 86.774(3). The undersigned trustee has no actual notice of any person, other than the persons named in said affidavits and proofs as having or claiming a lien on or interest in said described real property, entitled to notice pursuant to OR 86.764.

Pursuant to said notice of sale and, if applicable, said amended notice of sale, the undersigned trustee on **01/30/2020**, at the hour of **10:00 AM**, in accord with the standard of time established by ORS 187.110, and at the place so fixed for sale, as aforesaid, in full accordance with the laws of the state of Oregon and pursuant to the powers conferred upon him by said trust deed, sold said real estate property in one parcel at public auction to the said second party for the sum of **\$90,000.00**, they being the highest and best bidder at such sale and said sum being the highest and best sum bid for said property. The true and actual consideration paid for this transfer is the sum of **\$90,000.00**.

NOW THEREFORE, in consideration of the said sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in said trustee by the laws of the State of Oregon and by said trust deed, the trustee does hereby convey unto the second party all interest which the grantor had or had the power to convey at the time of grantor's execution of said trust deed, together with an interest the said grantor or his successors in interest acquired after the execution of said deed in and to the following described real property, to-wit;

**The Easterly 66 feet of the Westerly 136 feet of Lots 1 and 2, Block 5, ALTAMONT ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. EXCEPTING THEREFROM that portion conveyed to Klamath County by Warranty Deed recorded June 11, 2001 in Volume M01, page 33684, Microfilm Records of Klamath County, Oregon.**

And commonly known as: **3414 Hillyard Avenue, Klamath Falls, OR 97603**

TO HAVE AND TO HOLD the same unto the second party, his heirs, successors-in-interest and assigns forever. In constructing this instrument and whenever the context so requires, the masculine gender includes the feminine and the neuter, and the singular includes the plural; the word "grantor" includes any successor in interest to the grantor as well as any other persons owing an obligations, the performance of which is secured by said trust deed, and the word "trustee" and "beneficiary" include their respective successors in interest, if any. "Property" includes the real property described in the cited trust deed.

This conveyance is made without representations or warranties of any kind, express or implied. By recording this Trustee's Deed, the second party understands, acknowledges and agrees that the Property was purchased in the contest of a foreclosure sale, that the current Trustee made no representations to the second party concerning the Property, and that the current Trustee owed no duty to make disclosures to the second party concerning the Property except as required by law, the second party relying solely on

Page 3 of 3