

2020-014070

Klamath County, Oregon

10/30/2020 10:39:01 AM

Fee: \$92.00

Recorded Requested By

And When Recorded Mail To:
NOVAD MANAGEMENT CONSULTING
2401 NW 23RD STREET, SUITE 1A1
OKLAHOMA CITY, OK 73107

DIL No: 1801-1423A

ESTOPPEL AFFIDAVIT

THOMAS C. ODEN, DULY APPOINTED PERSONAL REPRESENTATIVE OF THE ESTATE OF LOUISE C. JONES, DECEASED (hereinafter "the Estate") being first duly sworn, depose and say: That I am the identical party who made, executed and delivered that certain Personal Representative's Deed in Lieu of Foreclosure to **SECRETARY OF HOUSING AND URBAN DEVELOPMENT** dated October 19, 2020 conveying the following described property to wit:

SEE ATTACHED EXHIBIT "A"

That the aforementioned Deed was an absolute conveyance of the title to said land to the Grantee named therein, in effect as well as in form, and was not and is not intended as a Deed of Trust, Mortgage, Contract of security of any kind, and that possession of said land has been surrendered to the said Grantee. I agree that there is no right to redeem the property under any circumstances.

That this consideration in the aforesaid Deed was and is payment to the Estate of the sum of ONE DOLLAR by the Grantee named therein receipt of which is hereby acknowledged, together with full cancellation of all debts, obligation, costs and charges, heretofore existing under and by virtue of the terms of that certain Note secured by the undersigned Deed of Trust heretofore existing on the property herein and hereinbefore described.

That said Note and Deed of Trust were executed by **LOUISE C. JONES** as Grantor to **STEWART TITLE GUARANTY**, as original trustee for the benefit and security of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS) SOLELY AS NOMINEE FOR GENWORTH FINANCIAL HOME EQUITY ACCESS, INC.**, as beneficiary, recorded on **August 31, 2011** as Instrument No. **2011-009976**, records of **KLAMATH** County, OREGON.

The Estate has defaulted under the terms of said Note and Deed of Trust. All notice provisions have been complied with and all grace periods have either expired or have been waived by the Estate and the Lender has declared the Note and all indebtedness under the Note and Deed of Trust due and payable according to the terms thereof and the laws of the State of Oregon.

That in offering to execute on behalf of the Estate the aforesaid Deed to the Grantee therein, and in executing the same, I was not acting under any misapprehension as to the effects thereof, nor under duress, undue influence or misrepresentation by the Grantee or the agent or attorney of the Grantee in said Deed. That the aforesaid Deed was made as a result of my request on behalf of the Estate that the Grantee accept such Deed and was my free and voluntary act. Also, by executing said Personal Representative's Deed to Grantee's herein, the Estate will agree to vacate said premises within ten (10) days of the undersigned date.

That at the time of making said Deed I felt, and still feel, that the Note and Deed of Trust above mentioned represented a fair value of the property so deeded.


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That the Estate is solvent and has no other creditors whose rights would be prejudiced by said conveyance. The Deed was not given as preference against any other of our creditors.

That at the time it was given there were no other persons, firms or corporations other than the Grantee therein named interested either directly or indirectly in said land and personal property, and that the Estate is not obligated upon any bond or other Mortgage or Deed of Trust or Contract where any lien has been created or exists against the premises described in said Deed.

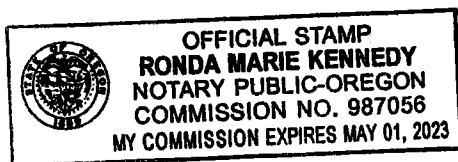
That it was my intention as Grantor to convey, and by said Deed I did convey to the Grantee therein, all the Estate's right, title and interest absolutely in and to the land in said Deed. This Affidavit was made for the protection and benefit of the aforesaid Grantee in said Deed, its successors and assigns, and all other parties hereinafter dealing with or who may acquire an interest in the property described therein and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

DATED: Oct. 19, 2020


THOMAS C. ODEN, DULY APPOINTED PERSONAL
REPRESENTATIVE OF THE ESTATE OF LOUISE C.
JONES, DECEASED, KLAMATH COUNTY CIRCUIT
COURT PROBATE CASE NO. 20PB04365

State of Oregon
County of Jackson

This record was acknowledged before me on October 19, 2020 by THOMAS C. ODEN, DULY APPOINTED PERSONAL REPRESENTATIVE OF THE ESTATE OF LOUISE C. JONES.



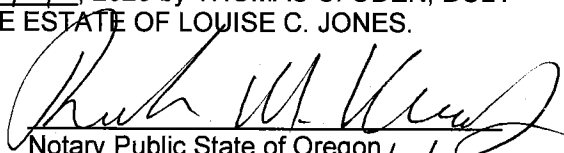

Notary Public State of Oregon
My commission expires: 5/1/23

EXHIBIT "A"

Lot 5, Block 13, TRACT NO. 1064, FIRST ADDITION TO GATEWOOD, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. 3909-014CA-07300