

**2021-002105**

**Klamath County, Oregon**

02/10/2021 02:47:01 PM

Fee: \$132.00

After Recording Mail/Return To:  
ServiceLink  
10385 Westmoor Drive, Suite 100  
Westminster, CO 80021  
Attention: Denver DIL Title

Parcel Number: **4110-002DC-00600-000**

Mail Tax Statements To: **Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust**  
3217 S. Decker Lake Drive, Salt Lake City, UT 84119

Consideration Amount: **\$1.00**

Grantor: **Michael A. Zolczynski** and **Wendy Zolczynski aka Wendy Joyann Zolczynski**,

Grantee: **Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust**

Parcel Number or APN: 4110-002DC-00600-000

**DEED IN LIEU OF FORECLOSURE**

Property Address: 439 GRANT ST., MERRILL, OR 97633

KNOWN ALL MEN BY THESE PRESENTS, that Michael A. Zolczynski and Wendy Zolczynski aka Wendy Joyann Zolczynski, a married couple, whose mailing address is **439 GRANT ST., MERRILL, OR 97633**, hereinafter called grantors, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust, whose tax mailing address is **3217 S. Decker Lake Drive, Salt Lake City, UT 84119**, hereinafter called grantee, and unto grantee's successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in **Klamath County, Oregon**, described as follows:

**SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION**

**SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT**

COMMONLY known as: **439 GRANT ST., MERRILL, OR 97633**

This being the identical property conveyed to the GRANTOR herein by Deed from recorded in **Instrument 2007-009689**

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made in accord with the Estoppel Affidavit attached hereto as Exhibit B.

Consideration. This Deed in Lieu of Foreclosure relates to real property secured by the following mortgage(s) or deed(s) of trust:

**SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST**

No Merger. Grantor agrees and acknowledges that its entry into this Deed and the other documents contemplated hereby shall not result in a merger of Assignee's interest under the Deed of Trust with Grantee's interest under the Deed. The terms, covenants, representations, and warranties of this Agreement shall not merge into the Deed but shall survive the close of the transaction contemplated hereby.

Property Address: 439 GRANT ST., MERRILL, OR 97633

In construction this deed and where the context so requires, the singular included the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

**Representations and Warranties.** Grantor represents, warrants, and acknowledges that:

(a) it is in default of its obligations under the Loan and the Note and that the unpaid principal balance thereof together with interest thereupon is immediately due and payable to **Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust** without offset, defense, or counterclaim;

(b) the Note and the Deed of Trust or Mortgage are valid and binding agreements enforceable in accordance with their terms;

**TAX CONSEQUENCES:** This transaction may include debt forgiveness. In some cases, debt forgiveness may be taxed as income. Please consult a tax advisor regarding any tax implications you may have due to this transaction.

**Advice of Counsel.** Grantor hereby agrees, represents, and warrants that it has had advice of competent counsel of its own choosing, or has willingly forgone advice of counsel, in negotiations for and the preparation of this Deed, that it has read this Deed or has had the same read to it by its counsel, that it has had this Deed fully explained by such counsel, and that it is fully aware of its contents and legal effect.

## **RIGHT TO FORECLOSE**

**TRANSFEROR AGREES AND ACKNOWLEDGES THAT NOTHING CONTAINED HEREIN SHALL AFFECT, AND TRANSFEREE HEREBY EXPRESSLY RESERVES, THE RIGHT TO FORECLOSE THE "MORTGAGE", "DEED TO SECURE DEBT" OR "DEED OF TRUST" BY JUDICIAL OR, TO THE EXTENT PERMITTED BY APPLICABLE LAW, NONJUDICIAL FORECLOSURE AND, IN CONNECTION WITH ANY SUCH FORECLOSURE, TRANSFEROR AND/OR GUARANTOR MAY, IN TRANSFEREE'S SOLE DISCRETION, BE NAMED AS A PARTY DEFENDANT, AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRANSFEROR SHALL AGREE TO ANY CONSENT TO JUDGMENT (OR SIMILAR PROCESS) AVAILABLE TO TRANSFEREE, AND TRANSFEREE WILL BE PERMITTED TO SEEK, OBTAIN, AND SATISFY A JUDGMENT IN ANY SUCH FORECLOSURE PROCEEDINGS, PROVIDED, HOWEVER, THAT TRANSFEROR AND GUARANTOR SHALL NOT BE PERSONALLY LIABLE FOR SATISFACTION OF SUCH JUDGMENT. IF TRANSFEREE PURSUES ITS RIGHTS UNDER THIS SECTION, IT MAY DETRIMENTALLY AFFECT TRANSFEROR'S CREDIT RATING.**

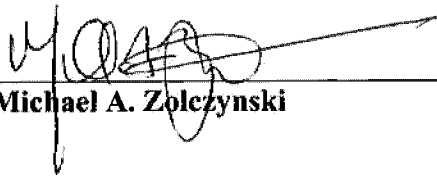
BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSONS RIGHTS, IF ANY, UNDER ORS 195.300 (Definitions for ORS 195.300 to 195.336), 195.301 (Legislative

Property Address: 439 GRANT ST., MERRILL, OR 97633

findings) AND 195.305 (Compensation for restriction of use of real property due to land use regulation) TO 195.336 (Compensation and Conservation Fund) AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010. THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 (Definitions for ORS 92.010 to 92.192) OR 215.010 (Definitions), TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930 (Definitions for ORS 30.930 to 30.947), AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300 (Definitions for ORS 195.300 to 195.336), 195.301 (Legislative findings) AND 195.305 (Compensation for restriction of use of real property due to land use regulation) TO 195.336 (Compensation and Conservation Fund) AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.

Property Address: 439 GRANT ST., MERRILL, OR 97633

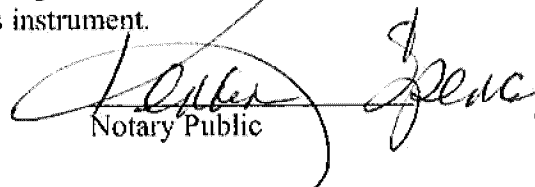
WITNESS the hand of said Grantor this 15<sup>th</sup> day of DECEMBER, 2020.

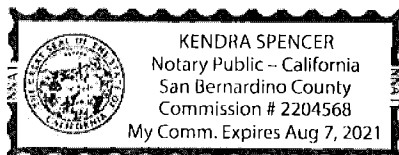
  
**Michael A. Zolczynski**

Wendy Zolczynski aka Wendy Joyann Zolczynski  
**Wendy Zolczynski aka Wendy Joyann Zolczynski**

STATE OF California  
COUNTY OF SAN BERNARDINO

The foregoing instrument was acknowledged before me on 12.15, 2020 by **Michael A. Zolczynski** and **Wendy Zolczynski aka Wendy Joyann Zolczynski** who are personally known to me or have produced CDL as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.

  
Notary Public



This instrument prepared by:  
Jay A. Rosenberg, Esq., Member Oregon Bar, Rosenberg LPA, Attorneys At Law, 3805  
Edwards Road, Suite 550, Cincinnati, Ohio 45209 (513) 247-9605 Fax: (866) 611-0170.

Property Address: 439 GRANT ST., MERRILL, OR 97633

**EXHIBIT "B"**  
**ESTOPPEL AFFIDAVIT**

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

**Michael A. Zolczynski and Wendy Zolczynski aka Wendy Joyann Zolczynski**, being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust**, conveying the following described property, to-wit:

**SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION**

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust**, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and

Property Address: 439 GRANT ST., MERRILL, OR 97633

by said deed these affiants did convey to Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust;

That in the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

That aforesaid deed was not given as a preference against any other creditor or the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust, who have interest, either directly or indirectly, in said premises; that these deponents are solvent and have not other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

That the consideration for said deed was and is payment to affiants of the sum of \$1.00 by Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust, agreement to forebear taking any action against affiants to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The mortgage(s) or deed(s) of trust referred to herein as described as follows:

**SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST**

At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more.

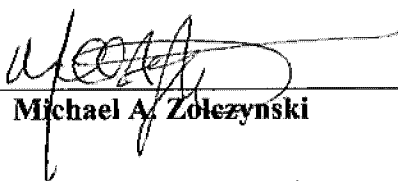
This affidavit is made for the protection and benefit of Wilmington Savings Fund Society, FSB, as owner trustee on behalf of CSMC 2018-RPL1 Trust, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That affiants, and each of them will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

Property Address: 439 GRANT ST., MERRILL, OR 97633

WE (THE BORROWERS) UNDERSTAND THAT WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

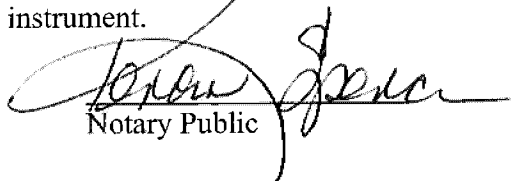
Dated: 12/15/2020

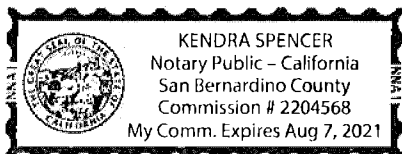
  
**Michael A. Zolczynski**

Wendy Zolczynski aka Wendy Joyann Zolczynski  
**Wendy Zolczynski aka Wendy Joyann Zolczynski**

STATE OF California  
COUNTY OF San Bernardino

The foregoing instrument was acknowledged before me on 12.15, 2020 by **Michael A. Zolczynski** and **Wendy Zolczynski aka Wendy Joyann Zolczynski** who are personally known to me or have produced CDL as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.

  
Notary Public



Property Address: 439 GRANT ST., MERRILL, OR 97633



GRANTOR(S) AFFIDAVIT

State of California  
County of San Bernardino

**Michael A. Zolczynski and Wendy Zolczynski aka Wendy Joyann Zolczynski**, named in the attached deed, being first duly sworn upon oath, each for himself or herself and not one for the other, deposes and says:

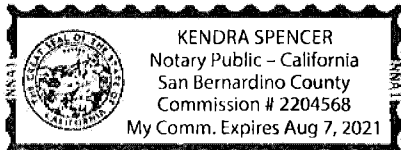
That he or she has read the attached deed and knows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.

[Signature] Wendy Zolczynski aka Wendy Joyann Zolczynski  
**Michael A. Zolczynski** **Wendy Zolczynski aka Wendy Joyann Zolczynski**

STATE OF California  
COUNTY OF San Bernardino

The foregoing instrument was acknowledged before me on 12.15, 2020 by **Michael A. Zolczynski** and **Wendy Zolczynski aka Wendy Joyann Zolczynski** who are personally known to me or have produced CDL as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.

[Signature]  
Notary Public



Property Address: 439 GRANT ST., MERRILL, OR 97633

EXHIBIT A  
(LEGAL DESCRIPTION)

**Lot 5, Block 1, HODGES ADDITION to the Town of Merrill, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.**

Property Address: 439 GRANT ST., MERRILL, OR 97633

**EXHIBIT C**  
**(DESCRIPTION OF MORTGAGE(S) OR DEED(S) OF TRUST)**

**A Deed of Trust, including the terms and provisions thereof, to secure the amount noted below and other amounts secured thereunder, if any:**

**Amount: \$276,000.00**

**Trustor/Grantor: Michael A. Zolczynski and Wendy Joyann Zolczynski**

**Trustee: Regional Trustee Services Corporation**

**Beneficiary: Mortgage Electronic Registration Systems, Inc., solely as nominee for GB Mortgage, LLC**

**Dated: December 24, 2008**

**Recorded: January 2, 2009**

**Instrument No.: 2009-000021**

**The beneficial interest under said Deed of Trust was assigned of record to Bank of America, N.A., successor by merger to BAC Home Loans Servicing LP, FKA Countrywide Home Loans Servicing LP by assignment,**

**Recorded: May 11, 2012**

**Instrument No.: 2012-004925**

**The beneficial interest under said Deed of Trust was assigned of record to Federal National Mortgage Association by assignment,**

**Recorded: October 16, 2012**

**Instrument No.: 2012-011448**

**The beneficial interest under said Deed of Trust was assigned of record to Wilmington Savings Fund Society, FSB, as Owner Trustee on behalf of CSMC 2018-RPL1 Trust by assignment,**

**Recorded: April 24, 2018**

**Instrument No.: 2018-005011**

Property Address: 439 GRANT ST., MERRILL, OR 97633