

**2022-012741****Klamath County, Oregon**

10/27/2022 08:30:02 AM

Fee: \$82.00

**CERTIFICATE OF COMPLIANCE
STATE OF OREGON
FORECLOSURE AVOIDANCE PROGRAM**

AFTER RECORDING RETURN TO:

OR Mediation Intake
For McCarthy & Holthus, LLP, For Bank of America
920 SW 3rd Avenue 1st Floor
Portland, OR 97204

10/25/2022

Grantor:	Shahrenas Ghoneim
Beneficiary:	BANK OF AMERICA, N.A.
Property Address:	Lot 103 Running Y Resort Klamath Falls, OR 97601
Instrument / Recording No. Date / County	Instrument Number: 881511 Recording Number: M05-66442 Loan Number: [REDACTED] 10/13/2005 Klamath
Case Number	BI-220720-1417

1. The Service Provider hereby certifies that:



The beneficiary and/or its agent complied with the requirements of ORS 86.726, 86.729 and 86.732; or



The grantor did not pay the required fee by the deadline.

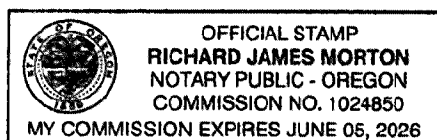
2. On this date, I mailed the original certificate to the beneficiary and provided a copy to the grantor and the Attorney General electronically or by mail.

DATED this 25 day of October, 2022

Annette Phelps
Compliance Officer, Oregon Foreclosure Avoidance Program

STATE OF OREGON)
) ss.
County of Multnomah)

The foregoing instrument was acknowledged before me on October 25th, 2022, by Annette Phelps
[Print Name]
as Compliance Officer of Mediation Case Manager.



Richard James Morton
Notary Public - State of Oregon
My Commission Expires: 6/5/26