

COVER PAGE FOR OREGON DEEDS

Grantor: HSBC Bank USA, National Association, as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-4, by its attorney-in-fact PHH Mortgage Corporation

Grantor's Mailing Address: C/o PHH Mortgage Corporation, 1661 Worthington Road, Suite 100, West Palm Beach, FL 33409

Grantee: Luke Ovgard, a single person

Grantees Mailing Address: 3217 Paramount Street, Klamath Falls, OR 97603

Type of Document to be Recorded: SPECIAL WARRANTY DEED

Consideration: The true consideration for this conveyance is: **SIXTY-TWO THOUSAND FOUR HUNDRED SEVENTY-FIVE AND NO/100 DOLLARS (\$62,475.00)**

Prior Recorded Document Reference: Deed: Recorded December 28, 2022; Doc. No. 2022-014603

Until a change is requested, all Tax Statements shall be sent to the following address:

Luke Ovgard
3217 Paramount Street
Klamath Falls, OR 97603

After Recording Return To:

Luke Ovgard
3217 Paramount Street
Klamath Falls, OR 97603

Prepared By:

DeedPro, LLC
1349 Galleria Drive, Suite 100
Henderson, NV 89014
Phone: 702-736-6400

SPECIAL WARRANTY DEED
TITLE OF DOCUMENT

HSBC Bank USA, National Association, as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-4, by its attorney-in-fact PHH Mortgage Corporation, Grantor, hereby GRANTS, CONVEYS and SPECIALLY Warrants to Luke Ovgard, a single person, Grantee, the following described real property in the County of Klamath, State of Oregon, free of encumbrances except as specifically set forth herein:

LOT 10, BLOCK 13, FAIRVIEW ADDITION NO. 2 TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Tax Account No.: 301355

Prior Recorded Document Reference: Deed: Recorded December 28, 2022; Doc. No. 2022-014603

Encumbrances (If none, so state): All those items of record, if any, as of the date of this deed, and
N/A

The true consideration for this conveyance is: FIFTY-NINE THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$59,500.00).

TO HAVE AND TO HOLD all of Grantor's right, title and interest in and to the above described property unto the said Grantee, Grantee's heirs, administrators, executors, successors and/or assigns forever IN FEE SIMPLE; so that neither Grantor nor Grantor's heirs, administrators, executors, successors and/or assigns shall have, claim or demand any right or title to the aforesaid property, premises or appurtenances or any part thereof.

Grantor further WARRANTS and agrees to FOREVER DEFEND all and singular the said property unto the said Grantee, Grantee's heirs, executors, administrators, successors and/or assigns, against every person whomsoever claiming or to claim the same or any part thereof, by, through, or under Grantor, but not otherwise.

THIS INSTRUMENT WILL 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 APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

Dated this 31st day of August, 2023. If a corporate grantor, it has caused its name to be signed by order of its Board of Directors.

Signor of HSBC Bank USA, National Association, as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-4, by its attorney-in-fact PHH Mortgage Corporation

Jacqueline S. Michaelson

Jacqueline S. Michaelson, Contract Management Coordinator

Printed Name & Title

STATE OF FLORIDA

COUNTY OF PALM BEACH

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This instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization, on this 31st day of August, 2023, by Jacqueline S. Michaelson, as Contract Management Coordinator of PHH Mortgage Corporation its attorney-in-fact for HSBC Bank USA, National Association, as Indenture Trustee for the registered Noteholders of Renaissance Home Equity Loan Trust 2006-4, a corporation organized and operating under the laws of the State of NEW JERSEY, on behalf of the corporation.

NOTARY STAMP/SEAL

Personally Known To Me 8/31/2023 DR

Before Me: Diego F. Rojas

NOTARY PUBLIC- STATE OF FLORIDA

My Commission Expires:

POA recorded simultaneously herewith

Diego F. Rojas

