

Affidavit of Compliance with ORS 86.748(1)
Trustee Sale Number: 168050

After Recording, Return To:
The Mortgage Law Firm, LLC
650 NE Holladay
Suite 1600
Portland, OR 97232

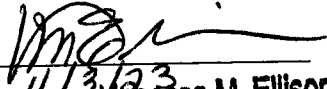
**AFFIDAVIT OF COMPLIANCE
with ORS 86.748(1)**

Grantor(s): Maya F. Cummings and Matthew Steckbauer
Beneficiary: FLAGSTAR BANK, N.A.
Mortgage Servicer: Flagstar Bank, N. A.
Trustee: The Mortgage Law Firm, LLC
Trustee Sale Number: 168050
Property Address: 5195 Walton Dr, Klamath Falls, OR, 97603
DOT Rec.
Instrument/Book/Page 2020-009809

I, the undersigned, hereby declare that:

- (1) I am the Sr. Loan Administration Analyst of Flagstar Bank, N.A., who is the Beneficiary in the above referenced trustee's sale.
- (2) I certify that the Beneficiary and the Trustee as of this date are the Beneficiary and Trustee named above.
- (3) The Grantor(s) did not request a foreclosure avoidance measure, and has not been evaluated for any foreclosure avoidance measure.
OR
 The Grantor(s) did not provide the required documentation for a foreclosure avoidance measure; therefore, the review process was closed and the Grantor(s)'s eligibility could not be determined.
OR
 The Beneficiary sent a written notice to Grantor(s) explaining in plain language that:
 The Grantor(s) [is/are] not eligible for a foreclosure avoidance measure; or
 The Grantor(s) [has/have] not complied with the terms of a foreclosure avoidance measure to which the Grantor(s) and Beneficiary agreed.
- (4) By reason of the above, the Beneficiary or Beneficiary's agent has complied with the requirements of ORS 86.748(1).

FLAGSTAR BANK, N.A.



Date: 11/3/23
Name: Vanessa M. Ellison
Title: Sr. Loan Administration Analyst

STATE OF Michigan)

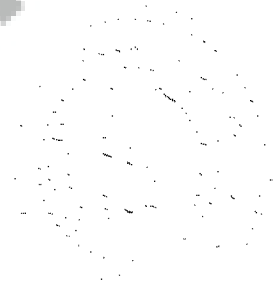
COUNTY OF OAKLAND)

The foregoing instrument was subscribed and sworn to (or affirmed) before me this 3rd day of November, 2023 by Vanessa M. Ellison Sr. Loan Administration Analyst for (Flagstar Bank, NA). Said person is: personally known to me or produced sufficient identification in the form of (Personally Known)

{Insert Notary Seal}


Printed Name: Michael Francis Biesbrock
Notary Public
My Commission Expires: March 6, 2028

MICHAEL FRANCIS BIESBROCK
NOTARY PUBLIC, STATE OF MI
COUNTY OF MACOMB
MY COMMISSION EXPIRES Mar 6, 2028
ACTING IN COUNTY OF OAKLAND



UNOFFICIAL COPY

168050 / CUMMINGS AND STECKBAUER
ASAP# 4792971

TMLF

AFFIDAVIT OF MAILING

STATE OF OREGON
County of Klamath ss.

I, Kent Pederson, being first duly sworn, depose and say that I am a competent person over the age of 18 years of age or older. On August 14, 2023, I mailed a copy of the Trustee's Notice of Sale, by First Class Mail, postage pre-paid, to occupant, pursuant to ORS 86.774(1)(b)(C).

The envelope was addressed as follows:


**OCCUPANT
5195 Walton Dr
Klamath Falls, OR 97603**

This mailing completes service upon an occupant at the above address with an effective date of **08/08/2023** as calculated pursuant to ORS 86.774 (1)(c).

I declare under the penalty of perjury that the above statement is true and correct.

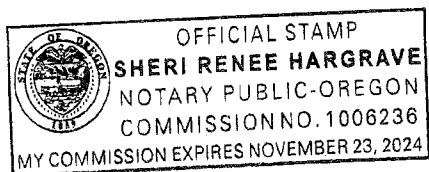
SUBSCRIBED AND SWORN BEFORE ME
this 30 day of August, 2023
by Kent Pederson.


Notary Public for Oregon

X 
Kent Pederson
Nationwide Process Service, Inc.
315 W Mill Plain Blvd., Suite 206
Vancouver, WA 98660
(503) 241-0636



363925



168050 / CUMMINGS AND STECKBAUER
ASAP# 4792971

TMLF

AFFIDAVIT OF POSTING

STATE OF OREGON
County of Klamath ss.

I, Kent Pederson, hereby certify and swear that at all times herein mentioned I was and now am a competent person 18 years of age or older and a resident of the state wherein the service hereinafter set forth was made; that I am not the beneficiary or trustee named in the original trustee's Notice of Sale attached hereto, not the successor of either, nor an officer, director, employee of or attorney for the beneficiary, trustee, or successor of either, corporate or otherwise.

I made service of the Trustee's Notice of Sale upon the individuals and/or entities named below, by delivering a copy of the aforementioned documents, upon an OCCUPANT at the following "Property Address":

**5195 Walton Dr
Klamath Falls, OR 97603**

As follows:

On 08/08/2023 at 1:20 PM, I attempted personal service at the Property Address. I received no answer at the front door and no one appeared to be home. At that time, I POSTED such true copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(A).

On 08/10/2023 at 4:50 PM, I returned to the Property Address and, again, received no answer at the front door. At that time, I POSTED another such copy conspicuously on the front door, pursuant to ORS 86.774 (1)(b)(B).

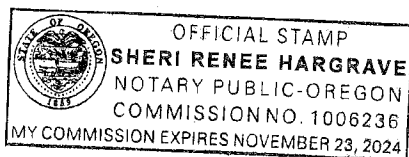
On 08/14/2023 at 10:46 AM, I returned to the Property Address and, again, received no answer at the front door. This attempt in person at the Property Address satisfies the third attempt requirement under ORS 86.774 (1)(b)(C).

I declare under the penalty of perjury that the above statement is true and correct.

SUBSCRIBED AND SWORN BEFORE ME
this 30 day of August, 2023
by Kent Pederson.

Sheri Hargrave
Notary Public for Oregon

X 
Kent Pederson
Nationwide Process Service, Inc.
315 W Mill Plain Blvd., Suite 206
Vancouver, WA 98660
(503) 241-0636



363925

**AFFIDAVIT OF PUBLICATION
STATE OF OREGON,
COUNTY OF KLAMATH**

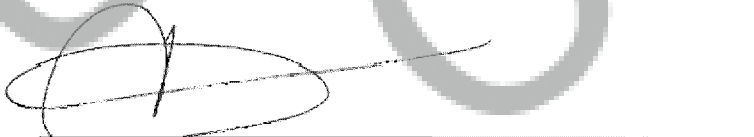
I, Joseph Hudon, General Manager being duly sworn, depose and say that I am the principle clerk of the publisher of the Herald and News a newspaper in general circulation, as defined by Chapter 193 ORS, printed and published at 2701 Foothills Blvd, Klamath Falls, OR 97601 in the aforesaid county and state: that I know from my personal knowledge that the Legal # 23434 TS#168050 5195 Walton Dr. a printed copy of which is hereto annexed, was published in the entire issue of said newspaper for: 4

Insertion(s) in the following issues: 09/06/23, 09/13/23, 09/20/23, 09/27/23

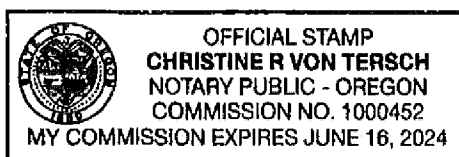
Total Cost: \$3,217.57



Subscribed and sworn by Joseph Hudon before me on: On 11th day of October, in the year of 2023



Notary Public of Oregon
My commission expires June 16, 2024



TRUSTEE'S NOTICE OF SALE

TS No.: 168050 APN: 548624 Reference is made to that certain deed made by Maya F. Cummings and Matthew Steckbauer as Grantor to Amortitle, Inc., as Trustee, in favor of Mortgage Electronic Registration Systems, Inc. as designated nominee for BCK Capital Inc as Beneficiary, dated 08/07/2020, recorded 08/07/2020, in the official records of Klamath County, Oregon as Instrument No. 2020-009809 in Book xx, Page xx covering the following described real property situated in said County and State, to wit: See attached exhibit A Exhibit A Portion of Lot 1, HOMEDALE, in the County of Klamath, State of Oregon, more particularly described as follows: Beginning at a point which lies North 43°30' West a distance of 312.4 feet from the Southeast corner of Lot 1, Homedale, a platted subdivision in Klamath County, Oregon; thence North 25°00' East, 61.0 feet to a fence corner; thence South 66°40' East, 98.4 feet to an iron pipe; thence South 41°39' West 95.8 feet to an iron pipe; thence North 43°30' West, 78.2 feet to the point of beginning. Commonly known as: 5195 Walton Dr, Klamath Falls, OR 97603 The current beneficiary is FLAGSTAR BANK, N.A. pursuant to assignment of deed of trust recorded on 05/20/2022 as Inst No. 2022-006425 in the records of Klamath, Oregon. The beneficiary has elected and directed successor trustee to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to: Make the monthly payments commencing with the payment due on 03/01/2022 and continuing each month until this trust deed is reinstated or goes to trustee's sale; plus a late charge on each installment not paid within fifteen days following the payment due date; trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition contained in subject note and deed of trust. 1. By the reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to wit: Principal balance of: \$140,815.84; 2. Interest through 07/19/2023 in the amount of: \$ 7,018.79 3. Recoverable balance in the amount of: \$ 9,177.35 4. Late Charges in the Amount of: \$ 128.48 5. Escrow Advances in the amount of: \$ 1,340.95 6. Together with the interest thereon at the rate 3.4% per annum until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust. The principal sum of \$140,815.84 together with the interest thereon at the rate 3.4% per annum from 02/01/2022 until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust. Whereof, notice hereby is given that the undersigned trustee will on 11/30/2023 at the hour of 1:00 PM, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at the front entrance to the Klamath County Courthouse located at 316 Main Street, Klamath Falls, OR 97601, County of Klamath, State of Oregon, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured (and the costs and expenses of sale, including a reasonable charge by the trustee). Notice is further given that any person named in Section 86.778 of Oregon Revised Statutes; has the right to have the foreclosure proceeding dismissed and the trust deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for the sale. In construing this, the masculine gender includes the feminine and the successor in interest to the grantor as well as any other person owing obligation, the performance of which is secured by said trust deed; the words "trustee" and "beneficiary" include their respective successors in interest, if any. Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by The Mortgage Law Firm, LLC. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary. If the sale is set aside for any reason, including if the trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney. Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while there is a default. This shall serve as notice that the beneficiary shall be conducting property inspections on the referenced property. Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale. **NOTICE TO RESIDENTIAL TENANTS** The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 11/30/2023 (date). The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place. The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant. If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing. **PROTECTION FROM EVICTION IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING. YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR: • 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR • AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.** If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left. You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move. A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement: • Is the result of an arm's-length transaction; • Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and • Was entered into prior to the date of the foreclosure sale. **ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE: RENT YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE. SECURITY DEPOSIT** You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only if the rent you owe your current landlord. If you do this, you must do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord. **ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE** The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise: • You do not owe rent; • The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and • You must move out by the date the new owner specifies in a notice to you. The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy. **IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER.** If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice. **OREGON STATE BAR, 16037 S.W. Upper Boones Ferry Road, Tigard Oregon 97224, Phone (503) 620-0222, Toll-free 1-800-452-8260 Website: <http://www.oregon-lawhelp.org>** **NOTICE TO VETERANS** If the recipient of this notice is a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency. Contact information for a service officer appointed for the county in which you live and contact information for a community action agency that serves the area where you live may be obtained by calling a 2-1-1 information service. The Fair Debt Collection Practices Act requires that we state the following: this is an attempt to collect, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings. This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt. This letter is intended to exercise the note holders right's against the real property only. The Successor Trustee, The Mortgage Law Firm, LLC, has authorized the undersigned attorney to execute the document on the Successor Trustee's behalf as allowed under ORS 86.713(8). Dated: 07/25/2023 The Mortgage Law Firm, LLC By: Jason L. Cotton, OSB #223275 Eric A. Marshack, OSB #050166 The Mortgage Law Firm, LLC 650 NE Holladay Suite 1600 Portland, OR 97232 Phone number for the Trustee: 1 (971) 270-1233 1 (619) 465-8200 A-4792971 09/06/2023, 09/13/2023, 09/20/2023, 09/27/2023

TRUSTEE'S NOTICE OF SALE

TS No.: 168050

APN: 548624

Reference is made to that certain deed made by **Maya F. Cummings and Matthew Steckbauer** as Grantor to **Amerititle, Inc.**, as Trustee, in favor of **Mortgage Electronic Registration Systems, Inc. as designated nominee for BCK Capital Inc** as Beneficiary, dated **08/07/2020**, recorded **08/07/2020**, in the official records of **Klamath County, Oregon** as Instrument No. **2020-009809** in Book **xx**, Page **xx** covering the following described real property situated in said County and State, to wit:

See attached exhibit A

Commonly known as: **5195 Walton Dr, Klamath Falls, OR 97603**

The current beneficiary is **FLAGSTAR BANK, N.A.** pursuant to assignment of deed of trust recorded on **05/20/2022** as Inst No. **2022-006425** in the records of **Klamath, Oregon**. The beneficiary has elected and directed successor trustee to sell the said real property to satisfy the obligations secured by said trust deed and notice has been recorded pursuant to Section 86.752(3) of Oregon Revised Statutes: the default for which the foreclosure is made is the grantor's failure to:

Make the monthly payments commencing with the payment due on **03/01/2022** and continuing each month until this trust deed is reinstated or goes to trustee's sale; plus a late charge on each installment not paid within fifteen days following the payment due date; trustee's fees and other costs and expenses associated with this foreclosure and any further breach of any term or condition contained in subject note and deed of trust.

1. By the reason of said default the beneficiary has declared all obligations secured by said deed of trust immediately due and payable, said sums being the following, to wit: Principal balance of: \$140,815.84;
2. Interest through 07/19/2023 in the amount of: \$ 7,018.79
3. Recoverable balance in the amount of: \$ 9,177.35
4. Late Charges in the Amount of: \$ 128.48
5. Escrow Advances in the amount of: \$ 1,340.95
6. Together with the interest thereon at the rate 3.4% per annum until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

The principal sum of **\$140,815.84** together with the interest thereon at the rate **3.4%** per annum from **02/01/2022** until paid; plus all accrued late charges thereon; and all trustee's fees, foreclosure costs and any sums advanced by the beneficiary pursuant to the terms of said deed of trust.

Whereof, notice hereby is given that the undersigned trustee will on **11/30/2023** at the hour of **1:00 PM**, Standard of Time, as established by Section 187.110, Oregon Revised Statutes, at the **front entrance to the Klamath County Courthouse located at 316 Main Street, Klamath Falls, OR 97601**, County of **Klamath**, State of **Oregon**, sell at public auction to the highest bidder for cash the interest in the said described real property which the grantor had or had power to convey at the time of the execution by him of the said trust deed, together with any interest which the grantor or his successors in interest acquired after the execution of said trust deed, to satisfy the foregoing obligations thereby secured (and the costs and expenses of sale, including a reasonable charge by the trustee). Notice is further given that any person named in Section 86.778 of Oregon Revised Statutes; has the right to have the foreclosure proceeding dismissed and the trust

deed reinstated by payment to the beneficiary of the entire amount then due (other than such portion of said principal as would not then be due had no default occurred), together with the costs, trustee's and attorney's fees and curing any other default complained of in the Notice of Default by tendering the performance required under the obligation or trust deed, at any time prior to five days before the date last set for the sale.

In construing this, the masculine gender includes the feminine and the successor in interest to the grantor as well as any other person owing obligation, the performance of which is secured by said trust deed; the words "trustee" and "beneficiary" include their respective successors in interest, if any.

Pursuant to Oregon Law, this sale will not be deemed final until the Trustee's deed has been issued by The Mortgage Law Firm, LLC. If any irregularities are discovered within 10 days of the date of this sale, the trustee will rescind the sale, return the buyer's money and take further action as necessary.

If the sale is set aside for any reason, including if the trustee is unable to convey title, the Purchaser at the sale shall be entitled only to a return of the monies paid to the Trustee. This shall be the Purchaser's sole and exclusive remedy. The purchaser shall have no further recourse against the Trustor, the Trustee, the Beneficiary, the Beneficiary's Agent, or the Beneficiary's Attorney.

Also, please be advised that pursuant to the terms stated on the Deed of Trust and Note, the beneficiary is allowed to conduct property inspections while there is a default. This shall serve as notice that the beneficiary shall be conducting property inspections on the referenced property.

Without limiting the trustee's disclaimer of representations or warranties, Oregon law requires the trustee to state in this notice that some residential property sold at a trustee's sale may have been used in manufacturing methamphetamines, the chemical components of which are known to be toxic. Prospective purchasers of residential property should be aware of this potential danger before deciding to place a bid for this property at the trustee's sale.

NOTICE TO RESIDENTIAL TENANTS

The property in which you are living is in foreclosure. A foreclosure sale is scheduled for 11/30/2023 (date). The date of this sale may be postponed. Unless the lender that is foreclosing on this property is paid before the sale date, the foreclosure will go through and someone new will own this property. After the sale, the new owner is required to provide you with contact information and notice that the sale took place.

The following information applies to you only if you are a bona fide tenant occupying and renting this property as a residential dwelling under a legitimate rental agreement. The information does not apply to you if you own this property or if you are not a bona fide residential tenant.

If the foreclosure sale goes through, the new owner will have the right to require you to move out. Before the new owner can require you to move, the new owner must provide you with written

notice that specifies the date by which you must move out. If you do not leave before the move-out date, the new owner can have the sheriff remove you from the property after a court hearing. You will receive notice of the court hearing.

PROTECTION FROM EVICTION

IF YOU ARE A BONA FIDE TENANT OCCUPYING AND RENTING THIS PROPERTY AS A RESIDENTIAL DWELLING, YOU HAVE THE RIGHT TO CONTINUE LIVING IN THIS PROPERTY AFTER THE FORECLOSURE SALE FOR:

- 60 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A FIXED TERM LEASE; OR
- AT LEAST 30 DAYS FROM THE DATE YOU ARE GIVEN A WRITTEN TERMINATION NOTICE, IF YOU HAVE A MONTH-TO-MONTH OR WEEK-TO-WEEK RENTAL AGREEMENT.

If the new owner wants to move in and use this property as a primary residence, the new owner can give you written notice and require you to move out after 30 days, even though you have a fixed term lease with more than 30 days left.

You must be provided with at least 30 days' written notice after the foreclosure sale before you can be required to move.

A bona fide tenant is a residential tenant who is not the borrower (property owner) or a child, spouse or parent of the borrower, and whose rental agreement:

- Is the result of an arm's-length transaction;
- Requires the payment of rent that is not substantially less than fair market rent for the property, unless the rent is reduced or subsidized due to a federal, state or local subsidy; and
- Was entered into prior to the date of the foreclosure sale.

ABOUT YOUR TENANCY BETWEEN NOW AND THE FORECLOSURE SALE:

RENT

YOU SHOULD CONTINUE TO PAY RENT TO YOUR LANDLORD UNTIL THE PROPERTY IS SOLD OR UNTIL A COURT TELLS YOU OTHERWISE. IF YOU DO NOT PAY RENT, YOU CAN BE EVICTED. BE SURE TO KEEP PROOF OF ANY PAYMENTS YOU MAKE.

SECURITY DEPOSIT

You may apply your security deposit and any rent you paid in advance against the current rent you owe your landlord as provided in ORS 90.367. To do this, you must notify your landlord in writing that you want to subtract the amount of your security deposit or prepaid rent from your rent payment. You may do this only for the rent you owe your current landlord. If you do this, you must

do so before the foreclosure sale. The business or individual who buys this property at the foreclosure sale is not responsible to you for any deposit or prepaid rent you paid to your landlord.

ABOUT YOUR TENANCY AFTER THE FORECLOSURE SALE

The new owner that buys this property at the foreclosure sale may be willing to allow you to stay as a tenant instead of requiring you to move out after 30 or 60 days. After the sale, you should receive a written notice informing you that the sale took place and giving you the new owner's name and contact information. You should contact the new owner if you would like to stay. If the new owner accepts rent from you, signs a new residential rental agreement with you or does not notify you in writing within 30 days after the date of the foreclosure sale that you must move out, the new owner becomes your new landlord and must maintain the property. Otherwise:

- You do not owe rent;
- The new owner is not your landlord and is not responsible for maintaining the property on your behalf; and
- You must move out by the date the new owner specifies in a notice to you.

The new owner may offer to pay your moving expenses and any other costs or amounts you and the new owner agree on in exchange for your agreement to leave the premises in less than 30 or 60 days. You should speak with a lawyer to fully understand your rights before making any decisions regarding your tenancy.

IT IS UNLAWFUL FOR ANY PERSON TO TRY TO FORCE YOU TO LEAVE YOUR DWELLING UNIT WITHOUT FIRST GIVING YOU WRITTEN NOTICE AND GOING TO COURT TO EVICT YOU. FOR MORE INFORMATION ABOUT YOUR RIGHTS, YOU SHOULD CONSULT A LAWYER. If you believe you need legal assistance, contact the Oregon State Bar and ask for the lawyer referral service. Contact information for the Oregon State Bar is included with this notice. If you do not have enough money to pay a lawyer and are otherwise eligible, you may be able to receive legal assistance for free. Information about whom to contact for free legal assistance is included with this notice.

OREGON STATE BAR, 16037 S.W. Upper Boones Ferry Road, Tigard Oregon 97224, Phone (503) 620-0222, Toll-free 1-800-452-8260 Website: <http://www.oregonlawhelp.org>

NOTICE TO VETERANS

If the recipient of this notice is a veteran of the armed forces, assistance may be available from a county veterans' service officer or community action agency.

Contact information for a service officer appointed for the county in which you

live and contact information for a community action agency that serves the area where you live may be obtained by calling a 2-1-1 information service.

The Fair Debt Collection Practices Act requires that we state the following: this is an attempt to collect, and any information obtained will be used for that purpose. If a discharge has been obtained by any party through bankruptcy proceedings: This shall not be construed to be an attempt to collect the outstanding indebtedness or hold you personally liable for the debt. This letter is intended to exercise the note holders right's against the real property only.

The Successor Trustee, The Mortgage Law Firm, LLC, has authorized the undersigned attorney to execute the document on the Successor Trustee's behalf as allowed under ORS 86.713(8).

Dated:07/25/2023

The Mortgage Law Firm, LLC

X

By: Jason L. Cotton, OSB #223275

Eric A. Marshack, OSB #050166

The Mortgage Law Firm, LLC

650 NE Holladay Suite 1600

Portland, OR 97232

Phone number for the Trustee: 1 (971) 270-1233

1 (619) 465-8200

Exhibit A

Portion of Lot 1, HOMEDALE, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a point which lies North $43^{\circ}30'$ West a distance of 312.4 feet from the Southeast corner of Lot 1, Homedale, a platted subdivision in Klamath County, Oregon; thence North $25^{\circ}00'$ East, 61.0 feet to a fence corner; thence South $66^{\circ}40'$ East, 98.4 feet to an iron pipe; thence South $41^{\circ}39'$ West 95.8 feet to an iron pipe; thence North $43^{\circ}30'$ West, 76.2 feet to the point of beginning.

Unofficial Copy

2. You can refinance or otherwise pay off the loan in full anytime before the sale.
3. You can call Flagstar Bank at 1-800-393-4887 to find out if your lender is willing to give you more time or change the terms of your loan.
4. You can sell your home, provided the sale price is enough to pay what you owe.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call the statewide telephone contact number at **1-800 SAFENET (1-800-723-3638)**. You may also wish to talk to a lawyer. If you need help finding a lawyer, you may call the Oregon State Bar's Lawyer Referral Service at **503-684-3763** or toll-free in Oregon at **800-452-7636** or you may visit its website at: www.osbar.org. Legal assistance may be available if you have a low income and meet federal poverty guidelines. For more information and a directory of legal aid programs, go to <http://www.oregonlawhelp.org>.

WARNING: You may get offers from people who tell you they can help you keep your property. You should be careful about those offers. Make sure you understand any papers you are asked to sign. If you have any questions, talk to a lawyer or one of the organizations mentioned above before signing.

Successor Trustee, The Mortgage Law Firm, LLC, has authorized the undersigned attorney to execute the document on behalf of the Successor Trustee as allowed under ORS 86.713(9).

Dated: 07/25/2023

The Mortgage Law Firm, LLC


By: 
 Jason L Cotton, OSB #223275
 Attorney Trustee telephone number:
 1-971-270-1230

Exhibit A to Declaration of Mailing

Postal Class: First Class
Mail Date: 08/14/2023
Type of Mailing: Letter
Attachment: 0116368-01 000 0814WEB MAX

Sender: The Mortgage Law Firm, PLC
27368 Via Industria Ste 201
Temecula CA 92590

0	(11)9690024857040951	1	County of Klamath, a political subdivision of the State of Oregon 6500 South 6th St Klamath Falls, OR 97603
1	(11)9690024857041002	2	Matthew Steckbauer 5195 Walton Dr Klamath Falls, OR 97603
2	(11)9690024857041040	3	Maya Cummings 320 F St Unit 503 Superior, WI 54880
3	(11)9690024857041088	4	Maya Cummings 5195 Walton Dr Klamath Falls, OR 97603
4	(11)9690024857041149	5	Maya F Cummings 320 F St Unit 503 Superior, WI 54880
5	(11)9690024857041187	6	Maya F Cummings 5195 Walton Dr Klamath Falls, OR 97603
6	(11)9690024857041231	7	Occupant 5195 Walton Dr Klamath Falls, OR 97603
7	(11)9690024857041293	8	State of Oregon for the Justice Court, County of Klamath 6500 South 6th St Klamath Falls, OR 97603

Exhibit A to Declaration of Mailing

Postal Class: Electronic - Ret
Mail Date: 08/14/2023
Type of Mailing: Letter
Attachment: 0116368-01 000 0814WEB MAX

Sender: The Mortgage Law Firm, PLC
27368 Via Industria Ste 201
Temecula CA 92590

0	71969002484078262885	1	County of Klamath, a political subdivision of the State of Oregon 6500 South 6th St Klamath Falls, OR 97603
1	71969002484078262908	2	Matthew Steckbauer 5195 Walton Dr Klamath Falls, OR 97603
2	71969002484078262939	3	Maya Cummings 320 F St Unit 503 Superior, WI 54880
3	71969002484078262946	4	Maya Cummings 5195 Walton Dr Klamath Falls, OR 97603
4	71969002484078262960	5	Maya F Cummings 320 F St Unit 503 Superior, WI 54880
5	71969002484078262977	6	Maya F Cummings 5195 Walton Dr Klamath Falls, OR 97603
6	71969002484078262984	7	Occupant 5195 Walton Dr Klamath Falls, OR 97603
7	71969002484078262991	8	State of Oregon for the Justice Court, County of Klamath 6500 South 6th St Klamath Falls, OR 97603

RECORDING REQUESTED BY:
The Mortgage Law Firm, LLC, Successor Trustee
650 NE Holladay St. Suite 1600
Portland, OR 97232

AND WHEN RECORDED MAIL TO:
The Mortgage Law Firm, LLC
650 NE Holladay St., Suite 1600
Portland, OR 97232

Space Above This Line For Recorder's Use

DECLARATION OF NON-MILITARY SERVICE

Owner(s): **Maya Cummings and Matthew Steckbauer**

T.S. No.: **168050**

I, the undersigned declare under penalty of perjury under the laws of the State of Oregon that, to the best of my knowledge, the foregoing is true and correct.

The individuals, **Maya F. Cummings and Matthew Steckbauer**, who were the grantors of deed of trust to **Amerititle, Inc.**, as Trustee, in favor of **Mortgage Electronic Registration Systems, Inc. as designated nominee for BCK Capital Inc** as Beneficiary, dated **08/07/2020**, recorded **08/07/2020**, in the official records of **Klamath** County, Oregon in as Instrument No. **2020-009809** are not now, or within the period of one year prior to the making of this declaration, (a) in the Federal Service on active duty as a member of the Army of the United States, or the United States Navy, or the United States Air Force, or the Women's Army Corps, or as an officer of the Public Health Service; or (b) in training or being educated under the supervision of the United States preliminary to induction into the military service; or (c) under orders to report for induction under the Selective Training Service Act of 1940; or (d) a member of the Enlisted Reserve Corps under orders to report to military service; or (e) an American Citizen, serving with the forces of any nation allied with the United States in the prosecution of the war, within the purview of the Soldiers' and Sailor's Civil Relief Act of 1940, as amended; or (f) serving in the armed forces of the United States pursuant to the Selective Service Act of 1948 as evidenced in the attached Military Status Report.

Successor Trustee, The Mortgage Law Firm, LLC, has authorized the undersigned attorney to execute the document on behalf of the Successor Trustee as allowed under ORS 86.713(9).

Dated: 7-28-2023

The Mortgage Law Firm, LLC

X *E. Marshack*
By: Jason L. Cotton, OSB #223275
Eric A. Marshack, OSB #050166

State of Oregon } SS
County of Multnomah

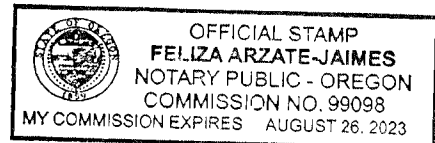
On July 28, 2023 before me, Feliza Arzate J.
personally appeared Eric Marshack who signed in his/her
capacity of Managing Attorney of The Mortgage Law Firm LLC, who proved to me on the basis of
satisfactory evidence to be the person whose name is subscribed to the within instrument and
acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her
signature on the instrument the person, or the entity upon behalf of which the person acted, executed the
instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Oregon that the
foregoing paragraph is true and correct.

WITNESS my hand and official seal

Feliza Arzate Jaimes
Notary Public

(Seal)





Welcome to the Official Servicemembers Civil Relief Act (SCRA) Website



- [Home](#)
- [Single Record Request](#)
- [Multiple Record Requests](#)
- [User's Guide](#)
- [FAQs](#)
- [News](#)
- [Contact Us](#)
- [My Account](#)

Single Record Request

Use this page to request a Certificate verifying Active Duty Status for an individual on a specified date.

*SSN is NOT required. Unless you are a financial institution or otherwise required to collect SSNs, you should not require individuals to provide you with their SSN for the sole purpose of conducting a query on this website. Searches can be conducted using Name and Date of Birth alone. Providing additional details such as First Name, Middle Name, or SSN, if already known, will increase the accuracy of the match.

SSN ✓ ⓘ
 Show

Repeat SSN ✓
 Show

Birth Date ✓
 Show
 MM/DD/YYYY(e.g. 09/16/2012)

Last Name ✓

First Name ✓

Middle Name

Active Duty Status Date ⓘ
 MM/DD/YYYY (The default will be set to today's date)

Tips & Notes

- Without a Social Security Number, DMDC cannot authoritatively assert that this is the same individual that your query refers to. Name and date of birth alone do not uniquely identify an individual.
- Check your data entry before submitting it.
- Response may take up to 15 seconds after clicking "Submit".

Resources

- [Download Adobe Reader](#)
- [Unexpected Results?](#)

Terms of Use Agreement

Permissible Uses: Access to this website is restricted to financial institutions, collection agencies, and others with financial and legal transactions with eligible service members for the sole purpose of ensuring that those service members receive Servicemembers Civil Relief Act (SCRA) protections in accordance with 50 U.S.C. Chapter 50. All other use is strictly prohibited.

VIOLATIONS OF THESE TERMS OF USE MAY RESULT IN IMMEDIATE TERMINATION OF ACCESS TO THE SERVICES OF THIS WEBSITE WITHOUT PRIOR NOTICE.

UNAUTHORIZED ACCESS MAY SUBJECT YOU TO CRIMINAL PENALTIES INCLUDING POTENTIAL FINES AND IMPRISONMENT IF YOU MAKE A FALSE REPRESENTATION TO GAIN ACCESS TO THE SERVICES OFFERED ON THIS WEBSITE OR OBTAIN INFORMATION UNDER FALSE PRETENSES. 18 U.S.C. § 1001

By clicking the box marked "I Accept," you indicate that you have read and agree to the Terms of Use and that you certify, under penalty of perjury, that you are only using this website for the permissible uses identified in this Agreement.

I Accept



**Status Report
Pursuant to Servicemembers Civil Relief Act**

SSN: XXX-XX-5945
 Birth Date:
 Last Name: CUMMINGS
 First Name: MAYA
 Middle Name:
 Status As Of: Jul-25-2023
 Certificate ID: R8XZGFQD1HSH9X7

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Sam Youssefzadeh, Acting Director
 Department of Defense - Manpower Data Center
 4800 Mark Center Drive, Suite 04E25
 Alexandria, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921(c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected.

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.



Welcome to the Official Servicemembers Civil Relief Act (SCRA) Website



- [Home](#)
- [Single Record Request](#)
- [Multiple Record Requests](#)
- [User's Guide](#)
- [FAQs](#)
- [News](#)
- [Contact Us](#)
- [My Account](#)

Single Record Request

Use this page to request a Certificate verifying Active Duty Status for an individual on a specified date.

*SSN is NOT required. Unless you are a financial institution or otherwise required to collect SSNs, you should not require individuals to provide you with their SSN for the sole purpose of conducting a query on this website. Searches can be conducted using Name and Date of Birth alone. Providing additional details such as First Name, Middle Name, or SSN, if already known, will increase the accuracy of the match.

SSN Show

Repeat SSN Show

Birth Date Show
MM/DD/YYYY (e.g. 09/18/2012)

Last Name

First Name

Middle Name

Active Duty Status Date
MM/DD/YYYY (The default will be set to today's date)

Tips & Notes

- Without a Social Security Number, DMDC cannot authoritatively assert that this is the same individual that your query refers to. Name and date of birth alone do not uniquely identify an individual.
- Check your data entry before submitting it.
- Response may take up to 15 seconds after clicking "Submit".

Resources

- [Download Adobe Reader](#)
- [Unexpected Results?](#)

Terms of Use Agreement

Permissible Uses: Access to this website is restricted to financial institutions, collection agencies, and others with financial and legal transactions with eligible service members for the sole purpose of ensuring that those service members receive Servicemembers Civil Relief Act (SCRA) protections in accordance with 50 U.S.C. Chapter 50. All other use is strictly prohibited.

VIOLATIONS OF THESE TERMS OF USE MAY RESULT IN IMMEDIATE TERMINATION OF ACCESS TO THE SERVICES OF THIS WEBSITE WITHOUT PRIOR NOTICE.

UNAUTHORIZED ACCESS MAY SUBJECT YOU TO CRIMINAL PENALTIES INCLUDING POTENTIAL FINES AND IMPRISONMENT IF YOU MAKE A FALSE REPRESENTATION TO GAIN ACCESS TO THE SERVICES OFFERED ON THIS WEBSITE OR OBTAIN INFORMATION UNDER FALSE PRETENSES. 18 U.S.C. § 1001

By clicking the box marked "I Accept," you indicate that you have read and agree to the Terms of Use and that you certify, under penalty of perjury, that you are only using this website for the permissible uses identified in this Agreement.

I Accept



**Status Report
Pursuant to Servicemembers Civil Relief Act**

SSN: XXX-XX-4766
 Birth Date:
 Last Name: STECKBAUER
 First Name: MATTHEW
 Middle Name:
 Status As Of: Jul-25-2023
 Certificate ID: TFX07VTN99JY49X

On Active Duty On Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects the individuals' active duty status based on the Active Duty Status Date			

Left Active Duty Within 367 Days of Active Duty Status Date			
Active Duty Start Date	Active Duty End Date	Status	Service Component
NA	NA	No	NA
This response reflects where the individual left active duty status within 367 days preceding the Active Duty Status Date			

The Member or His/Her Unit Was Notified of a Future Call-Up to Active Duty on Active Duty Status Date			
Order Notification Start Date	Order Notification End Date	Status	Service Component
NA	NA	No	NA
This response reflects whether the individual or his/her unit has received early notification to report for active duty			

Upon searching the data banks of the Department of Defense Manpower Data Center, based on the information that you provided, the above is the status of the individual on the active duty status date as to all branches of the Uniformed Services (Army, Navy, Marine Corps, Air Force, NOAA, Public Health, and Coast Guard). This status includes information on a Servicemember or his/her unit receiving notification of future orders to report for Active Duty.

Sam Yousefzadeh

Sam Yousefzadeh, Acting Director
 Department of Defense - Manpower Data Center
 4800 Mark Center Drive, Suite 04E25
 Alexandria, VA 22350

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense (DoD) that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

The DoD strongly supports the enforcement of the Servicemembers Civil Relief Act (50 USC App. § 3901 et seq, as amended) (SCRA) (formerly known as the Soldiers' and Sailors' Civil Relief Act of 1940). DMDC has issued hundreds of thousands of "does not possess any information indicating that the individual is currently on active duty" responses, and has experienced only a small error rate. In the event the individual referenced above, or any family member, friend, or representative asserts in any manner that the individual was on active duty for the active duty status date, or is otherwise entitled to the protections of the SCRA, you are strongly encouraged to obtain further verification of the person's status by contacting that person's Service. Service contact information can be found on the SCRA website's FAQ page (Q35) via this URL: <https://scra.dmdc.osd.mil/scra/#/faqs>. If you have evidence the person was on active duty for the active duty status date and you fail to obtain this additional Service verification, punitive provisions of the SCRA may be invoked against you. See 50 USC App. § 3921 (c).

This response reflects the following information: (1) The individual's Active Duty status on the Active Duty Status Date (2) Whether the individual left Active Duty status within 367 days preceding the Active Duty Status Date (3) Whether the individual or his/her unit received early notification to report for active duty on the Active Duty Status Date.

More information on "Active Duty Status"

Active duty status as reported in this certificate is defined in accordance with 10 USC § 101(d) (1). Prior to 2010 only some of the active duty periods less than 30 consecutive days in length were available. In the case of a member of the National Guard, this includes service under a call to active service authorized by the President or the Secretary of Defense under 32 USC § 502(f) for purposes of responding to a national emergency declared by the President and supported by Federal funds. All Active Guard Reserve (AGR) members must be assigned against an authorized mobilization position in the unit they support. This includes Navy Training and Administration of the Reserves (TARs), Marine Corps Active Reserve (ARs) and Coast Guard Reserve Program Administrator (RPAs). Active Duty status also applies to a Uniformed Service member who is an active duty commissioned officer of the U.S. Public Health Service or the National Oceanic and Atmospheric Administration (NOAA Commissioned Corps).

Coverage Under the SCRA is Broader in Some Cases

Coverage under the SCRA is broader in some cases and includes some categories of persons on active duty for purposes of the SCRA who would not be reported as on Active Duty under this certificate. SCRA protections are for Title 10 and Title 14 active duty records for all the Uniformed Services periods. Title 32 periods of Active Duty are not covered by SCRA, as defined in accordance with 10 USC § 101(d)(1).

Many times orders are amended to extend the period of active duty, which would extend SCRA protections. Persons seeking to rely on this website certification should check to make sure the orders on which SCRA protections are based have not been amended to extend the inclusive dates of service. Furthermore, some protections of the SCRA may extend to persons who have received orders to report for active duty or to be inducted, but who have not actually begun active duty or actually reported for induction. The Last Date on Active Duty entry is important because a number of protections of the SCRA extend beyond the last dates of active duty.

Those who could rely on this certificate are urged to seek qualified legal counsel to ensure that all rights guaranteed to Service members under the SCRA are protected

WARNING: This certificate was provided based on a last name, SSN/date of birth, and active duty status date provided by the requester. Providing erroneous information will cause an erroneous certificate to be provided.