

AFTER RECORDING, RETURN TO:
ZBS Law, LLP
One World Trade Center
121 Southwest Salmon Street, 11th Floor
Portland, OR 97204

AFFIDAVIT OF COMPLIANCE

With ORS § 86.748

Grantor(s):	JENELLE DAWN LADD AND DANIEL WAYNE LADD, AS TENANTS BY THE ENTIRETY
Beneficiary:	Freedom Mortgage Corporation
Trustee:	ZBS Law, LLP
Property Address:	6660 SHASTA WAY KLAMATH FALLS, OR 97603
Instrument Recording Number:	11/13/2019, as Instrument No. 2019-013240, The subject Deed of Trust was modified by Loan Modification Agreement recorded as Instrument 2021-008839 and recorded on 06/04/2021 and further modified by Loan Modification Agreement recorded as Instrument 2023-002901 and recorded on 04/19/2023.
Legal Description:	LOT 2, BLOCK 11, FOURTH ADDITION TO WINEMA GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.
Trustee Sale Number:	25-73240

I, the undersigned, being duly sworn, hereby depose and say that:

1. I am a Mediation Supervisor of Freedom Mortgage Corporation, the current beneficiary of the above-referenced Deed of Trust.
2. Freedom Mortgage Corporation, has determined that (please check the applicable box):
 - ☐ Grantor(s) was/were provided with written notice ("Notice") of the Beneficiary's foreclosure avoidance determination ("Determination") by mailing within 10 days of making said Determination. The Determination provided in the Notice was written in plain language.
 - ☒ Grantor(s) has/have not submitted a complete loss mitigation application with all required documentation for a Determination to be made. Therefore, Beneficiary is unable to make a Determination and the review process has been closed.
 - ☐ Grantor(s) has/have not requested a foreclosure avoidance measure after the implementation of ORS § 86.748 on August 4, 2013.

Affidavit of Compliance

TS Number: 25-73240

3. By the reason provided above, the Beneficiary has complied with the requirements of ORS § 86.748.

Dated: 03/12/2025

Freedom Mortgage Corporation

By: Alberto Pereda

Name: Alberto Pereda

Its: Mediation Supervisor

State of Indiana
County of Hamilton

On 3-12-2025 before me, Charles Lemons Notary Public, personally appeared Alberto Pereda who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature Charles Lemons (Seal)

02-26-2031
(Commission Expiration)

