

2025-006609

Klamath County, Oregon

07/31/2025 08:22:22 AM

Fee: \$92.00

AFTER RECORDING, RETURN TO:  
LOGS Legal Group LLP  
1499 SE Tech Center Place, Suite 255  
Vancouver, WA 98683  
24-130024

**AFFIDAVIT OF COMPLIANCE**  
executed pursuant to Oregon Revised Statutes, Section 86.748

<b>Grantor:</b>	Ruby J. White
<b>Beneficiary:</b>	JPMorgan Chase Bank, National Association
<b>Property Address:</b>	15533 Richardson Lane, Keno, OR 97627
<b>Instrument Recording No./ Date or Legal Description</b>	Instrument No. 2016-006472 / June 20, 2016  SITUATE IN THE COUNTY OF KLAMATH AND STATE OF OREGON: LOT 15 BLOCK 27, THIRD ADDITION TO KLAMATH RIVER ACRES, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

I, the undersigned, being duly sworn, hereby state that:

- (1) I am a Vice President-Documents Execution for JPMorgan Chase Bank, N.A. ("Chase"), the loan servicer for and the present beneficiary of the above referenced residential trust deed. I am over the age of 18 and competent to testify as to the matters contained in this affidavit.
- (2) I make this affidavit based on my review of Chase's business records, including the business records related to the property identified above, and from my own personal knowledge of how they are kept and maintained. The loan records are maintained by Chase in the course of its regularly conducted business activities and are made at or near the time of the event, by or from information transmitted by a person with knowledge.
- (3) ☒ Chase did not determine that the grantor is not eligible for any foreclosure avoidance measure.
- (4) ☐ Chase determined that the grantor is not eligible for a foreclosure avoidance measure or that the grantor has not complied with the terms of a foreclosure avoidance measure to which the grantor has agreed. Within 10 days of making that determination, Chase mailed the grantor written notice that explains in plain language that:
  - ☐ the grantor is not eligible for a foreclosure avoidance measure; or
  - ☐ the grantor has not complied with the terms of a foreclosure avoidance measure to which the grantor and beneficiary had agreed.

- (5) As shown by the facts stated in the preceding paragraphs, the present beneficiary has complied with the requirements set forth in ORS 86.748(1).

**JPMorgan Chase Bank, National Association**

*Yesny Winkels*  
(Signature)

Yesny Winkels  
(Printed name of person signing this affidavit)

Title: Vice President- Document Execution

Date: 07/24/2025

**Physically Appeared**

State of Florida )  
County of Duval ) ss.

Sworn to and subscribed before me by means of Physical Presence

This 24th day of July, 2025 by Yesny Winkels

*David Lee Senesac* 07-24-2025  
Signature of Notary Public – State of Florida

**David Lee Senesac**

Printed Name

Personally Known ✓ OR

Produced Identification: NA

Type of Identification Produced: -PS

**Notary Public State of Florida**

