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EXHIBIT A



**After recording, return to:**

Oregon Foreclosure Avoidance Program  
Oregon Department of Justice  
1162 Court Street NE  
Salem, OR 97301-4096

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

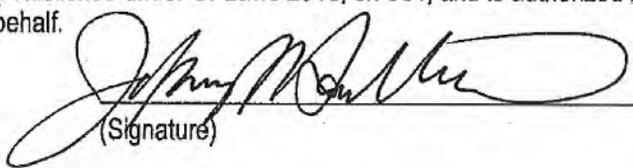
|                            |                |
|----------------------------|----------------|
| <b>Lender/Beneficiary:</b> | 1st State Bank |
| <b>Jurisdiction*</b>       | Michigan       |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Jeffrey M. Southcott (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

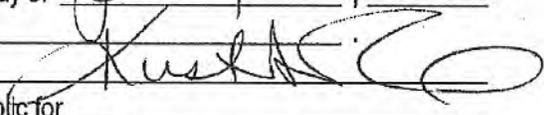
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the 1st State Bank [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
(Signature)

State of Michigan  
) ss.

County of Saginaw

Signed and sworn to (or affirmed) before me this 27 day of January, 2020  
by Jeffrey Southcott

  
Notary Public for \_\_\_\_\_

My commission expires: \_\_\_\_\_

KIRSTEN A. PARKS  
Notary Public, State of Michigan  
County of Bay  
My Commission Expires Jan. 31, 2024  
Acting in the County of Saginaw

RECEIVED  
FEB 14 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**20 Capital**  
4636 Park Blvd  
San Diego, CA 92116

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                    |
|---------------------|--------------------|
| Lender/Beneficiary: | 20 CAP FUND I, LLC |
| Jurisdiction*       | DELAWARE           |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Cora O'Brien (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the managing member [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of ILL )

County of COOK ) ss.

Signed and sworn to (or affirmed) before me this 7<sup>th</sup> day of JAN, 2020

by [Signature] Patriece Haskins

Notary Public for [Signature]  
My commission expires: 5-30-2023



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JAN 16 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                           |
|----------------------------|---------------------------|
| <b>Lender/Beneficiary:</b> | 21st Mortgage Corporation |
| <b>Jurisdiction*</b>       | Delaware                  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Troy D. Suggs (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 3 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Legal/Foreclosure Department Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Troy D. Suggs  
(Signature)

State of TN )  
 ) ss.  
County of Knox )

Signed and sworn to (or affirmed) before me this 16 day of January, 2020  
by Troy D. Suggs

[Signature]  
Notary Public for Knox County, TN  
My commission expires: 7-6-2020



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JAN 06 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

MONSON LAW OFFICE P.C.  
1865 NW 169th Place, Suite 208  
Beaverton, OR 97006

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                       |
|---------------------|-----------------------|
| Lender/Beneficiary: | Advantis Credit Union |
| Jurisdiction*       | Oregon                |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Robert Corwin (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the President/CEO [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

RAWC.

(Signature)

State of Oregon )  
 ) ss.

County of Clackamas )

Signed and sworn to (or affirmed) before me this 3 day of January, 2020

by Robert Corwin

Melinda Nicole Koontz  
Notary Public for Advantis Credit Union  
My commission expires: May 18, 2020







**After recording, return to:**

Alaska USA Federal Credit Union  
PO Box 196200  
Anchorage, AK 99519-6200  
Attention: SC Compliance Manager

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

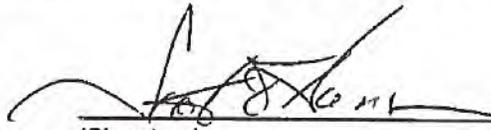
|                            |                                 |
|----------------------------|---------------------------------|
| <b>Lender/Beneficiary:</b> | Alaska USA Federal Credit Union |
| <b>Jurisdiction*</b>       | Alaska                          |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Scott Hansen (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Chief Lending Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
\_\_\_\_\_  
(Signature)

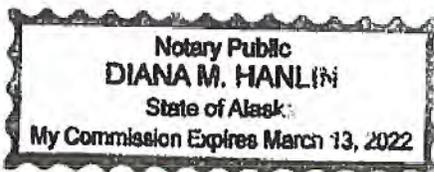
State of Alaska )

) ss.  
County of Third Judicial District

Signed and sworn to (or affirmed) before me this 13<sup>th</sup> day of January, 2020

by Scott Hansen

Diana M. Hanlin  
Notary Public for state of Alaska  
My commission expires: March 13, 2022



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FEB 18 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |           |
|---------------------|-----------|
| Lender/Beneficiary: | Ally Bank |
| Jurisdiction*       |           |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Scott Goldman (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86,752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 2/10/2020 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304; and is authorized by such entity to execute this affidavit on its behalf.

(Signature)

State of Pennsylvania)  
) ss.

County of Montgomery)

Signed and sworn to (or affirmed) before me this 10<sup>th</sup> day of February, 2020  
by Scott Goldman

Theresa Rausch  
Notary Public for Commonwealth of Pennsylvania  
My commission expires: May 9, 2020

COMMONWEALTH OF PENNSYLVANIA  
 NOTARIAL SEAL  
 THERESA RAUSCH, Notary Public  
 Upper Dublin Twp., Montgomery County  
 My Commission Expires May 9, 2020

EXHIBIT A

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JAN 10 2020

After recording, return to:

CIVIL ENFORCEMENT DIVISION

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                                  |
|---------------------|----------------------------------|
| Lender/Beneficiary: | American Internet Mortgage, Inc. |
| Jurisdiction*       | California                       |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Lauren Hickey (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

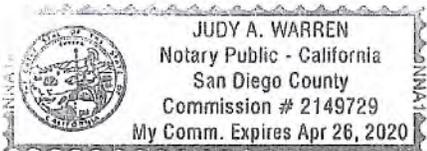
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Compliance Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of CA )  
 ) ss.  
County of San Diego )

Signed and sworn to (or affirmed) before me this 10th day of JANUARY, 2020  
by LAUREN HICKEY

[Signature]  
Notary Public for CA  
My commission expires: 4/26/2020



RECEIVED  
MAR 27 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

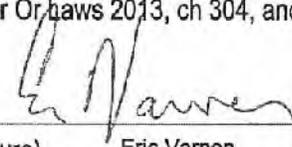
|                     |                                 |
|---------------------|---------------------------------|
| Lender/Beneficiary: | AmeriHome Mortgage Company, LLC |
| Jurisdiction*       | Delaware                        |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Eric Varnen (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Senior Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
 (Signature) Eric Varnen

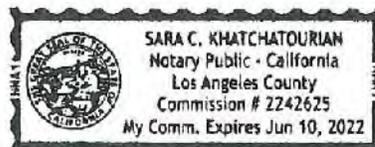
State of California )  
 ) ss.

County of Ventura )

Signed and sworn to (or affirmed) before me this 17th day of March, 2020

by Eric Varnen

  
 Notary Public for Ventura County  
 My commission expires: June 10, 2022



After recording, return to:

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APR 30 2020

CIVIL ENFORCEMENT DIVISION

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                    |
|---------------------|--------------------|
| Lender/Beneficiary: | Amos Financial LLC |
| Jurisdiction*       | Illinois           |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Brian C. Donegan (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 3 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the General Counsel and CFO [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Brian C. Donegan  
(Signature)

State of Illinois )  
 ) ss.

County of Lake )

Signed and sworn to (or affirmed) before me this 30 day of April, 2020  
by Brian C. Donegan

Lori Rudman  
Notary Public for Lake County, Illinois  
My commission expires: 10-14-2020



**BENEFICIARY EXEMPTION AFFIDAVIT**  
[Per ORS 205.234, 205.236, ORS 86.750]

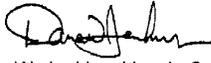
**Robert E. Marken,**  
Beneficiary Under Original Trust Deed

**Seaview Homes, LLC,**  
Grantor Under Original Trust Deed

**Western Title and Escrow Company,**  
Trustee Under Original Trust Deed

|                                       |                    |
|---------------------------------------|--------------------|
| Lincoln County, Oregon                | <b>2020-00810</b>  |
| 01/24/2020 01:36:01 PM                |                    |
| DOC-A/EXEMP/1552                      | Cnt=1 Pgs=1 Stn=20 |
| \$5.00 \$11.00 \$10.00 \$60.00 \$7.00 | \$93.00            |

I, Dana W. Jenkins, County Clerk, do hereby certify that the within instrument was recorded in the Lincoln County Book of Records on the above date and time. WITNESS my hand and seal of said office affixed.

  
Dana W. Jenkins, Lincoln County Clerk



**ORIGINAL TRUST DEED RECORDED: February 28, 2014 as Doc. No. 2014-01763**

TS NO. 19-0708

**OREGON FORECLOSURE AVOIDANCE PROGRAM**  
**BENEFICIARY EXEMPTION AFFIDAVIT**

**Current Lender/Beneficiary:** Annette Cole as to a 62.5% undivided interest and Equity Trust Company as Custodian FBO Annette Cole IRA, as to a 37.5% undivided interest

**Jurisdiction:** Lender/Beneficiary is a natural person. Although Equity Trust Company (organized in Ohio) serves as a Custodian for the benefit of Annette Cole IRA, Equity Trust Company itself holds no beneficial interest in the real property that is the subject of the Trust Deed to be foreclosed.

I, Annette Cole, on behalf of myself and pursuant to Section 10.8 of the Traditional Individual Retirement Custodial Account Agreement and/or Section 11.8 of the Roth Individual Retirement Custodial Account Agreement, being first duly sworn, hereby depose, and state that:

This affidavit is submitted for a claim of exemption to the office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b). Note: By completing and filing this form the Beneficiary(ies) do not waive their belief/position the Trust Deed being foreclosed is not a "residential trust deed."

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: zero residential trust deed foreclosures commenced;
- The undersigned further certifies that she/he:
  - is the individual/entity claiming exemption from requirements established under Or Laws 2013, ch 304, or
  - is the attorney of the entity(ies) claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its/their behalf.

Dated: January 22, 2020. By: Annette Cole  
Annette Cole, individually, and as the Authorized Representative of Equity Trust Company as Custodian FBO Annette Cole IRA

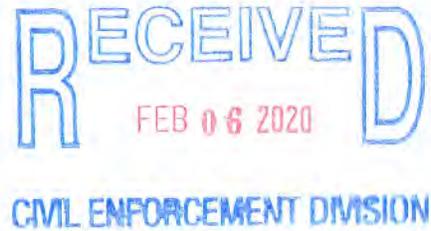
STATE OF OREGON, County of MULTNOMAH ) ss.

This instrument was acknowledged before me on January 22, 2020 by Annette Cole, both individually and who also represented herself as the Authorized Representative of Equity Trust Company as Custodian FBO.



Summer J Adair  
Notary Public for Oregon  
My commission expires: 6-19-23





**After recording, return to:**

Litigation Department  
Arvest Central Mortgage Company  
800 John Barrow Road, Suite 1  
Little Rock, AR 72205

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                 |
|---------------------|---------------------------------|
| Lender/Beneficiary: | Arvest Central Mortgage Company |
| Jurisdiction*       | Arkansas                        |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Andrew S. Gordon (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 7 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

(Signature)

State of Arkansas

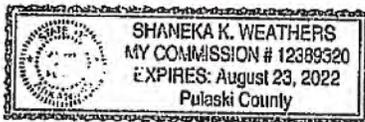
County of Pulaski ) ss.

Signed and sworn to (or affirmed) before me this 6th day of February, 2020

by Andrew Scott Gordon

Shaneka K. Weathers

Notary Public for Pulaski County  
My commission expires: 8/23/2022



RECEIVED  
MAR 23 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Oregon Foreclosure Avoidance Program  
Oregon Dept of Justice  
1162 Court Street NE  
Salem, OR 97301-4096

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                             |
|---------------------|-----------------------------|
| Lender/Beneficiary: | Aurora Financial Group, Inc |
| Jurisdiction*       | New Jersey                  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Martin Levine (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the President of Aurora Financial Group, Inc [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

\_\_\_\_\_  
(Signature)

State of New Jersey  
County of Monmouth ss.

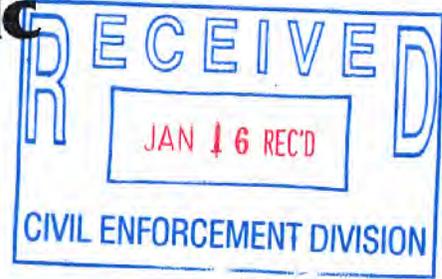
Signed and sworn to (or affirmed) before me this 23rd day of March, 2020  
by RC Wip

Notary Public for \_\_\_\_\_  
My commission expires: \_\_\_\_\_

Robert C Wiperman  
NOTARY PUBLIC  
STATE OF NEW JERSEY  
My commission expires 01/08/2023







**After recording, return to:**

Attn: Diana Bessire  
 Bank of the Pacific  
 203 SE Park Plaza Drive, Suite 120  
 Vancouver, WA 98684

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
 BENEFICIARY EXEMPTION AFFIDAVIT**

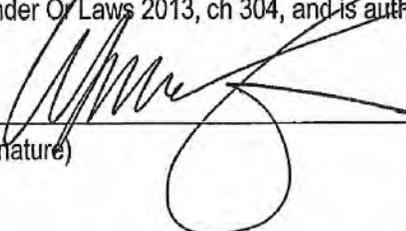
|                            |                     |
|----------------------------|---------------------|
| <b>Lender/Beneficiary:</b> | Bank of the Pacific |
| <b>Jurisdiction*</b>       | Washington          |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Wayne Kepfer (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Senior Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
 \_\_\_\_\_  
 (Signature)

State of Washington )  
 ) ss.

County of Thurston )

Signed and sworn to (or affirmed) before me this 16 day of January, 2020

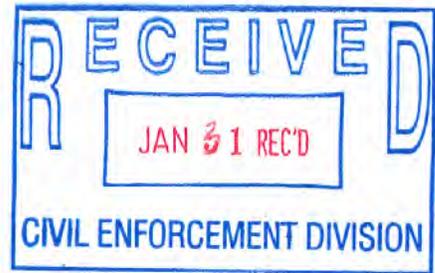
by Wayne Kepfer

Notary Public for Washington State  
 My commission expires: April 2020

**LINDSAY M. PAYLOR**  
 NOTARY PUBLIC  
 STATE OF WASHINGTON  
 My Commission Expires April 20, 2020



After recording, return to:



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |             |
|---------------------|-------------|
| Lender/Beneficiary: | Banner Bank |
| Jurisdiction*       | Washington  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Penne Oberg (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 13 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Senior Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

(Signature)

State of Washington )  
 ) ss.

County of Walla Walla )

Signed and sworn to (or affirmed) before me this 30th day of January, 2020

by Penne Oberg

Notary Public for Banner Bank

My commission expires: 6/27/2021





EXHIBIT A

RECEIVED  
FEB 25 2020  
CIVIL ENFORCEMENT DIVISION

After recording, return to:

Beal Bank  
c/o MGC Mortgage, Inc.  
7195 Dallas Parkway  
Plano, TX 75024

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                            |
|---------------------|----------------------------|
| Lender/Beneficiary: | Beal Bank                  |
| Jurisdiction*       | A Texas State Savings Bank |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Michelle Corner (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 not to exceed 175;
2. The undersigned further certifies that she/he: *[check only one of the following boxes]*  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the authorized loan servicer *[insert title]* of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Michelle Corner  
(Signature)

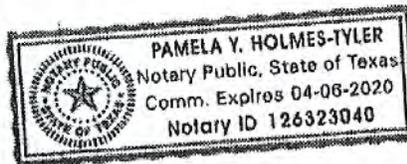
State of Texas )  
 ) ss.

County of Collin )

Signed and sworn to (or affirmed) before me this 7th day of January, 2020

by Michelle Corner, EVP, Chief of Operations

Pamela Y. Holmes-Tyler  
Notary Public for Texas  
My commission expires: 04/06/2020



RECEIVED  
FEB 07 2020

CIVIL ENFORCEMENT DIVISION

AFTER RECORDING, RETURN TO:  
Erich M. Paetsch, OSB# 993350  
Saalfeld Griggs PC  
P. O. Box 470  
Salem, Oregon 97308-0470  
Telephone: (503) 399-1070

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                                      |
|---------------------|--------------------------------------|
| LENDER/BENEFICIARY: | BENEFICIAL STATE BANK                |
| JURISDICTION:       | CALIFORNIA CHARTERED COMMERCIAL BANK |

I, Mark Yde, the Vice President, Special Assets for Beneficial State Bank being first duly sworn, depose, and state that: This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under ORS 86.726(1)(b).

1. The above named entity, Beneficial State Bank, commenced or caused an affiliate or agent to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: One (1);

2. The undersigned further certifies that he/she is the Vice President, Special Assets for Beneficial State Bank, the entity claiming exemption from requirements established under ORS 86.726(1)(b), and is authorized by such entity to execute this affidavit on its behalf.

DATED this 28 day of Jan., 2020.

Mark Yde

Beneficial State Bank

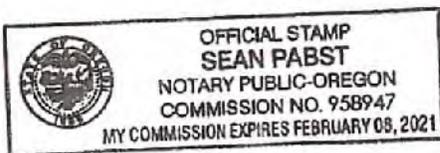
By: Mark Yde

Its: Vice President, Special Assets.

STATE OF OREGON, County of Multnomah ) ss.

SUBSCRIBED AND SWORN before me on the 29 day of January, 2020 on behalf of Beneficial State Bank by Mark Yde, its Vice President Special Assets.

[Signature]  
Notary Public - State of Oregon



Coos County, Oregon **2020-01704**  
\$86.00 Pgs=1 02/14/2020 04:05 PM  
eRecorded by: PATRICK M. TERRY LAW OFFICE  
Debbie Heller, CCC, Coos County Clerk

**After recording, return to:**

Patrick M. Terry  
PO Box 630  
Coos Bay, OR 97420

**RECEIVED**  
FEB 07 2020

**CIVIL ENFORCEMENT DIVISION**

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                   |
|----------------------------|-------------------|
| <b>Lender/Beneficiary:</b> | Benjamin H. Trask |
| <b>Jurisdiction*</b>       |                   |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Benjamin H. Trask (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

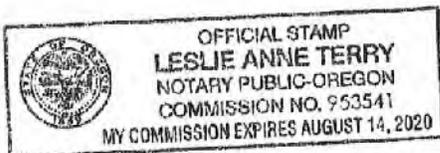
Benjamin H. Trask  
(Signature)

State of OREGON )  
) ss.  
County of Coos )

Signed and sworn to (or affirmed) before me this 7 day of February, 2020  
by Benjamin H. Trask

Leslie Anne Terry  
Notary Public for OREGON

My commission expires: AUGUST 14, 2020



After recording, return to:

Patrick M. Terry  
PO Box 630  
Coos Bay, OR 97420

RECEIVED  
FEB 24 2020

CIVIL ENFORCEMENT DIVISION

Coos County, Oregon 2020-02341  
\$86.00 Pgs=1 03/03/2020 09:52 AM  
eRecorded by: PATRICK M. TERRY LAW OFFICE  
Debbie Heller, CCC, Coos County Clerk

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                |
|---------------------|----------------|
| Lender/Beneficiary: | Bjorklund, LLC |
| Jurisdiction*       | Oregon         |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Brent Thompson (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Member [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

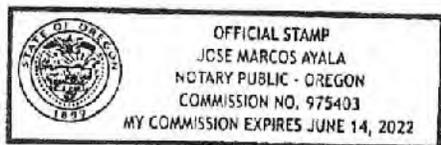
Brent Thompson  
(Signature)

State of Oregon )  
) ss.

County of Jackson )

Signed and sworn to (or affirmed) before me this 24 day of February, 2020  
by Brent Thompson, Member of Bjorklund, LLC

Jose Marcos Ayala  
Notary Public for Oregon  
My commission expires: June 14, 2022



RECEIVED  
FEB 04 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                      |
|---------------------|--------------------------------------|
| Lender/Beneficiary: | BMO Harris Bank National Association |
| Jurisdiction*       | ILLINOIS                             |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Brian Retter (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175], (list number commenced in 2019)
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the AVP [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Brian Retter  
(Signature)

State of Wisconsin )  
 ) ss.

County of Waukesha )

Signed and sworn to (or affirmed) before me this 31 day of JANUARY, 2020

by BRIAN RETTLER

Notary Public for BMO HARRIS BANK  
My commission expires: 4-17-21





RECEIVED  
FEB 10 2020  
CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |            |
|---------------------|------------|
| Lender/Beneficiary: | Bony Trust |
| Jurisdiction*       | Oregon     |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Linda Yeh (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

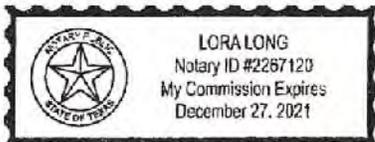
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 64 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the VP, Servicing Operations Oversight [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of TEXAS )  
County of TRAVIS ) ss.

Signed and sworn to (or affirmed) before me this 31 day of January, 2020  
by Linda Yeh

Lora Long  
Notary Public for TEXAS  
My commission expires: 12-27-2021



RECEIVED  
JAN 06 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                            |
|---------------------|----------------------------|
| Lender/Beneficiary: | Budget Capital Corporation |
| Jurisdiction*       | California                 |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Noah Furie (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.735 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Executive Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
\_\_\_\_\_  
(Signature) Noah Furie

State of California )  
                                  ) ss.

County of Los Angeles

Signed and sworn to (or affirmed) before me this 3<sup>rd</sup> day of January, 2020  
by Noah Furie, Executive Vice President of Budget Capital Corporation

Christi Miller  
\_\_\_\_\_  
Notary Public for California  
My commission expires: MAY 25, 2022



After recording, return to:

RECEIVED  
JAN 06 2020

CIVIL ENFORCEMENT DIVISION

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                        |
|---------------------|------------------------|
| Lender/Beneficiary: | Budget Finance Company |
| Jurisdiction*       | California             |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Noah Furie (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.735 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 2 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Executive Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.



(Signature) Noah Furie

State of California )  
 ) ss.

County of Los Angeles

Signed and sworn to (or affirmed) before me this 3<sup>rd</sup> day of January, 2020  
by Noah Furie, Executive Vice President of Budget Finance Company

Christi Miller

Notary Public for California

My commission expires: MAY 25, 2022



RECEIVED

JAN 06 2020

LINDSAY HART

RECEIVED  
JAN 06 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                       |
|---------------------|-----------------------|
| Lender/Beneficiary: | Budget Funding I, LLC |
| Jurisdiction*       | Delaware              |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Noah Furie (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.735 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 4 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Executive Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature) Noah Furie

State of California )

) ss.

County of Los Angeles)

Signed and sworn to (or affirmed) before me this 3<sup>rd</sup> day of January, 2020

by Noah Furie, Executive Vice President of Budget Funding I, LLC

CHRISTI MILLER

Notary Public for California

My commission expires: MAY 25, 2022



RECEIVED  
MAR 10 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Andrew G. Martin  
PO Box 1026  
Baker City, OR 97814

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                |
|---------------------|----------------|
| Lender/Beneficiary: | Celeste Holman |
| Jurisdiction*       |                |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Celeste Holman (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: less than five [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Celeste Holman  
(Signature)

State of Arizona  
) ss.

County of Maricopa  
Signed and sworn to (or affirmed) before me this 27<sup>th</sup> day of February, 2020  
by Celeste Holman

Stephanie Hernandez  
Notary Public for Arizona  
My commission expires: 12.6.2022





RECEIVED  
JAN 13 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Chickasaw Community Bank  
909 S Meridian Avenue  
Oklahoma City, OK 73108  
Attn: Carlita Flient, Mortgage Servicing

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                                      |
|----------------------------|--------------------------------------|
| <b>Lender/Beneficiary:</b> | Chickasaw Community Bank f/k/a Bank2 |
| <b>Jurisdiction*</b>       | Oklahoma City, OK                    |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Jessie Williams (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: zero [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Jessie Williams  
(Signature)

State of Oklahoma )  
 ) ss.

County of Oklahoma )

Signed and sworn to (or affirmed) before me this 8th day of January, 2020

by Jessie Williams, Vice President

Carlita Flient  
Notary Public for Oklahoma County  
My commission expires: 11/20/2021



RECEIVED  
FEB 21 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

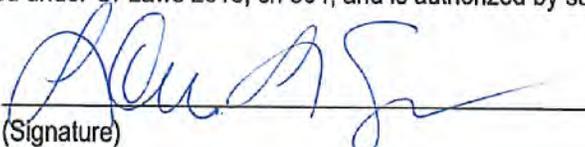
|                     |                            |
|---------------------|----------------------------|
| Lender/Beneficiary: | CIS FINANCIAL SERVICES INC |
| Jurisdiction*       | HAMILTON, ALABAMA          |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, LORNA L CAYSON (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Assistant Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
(Signature)

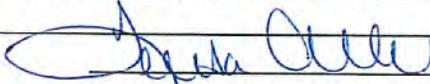
State of ALABAMA )

) ss.

County of MARION )

Signed and sworn to (or affirmed) before me this 21st day of February, 2020

by Lorna L Cayson

  
\_\_\_\_\_

Notary Public for Marion County

My commission expires: 09/04/2023









**After recording, return to:**

Citizens Bank, N.A.  
10561 Telegraph Road  
Glen Allen, Virginia 23059

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                     |
|---------------------|---------------------|
| Lender/Beneficiary: | Citizens Bank, N.A. |
| Jurisdiction*       | Rhode Island        |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Love Chambers (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

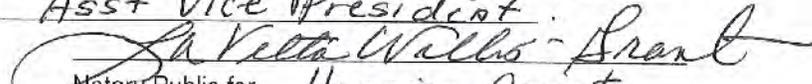
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

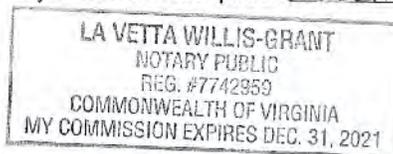
  
(Signature)

State of Virginia)  
) ss.

County of Henrico)

Signed and sworn to (or affirmed) before me this 21 day of January, 2020  
by Love Chambers, Asst Vice President.

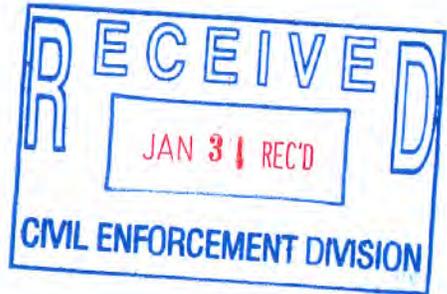
  
Notary Public for Henrico County  
My commission expires: December 31, 2021











**After recording, return to:**

Gina Anne Johnnie  
Sherman Sherman Johnnie & Hoyt, LLP  
PO Box 2247  
Salem, OR 97308

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |   |
|----------------------------|---|
| <b>Lender/Beneficiary:</b> | Columbia Gorge Habitat for Humanity, Inc. |
| <b>Jurisdiction*</b>       | Oregon                                    |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Chad Krause (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Executive Director [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

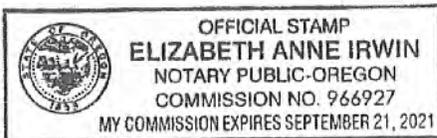
Chad Krause  
(Signature)

State of Oregon )  
) ss.

County of Wasco )

Signed and sworn to (or affirmed) before me this 24<sup>th</sup> day of January, 2020  
by Chad Krause, Executive Director of Columbia Gorge Habitat for Humanity, Inc.

Elizabeth Irwin  
Notary Public for Oregon  
My commission expires: 9/21/2021





RECEIVED  
JAN 09 2020

CIVIL ENFORCEMENT DIVISION

AFTER RECORDING, RETURN TO:  
Erich M. Paetsch, OSB# 993350  
Saalfeld Griggs pc  
P. O. Box 470  
Salem, Oregon 97308-0470  
Telephone: (503) 399-1070

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |  |
|---------------------|--|
| LENDER/BENEFICIARY: | COLUMBIA STATE BANK                        |
| JURISDICTION:       | WASHINGTON STATE CHARTERED COMMERCIAL BANK |

I, Cecilia Kakela, Vice President, Regional Operations Manager for Columbia State Bank being first duly sworn, depose, and state that: This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under ORS 86.726(1)(b).

1. The above named entity, Columbia State Bank, commenced or caused an affiliate or agent to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: Sixteen (16);

2. The undersigned further certifies that she is the Vice President, Regional Operations Manager for Columbia State Bank, the entity claiming exemption from requirements established under ORS 86.726(1)(b), and is authorized by such entity to execute this affidavit on its behalf.

DATED this 7th day of January 2020.

*Cecilia Kakela*

Columbia State Bank  
By: Cecilia Kakela  
Its: Vice President, Regional Operations Manager

STATE OF WASHINGTON, County of Pierce ) ss.

SUBSCRIBED AND SWORN before me on the 7 day of January 2020 on behalf of Columbia State Bank by Cecilia Kakela, Vice President, Regional Operations Manager.

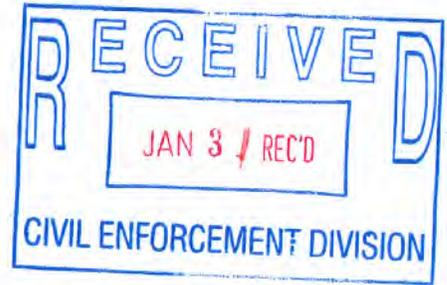


*Heather R. Campana*  
Notary Public for Washington  
Printed Name: Heather R. Campana  
My commission expires: 10/9/21



**After recording, return to:**

MONSON LAW OFFICE P.C.  
1865 NW 169th Place, Suite 208  
Beaverton, OR 97008



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                                   |
|----------------------------|-----------------------------------|
| <b>Lender/Beneficiary:</b> | Consolidated Federal Credit Union |
| <b>Jurisdiction*</b>       | United States of America          |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Larry Ellifritz (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the President/CEO [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304 and is authorized by such entity to execute this affidavit on its behalf.

(Signature)

State of Oregon )  
 ) ss.

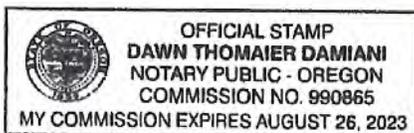
County of Multnomah )

Signed and sworn to (or affirmed) before me this 7th day of January, 2020

by Larry Ellifritz, President/CEO of Consolidated Federal Credit Union

[Signature]  
Notary Public for Oregon

My commission expires: August 26, 2023



RECEIVED  
JAN 20 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

CountryPlace Mortgage, Ltd.  
Attn: Compliance Department  
15301 Spectrum Dr., Suite 550  
Addison, TX 75001

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                             |
|----------------------------|-----------------------------|
| <b>Lender/Beneficiary:</b> | CountryPlace Mortgage, Ltd. |
| <b>Jurisdiction*</b>       | Texas                       |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Casper R Koble (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President of Operations [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Casper Koble  
(Signature)

State of Texas )  
 ) ss.

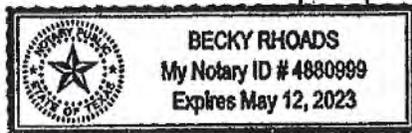
County of Dallas )

Signed and sworn to (or affirmed) before me this 20th day of January, 2020

by Casper R Koble

Becky Rhoads  
Notary Public for Texas

My commission expires: May 12, 2023



RECEIVED  
APR 28 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Jordan Ramis PC  
Two Centerpoint Drive, 6th Floor  
Lake Oswego, OR 97035

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |   |
|----------------------------|---|
| <b>Lender/Beneficiary:</b> | Craft3, fka ShoreBank Enterprise Group, Pacific |
| <b>Jurisdiction*</b>       | Washington                                      |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, JONATHAN MILLER (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the VP Credit Risk Assessment Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
 (Signature)

State of Oregon )  
 ) ss.

County of Clatsop )

Signed and sworn to (or affirmed) before me this 28<sup>th</sup> day of April, 2020

by Jonathan Miller, VP Credit Risk Assessment Manager

Notary Public for State of Oregon

My commission expires: 5/14/21

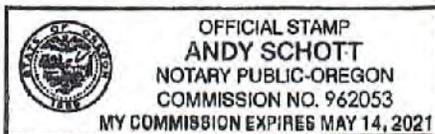








EXHIBIT A



After recording, return to:

Discover Home Equity Loans  
1 Corporate Dr, Suite 360  
Arlton & Lisa Chesler  
Lake Zurich, IL 60047

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |               |
|---------------------|---------------|
| Lender/Beneficiary: | Discover Bank |
| Jurisdiction*       | DE            |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Victor Chen (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Director [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of Illinois)  
) ss.

County of Lake)

Signed and sworn to (or affirmed) before me this 12th day of February, 2020

by Victoria Kennedy

Notary Public for State of Illinois, County of Lake  
My commission expires: 8/4/2020

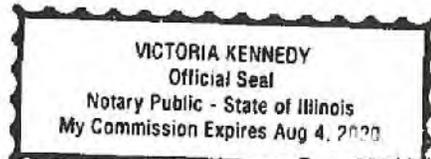
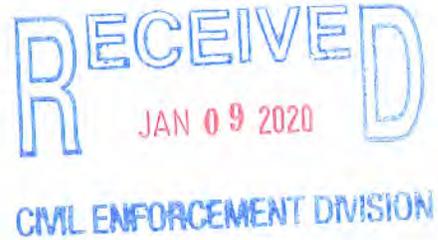




EXHIBIT A



After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                          |
|----------------------------|--------------------------|
| <b>Lender/Beneficiary:</b> | Eagle Home Mortgage, LLC |
| <b>Jurisdiction*</b>       | FLORIDA                  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Virginia Casagrande (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 8 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the V.P. Controller [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

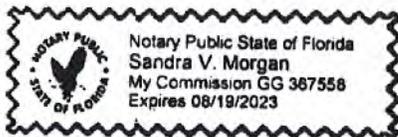
VCasagrande  
(Signature)

State of Florida )  
 ) ss.

County of Pinellas )

Signed and sworn to (or affirmed) before me this 09 day of January, 2020  
by VIRGINIA CASAGRANDE

Sandra V. Morgan  
Notary Public for Florida  
My commission expires: 08/19/2023



Lane County Clerk  
Lane County Deeds & Records

2020-005507

02/03/2020 03:03:15 PM

RPR-AFFDEF Cnt=1 Stn=9 CASHIER 06 1pages  
\$5.00 \$11.00 \$61.00

\$77.00

**After recording, return to:**

Andrew P. Parks, Successor Trustee  
800 Willamette Street, Suite 800  
Eugene, OR 97401

Grantor: Travis K. Abel  
Trust Deed #2018-059438

RECEIVED  
FEB 05 2020

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

CIVIL ENFORCEMENT DIVISION

|                     |  |
|---------------------|--|
| Lender/Beneficiary: | Equity Trust Company Custodian FBO Galand Haas IRA |
| Jurisdiction*       | Lane County, Oregon                                |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Galand Haas (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
(Signature)

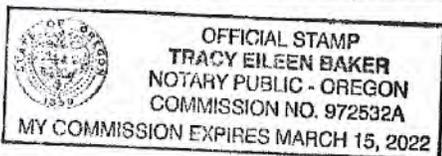
State of Oregon )

) ss.

County of Lane )

Signed and sworn to (or affirmed) before me this 28 day of January, 2020

by Galand Haas on behalf of Equity Trust Company Custodian FBO Galand Haas IRA



Notary Public for Oregon

My commission expires: March 15, 2022





RECEIVED  
FEB 18 2020  
CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Joe Moley  
Evergreen Home Loans  
4500 S. Lakeshore Dr, Suite 695  
Tempe, AZ 85282

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |   |
|---------------------|---|
| Lender/Beneficiary: | Evergreen Moneysource Mortgage Company dba Evergreen Home loans |
| Jurisdiction*       | WA  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Joe Moley (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President of Servicing [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

(Signature)

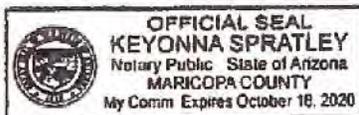
State of AZ )  
 ) ss.

County of Maricopa )

Signed and sworn to (or affirmed) before me this 13 day of February, 2020

by Joe Moley

Notary Public for Keyonna Spratley  
My commission expires: 10/18/2020



After recording, return to:



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                  |
|---------------------|----------------------------------|
| Lender/Beneficiary: | Fairview Investment Fund III, LP |
| Jurisdiction*       | a Delaware limited partnership   |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Carson Rasmussen (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Managing Member [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

\_\_\_\_\_  
(Signature)

State of Washington )

) ss.

County of Snohomish )

Signed and sworn to (or affirmed) before me this 24th day of April, 2020

by Carson Rasmussen

\_\_\_\_\_  
Notary Public for the State of Washington

My commission expires: November 11, 2023



RECEIVED  
MAR 10 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                           |
|---------------------|---------------------------|
| Lender/Beneficiary: | FBC Mortgage, LLC         |
| Jurisdiction*       | Mullinomah County, Oregon |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Wilma Myiow (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: One [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President - Document Execution [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

(Signature)

3/10/2020

State of New Jersey )  
 ) ss.  
County of Mercer )

Signed and sworn to (or affirmed) before me this 10<sup>th</sup> day of March, 2020  
by Wilma Myiow

Notary Public for New Jersey

My commission expires: 11-15-21

ELIZABETH AZCONA  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires November 15, 2021  
ID# 50049695







RECEIVED  
JAN 24 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                       |
|---------------------|-----------------------|
| Lender/Beneficiary: | First Interstate Bank |
| Jurisdiction*       | State of Montana      |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Donna E Smith (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Asst. Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Donna E Smith

(Signature)

State of Wyoming )  
 ) ss.

County of Montana )

Signed and sworn to (or affirmed) before me this 23<sup>rd</sup> day of January, 2020

by Donna E Smith

Notary Public for Wyoming

My commission expires: 2-1-2020





RECEIVED  
FEB 12 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

First Citizens Bank & Trust Company  
100 E Tryon Rd  
Raleigh, NC 27603  
Attn: Alicia Bechtold DAC 36

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                     |
|---------------------|-------------------------------------|
| Lender/Beneficiary: | First-Citizens Bank & Trust Company |
| Jurisdiction*       | North Carolina                      |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, MEGHAN PINDERMORE (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: SIX [not to exceed 175]; (list number commenced in 2019)
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Meghan Pindemore  
(Signature)

State of North Carolina  
) ss.  
County of Wake )

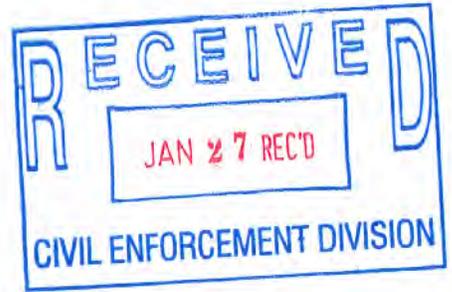
Signed and sworn to (or affirmed) before me this 12<sup>th</sup> day of February, 2020  
by Meghan Pindemore

Alicia A. Bechtold  
Notary Public for North Carolina  
My commission expires: September 21, 2024









**After recording, return to:**

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                              |
|---------------------|------------------------------|
| Lender/Beneficiary: | Freedom Mortgage Corporation |
| Jurisdiction*       |                              |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Lace Napier (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

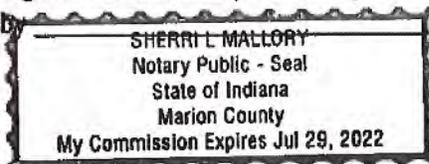
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 79 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Director [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Lace Napier  
(Signature)

State of IN )

County of HAMILTON ) ss.

Signed and sworn to (or affirmed) before me this 28 day of January, 2020



LACE NAPIER  
[Signature]  
Notary Public for State of IN  
My commission expires: 7-29-22



RECEIVED  
 MAR 10 2020  
 CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Andrew G. Martin  
 PO Box 1026  
 Baker City, OR 97814

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
 BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                |
|---------------------|----------------|
| Lender/Beneficiary: | Gary K. Holman |
| Jurisdiction*       |                |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

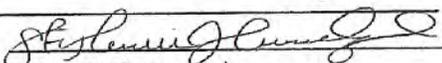
I, Gary K. Holman (printed name) being first duly sworn, depose, and state that:  
 This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: less than five [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
 \_\_\_\_\_  
 (Signature)

State of Arizona )  
 ) ss.

County of Maricopa  
 Signed and sworn to (or affirmed) before me this 27<sup>th</sup> day of February, 2020  
 by Gary K. Holman

  
 \_\_\_\_\_  
 Notary Public for Arizona  
 My commission expires: 12-6-2022





Print

Save

Reset

**After recording, return to:**

JENNIFER NICHOLLS  
ATTORNEY AT LAW  
BROPHY SCHMOR LLP  
201 WEST MAIN, STE 5  
MEDFORD, OR 97501

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |   |
|---------------------|---|
| Lender/Beneficiary: | Gina M. Myers, TTE Gina M. Myers Rev. Living Trust udot 6/22/17 |
| Jurisdiction*       | Oregon  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, GINA M. MYERS, TRUSTEE (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the TRUSTEE [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Gina M Myers, TTE  
(Signature)

State of OREGON )  
) ss.

County of JACKSON )

Signed and sworn to (or affirmed) before me this 20<sup>th</sup> day of APRIL, 2020

by Gina M. Myers, Trustee Gina M. Myers Revocable Living Trust udot 6/22/17

Lindsay Marie Norris  
Notary Public for OREGON

My commission expires: 3-31-24









**After recording, return to:**

Guild Mortgage Company  
Attn: Compliance Department  
P.O. Box 85304  
San Diego CA 92186

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                        |
|----------------------------|------------------------|
| <b>Lender/Beneficiary:</b> | Guild Mortgage Company |
| <b>Jurisdiction*</b>       | California             |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Carla Ulufanua (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 85 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

C. Ulufanua  
(Signature)

State of California )  
 ) ss.

County of San Diego )

Signed and sworn to (or affirmed) before me this 10<sup>th</sup> day of January, 2020  
by Carla Ulufanua

Jhosie R. Cheeks  
Notary Public for Guild Mortgage Company  
My commission expires: 11-26-2023









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JAN 13 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Gina Anne Johnnie  
Sherman Sherman Johnnie & Hoyt, LLP  
PO Box 2247  
Salem, OR 97308

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

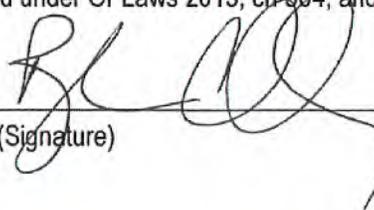
|                            |  |
|----------------------------|--|
| <b>Lender/Beneficiary:</b> | Habitat for Humanity Portland/Metro East |
| <b>Jurisdiction*</b>       | Oregon                                   |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Brendon Connelly (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Chief Operating Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

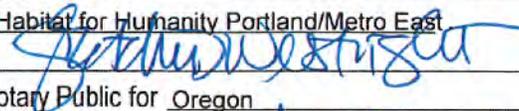
  
 \_\_\_\_\_  
 (Signature)

State of Oregon )  
 ) ss.

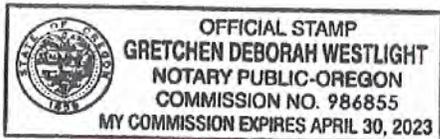
County of Multnomah )

Signed and sworn to (or affirmed) before me this 10th day of January, 2020

by Brenden Connelly, Chief Operating Officer of Habitat for Humanity Portland/Metro East

  
 \_\_\_\_\_  
 Notary Public for Oregon

My commission expires: April 30, 2023







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MAR 04 2020  
CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

HMC Assets, LLC  
2015 Manhattan Beach Blvd  
Suite 200  
Redondo Beach, CA 90278

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

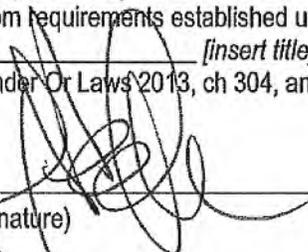
|                     |  |
|---------------------|--|
| Lender/Beneficiary: | HMC Assets, LLC Solely In Its Capacity as Separate Trustee |
| Jurisdiction*       | California   |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, James Helfrich (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 4 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the authorized signor [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
 \_\_\_\_\_  
 (Signature)

State of CALIFORNIA )  
 ) ss.  
County of \_\_\_\_\_ )

Signed and sworn to (or affirmed) before me this \_\_\_\_\_ day of March, 2020  
by \_\_\_\_\_

Notary Public for \_\_\_\_\_  
My commission expires: \_\_\_\_\_

*see attached*

**CALIFORNIA JURAT**

GOVERNMENT CODE § 8202



A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

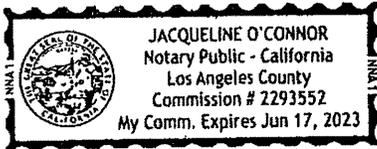
State of California

County of Los Angeles

Subscribed and sworn to (or affirmed) before me on  
this 4 day of March, 2020, by  
Date Month Year

(1) Jacqueline O'Connor, Notary Public

(and (2) James Helfrich),  
Name(s) of Signer(s)



proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature [Handwritten Signature]  
Signature of Notary Public

Place Notary Seal and/or Stamp Above

**OPTIONAL**

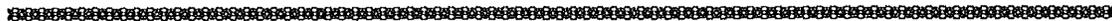
Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: \_\_\_\_\_

Document Date: \_\_\_\_\_ Number of Pages: \_\_\_\_\_

Signer(s) Other Than Named Above: \_\_\_\_\_











**After recording, return to:**

William Fig  
1000 SW Broadway, #1400  
Portland, OR 97205

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FEB 27 2020  
CIVIL ENFORCEMENT DIVISION

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                 |
|----------------------------|-----------------|
| <b>Lender/Beneficiary:</b> | James R. Wilson |
| <b>Jurisdiction*</b>       | Oregon          |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, James R. Wilson (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: none [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

James R. Wilson  
(Signature)

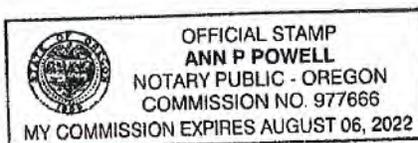
State of Oregon )  
 ) ss.

County of Clatsop

Signed and sworn to (or affirmed) before me this 13<sup>th</sup> day of January, 2020

by James R. Wilson

Ann Powell  
Notary Public for Clatsop Cty Oregon  
My commission expires: 8-6-2022









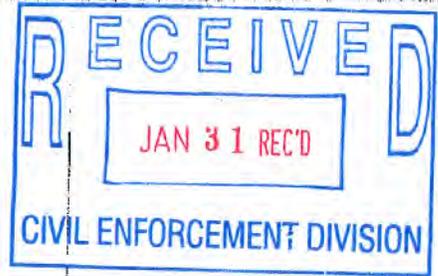












**CALIFORNIA JURAT WITH AFFIANT STATEMENT**

**GOVERNMENT CODE § 8202**

~~UNLESS OTHERWISE SPECIFIED, THIS FORM IS TO BE USED FOR ALL DOCUMENTS REQUIRING A NOTARY PUBLIC'S SIGNATURE AND SEAL.~~

- See Attached Document (Notary to cross out lines 1-6 below)
- See Statement Below (Lines 1-6 to be completed only by document signer[s], not Notary)

\_\_\_\_\_  
 Signature of Document Signer No. 1

\_\_\_\_\_  
 Signature of Document Signer No. 2 (if any)

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
 County of ORANGE

Subscribed and sworn to (or affirmed) before me  
 on this 3/5/20 day of JANUARY, 2020  
 by Date Month Year  
 (1) LORENZO MARIN  
 (and (2) \_\_\_\_\_),  
 Name(s) of Signer(s)



proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

Place Notary Seal and/or Stamp Above

Signature \_\_\_\_\_  
 Signature of Notary Public

**OPTIONAL**

Completing this information can deter alteration of the document or fraudulent reattachment of this form to an unintended document.

**Description of Attached Document**

Title or Type of Document: BENEFICIARY EXEMPTION AGREEMENT  
 Document Date: N/A Number of Pages: 1  
 Signer(s) Other Than Named Above: NONE





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FEB 10 2020

CIVIL ENFORCEMENT DIVISION

### CALIFORNIA JURAT CERTIFICATE

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California

County of ORANGE

Subscribed and sworn to (or affirmed) before me on this 7th day of JANUARY 20 20, by TEJINDER K. SINGH.

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

WITNESS MY HAND AND OFFICIAL SEAL.

Hillal Baradehi  
Signature of Notary Public



(Notary Seal)

#### OPTIONAL INFORMATION

The jurat contained within this document is in accordance with California law. Any affidavit subscribed and sworn to before a notary shall use the preceding wording or substantially similar wording pursuant to Civil Code sections 1189 and 8202. A jurat certificate cannot be affixed to a document sent by mail or otherwise delivered to a notary public, including electronic means, whereby the signer did not personally appear before the notary public, even if the signer is known by the notary public. The seal and signature cannot be affixed to a document without the correct notarial wording. As an additional option an affiant can produce an affidavit on the same document as the notarial certificate wording to eliminate the use of additional documentation.

#### DESCRIPTION OF ATTACHED DOCUMENT

#### CAPACITY CLAIMED BY SIGNER

BENEFICIARY EXEMPTION  
(Title of document) AFFIDAVIT  
Number of Pages 1  
Document Date 1/7/2020  
N/A  
(Additional Information)

- Individual
- Corporate Officer
- Partner
- Attorney-In-Fact
- Trustee
- Other: \_\_\_\_\_



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JAN 08 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:



OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                   |
|---------------------|-------------------|
| Lender/Beneficiary: | LeTourneau I, LLC |
| Jurisdiction*       | Oregon            |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Brian D. Cox (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

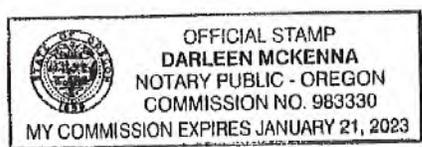
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.735 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: ZERO [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Attorney and Successor Trustee [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Brian D. Cox  
(Signature)

State of Oregon )  
) ss.  
County of Lane )

Signed and sworn to (or affirmed) before me this 8th day of January, 2020  
by BRIAN D. COX

Darleen McKenna  
Notary Public for Oregon  
My commission expires: 01/21/2023











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JAN 09 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

M&T Bank  
Attention: Jeff Mound  
475 Crosspoint Parkway  
Getzville, NY 14068

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |          |
|---------------------|----------|
| Lender/Beneficiary: | M&T Bank |
| Jurisdiction*       | New York |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Christopher M. Zeis (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 13 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Administrative Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of New York )  
 ) ss.  
County of Erie )

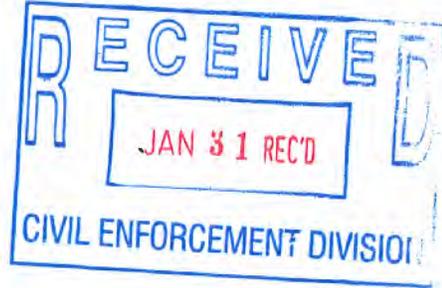
Signed and sworn to (or affirmed) before me this 9th day of January, 2020  
by Christopher M. Zeis, Administrative Vice President

SHARI A. KEARLY  
Notary Public, State of New York  
Qualified in Erie County  
My Commission Expires August 26, 2022

[Signature]  
Notary Public for Erie, New York  
My commission expires: 8/26/2022

**After recording, return to:**

Butler & Looney, P.C.  
P.O. Box 430  
Vale OR 97918



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |   |
|----------------------------|---|
| <b>Lender/Beneficiary:</b> | Malheur Federal Credit Union, A Corporation |
| <b>Jurisdiction*</b>       | US Federal Credit Union Act                 |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Dean Guyer (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 2 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Chief Lending Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Dean Guyer  
(Signature)

State of Oregon )

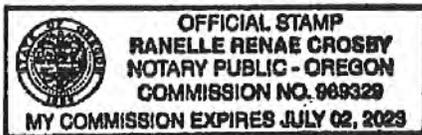
) ss.

County of Malheur )

Signed and sworn to (or affirmed) before me this 28 day of Jan., 2020

by Dean Guyer

Ranelle Crosby  
Notary Public for Oregon  
My commission expires: 7-2-23











RECEIVED  
MAY 20 2020  
CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Robert A. Smejkal  
PO Box 1758  
Eugene, OR 97440

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |   |
|---------------------|---|
| Lender/Beneficiary: | Marvin L. Berkman, Trustee of the Marvin Berkman Living Trust |
| Jurisdiction*       | Oregon  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Marvin Berkman, Trustee (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Marvin Berkman  
(Signature)

State of Oregon )  
 ) ss.  
County of Lane )

Signed and sworn to (or affirmed) before me this 20 day of May, 2020  
by Marvin L. Berkman, Trustee of the Marvin Berkman Living Trust.

L. Wilt  
Notary Public for Oregon  
My commission expires: June 28, 2021





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FEB 18 2020

CIVIL ENFORCEMENT DIVISION

EXHIBIT A

After recording, return to:

MCC Mortgage, Inc.  
7195 Dallas Parkway  
Plano, TX 75024

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                     |
|---------------------|---------------------|
| Lender/Beneficiary: | MCC Mortgage, Inc.  |
| Jurisdiction*       | A Texas Corporation |

\*If Lender/Beneficiary is not a natural person, provide the state of its incorporation or where the Lender/Beneficiary is domiciled.

I, Michelle Corner [printed name being first duty sworn, depose, and state that

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.011 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175]
2. The undersigned further certifies that she/he [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304 and is authorized by such entity to execute this affidavit on its behalf

*Michelle Corner*

(Signature)

State of Texas )  
                                  ) ss  
County of Collin )

Signed and sworn to (or affirmed) before me this 28th day of January, 2020

By Michelle Corner, LMP, Chief of Operations

*Pamela Y. Holmes-Tyler*

Notary Public for Texas

My commission expires 04/06/2020

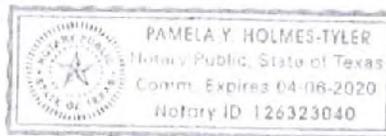


EXHIBIT A



After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                       |
|----------------------------|-----------------------|
| <b>Lender/Beneficiary:</b> | Michigan Mutual, Inc. |
| <b>Jurisdiction*</b>       | Michigan              |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Mark M. Walker (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Board Chairman [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of Michigan )  
 ) ss.  
County of St. Clair )

Signed and sworn to (or affirmed) before me this 9 day of January, 2020  
by Mark M. Walker, Board Chairman

Audrey L. Torello  
Notary Public for Audrey L. Torello  
My commission expires: 08/29/2023

AUDREY L. TORELLO  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF ST CLAIR  
MY COMMISSION EXPIRES Aug 29, 2023  
ACTING IN COUNTY OF St. Clair

RECEIVED  
FEB 27 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Mid America Mortgage, Inc.  
Attn: Legal Dept  
15301 Spectrum Dr Ste 405  
Addison, TX 75001

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                            |
|----------------------------|----------------------------|
| <b>Lender/Beneficiary:</b> | Mid America Mortgage, Inc. |
| <b>Jurisdiction*</b>       | Ohio                       |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Jeffrey E. Bode (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

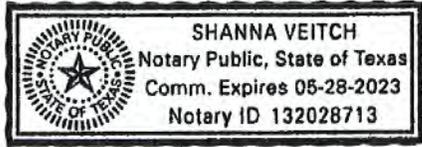
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 5 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Jeffrey E. Bode  
(Signature)

State of Texas )  
                                  ) ss.

County of Dallas )  
Signed and sworn to (or affirmed) before me this 25 day of February, 2020  
by Jeffrey E. Bode, President of Mid America Mortgage, Inc.

Shanna Veitch  
Notary Public for Dallas County, Texas  
My commission expires: 5-28-2023





**After recording, return to:**

MidFirst Bank  
999 NW Grand Blvd.  
Oklahoma City, OK 73118  
Attn: Ken Kappers - Foreclosure Dept

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JAN 08 2020

CIVIL ENFORCEMENT DIVISION

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |               |
|---------------------|---------------|
| Lender/Beneficiary: | MidFirst Bank |
| Jurisdiction*       | Oklahoma      |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Thad Burr (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 41 [not to exceed 175];
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Senior Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Thad Burr

(Signature)

State of Oklahoma

) ss.  
County of Oklahoma

Signed and sworn to (or affirmed) before me this 8<sup>th</sup> day of January, 2020  
by Thad Burr Senior VP

Valerie Wilkerson  
Notary Public for Oklahoma

My commission expires: 02-04-22

**Valerie Wilkerson**



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FEB 13 2020  
CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Rena Tratchel  
Attn: Servicing  
1400 Veterans United Dr.  
Columbia, MO 65203

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |   |
|----------------------------|---|
| <b>Lender/Beneficiary:</b> | Mortgage Research Center LLC d/b/a Veterans United Home Loans |
| <b>Jurisdiction*</b>       | Missouri  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Rena Tratchel (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 8 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Servicing Default Coordinator [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Rena Tratchel  
(Signature)

State of Missouri ) ss.

County of Boone )

Signed and sworn to (or affirmed) before me this 10<sup>th</sup> day of February, 2020  
by Rena Tratchel

Heather Clifton / Heather Clifton  
Notary Public for Boone County Missouri  
My commission expires: 2/15/2020











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JAN 27 2020  
CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                       |
|---------------------|-----------------------|
| Lender/Beneficiary: | National Mortgage Co. |
| Jurisdiction*       | Oregon                |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Mark Temme (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Executive Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Mark Temme  
(Signature)

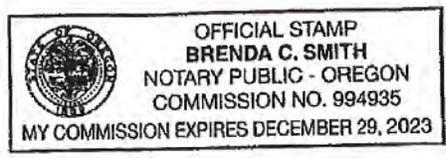
State of Oregon )  
 ) ss.

County of Washington )

Signed and sworn to (or affirmed) before me this 27th day of January, 2020

by Mark Temme, Executive Vice President

Brenda C. Smith  
Notary Public for Washington County, Oregon  
My commission expires: 12/29/23





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FEB 27 2020

After recording, return to:

CIVIL ENFORCEMENT DIVISION

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                       |
|---------------------|---------------------------------------|
| Lender/Beneficiary: | New Rez LLC d/b/a Shellpoint Mortgage |
| Jurisdiction*       | Greenville, SC                        |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, LaShonda Polk (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 7 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Foreclosure Specialist II [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

LaShonda Polk  
(Signature)

State of South Carolina

County of Greenville ) ss.

Signed and sworn to (or affirmed) before me this 24 day of February, 2020  
by LaShonda Polk

Aja Miller  
Notary Public for Greenville, South Carolina  
My commission expires: 04-10-2029



**After recording, return to:**  
Elizabeth McFawn  
Northpointe Bank  
3333 Deposit Dr NE  
Grand Rapids, MI 49546



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

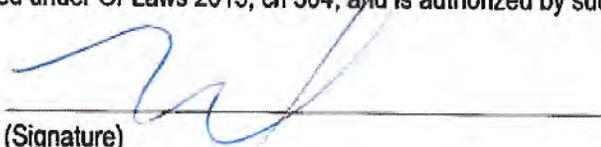
|                     |                                   |
|---------------------|-----------------------------------|
| Lender/Beneficiary: | NORTHPOINTE BANK                  |
| Jurisdiction*       | State of Michigan, County of Kent |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Mike Greip (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175]; (list number commenced in 2019)
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
[ ] is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
[X] is the SVP / CEO [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

(Signature) 

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of Michigan

County of Kent

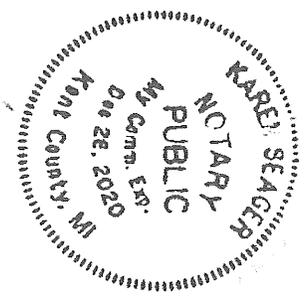
On 01/27/2020 before me, Karen Seager, a notary public, personally appeared Mike Leib who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized 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 said state that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Handwritten Signature] (Seal)

KAREN SEAGER  
Notary Public - Michigan  
Kent County  
My Commission Expires Dec 28, 2020  
Acting in the County of Kent









After recording, return to:

OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT

Table with 2 columns: Lender/Beneficiary (Northwest Community Credit Union), Jurisdiction\* (Oregon)

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Paula Franz (printed name) being first duly sworn, depose, and state that:
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

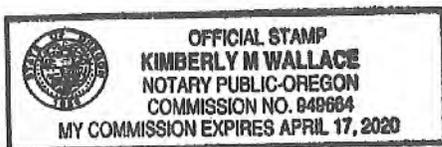
- 1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 9 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]
[ ] is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or
[✓] is the Director of Member Solutions [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Paula Franz (Signature)

State of Oregon )
) ss.
County of Lane )

Signed and sworn to (or affirmed) before me this 28th day of January, 2020
by Paula Franz, Director of Member Solutions

Kimberly M Wallace
Notary Public for Oregon
My commission expires: April 17th, 2020







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JAN 13 2020  
CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Old West Federal Credit Union  
650 West Main  
John Day, Oregon 97845

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                               |
|---------------------|-------------------------------|
| Lender/Beneficiary: | Old West Federal Credit Union |
| Jurisdiction*       | Oregon                        |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, KC Dickens (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

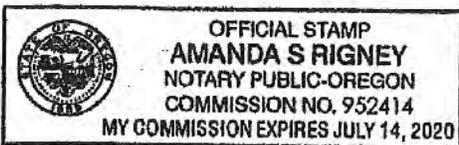
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Collections Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

KC Dickens 1/8/2020  
(Signature)

State of Oregon )  
County of Grant ) ss.

Signed and sworn to (or affirmed) before me this 8<sup>th</sup> day of January, 2020  
by KC Dickens

Amanda S. Rigney  
Notary Public for Oregon  
My commission expires: 7/14/20









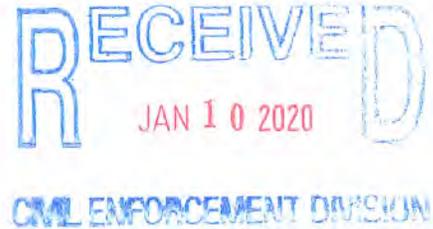








After recording, return to:



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                   |
|----------------------------|-------------------|
| <b>Lender/Beneficiary:</b> | Pacific West Bank |
| <b>Jurisdiction*</b>       | Oregon            |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Benjamin J Mansheim (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the SVP, Chief Operating Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of Oregon )  
 ) ss.

County of Multnomah

Signed and sworn to (or affirmed) before me this 10<sup>th</sup> day of January, 2020  
by Benjamin Mansheim, SVP Chief Operating Officer

Notary Public for Oregon  
My commission expires: 05/14/2023



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JAN 28 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                               |
|----------------------------|-------------------------------|
| <b>Lender/Beneficiary:</b> | PennyMac Loan Services, LLC** |
| <b>Jurisdiction*</b>       | DE                            |

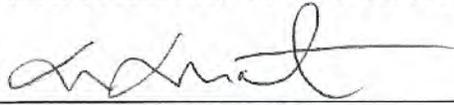
\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

\*\* And related entities as described on the attached Exhibit A

I, Manuel Mata, Jr. (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 135 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the VP, Default Servicing [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
 \_\_\_\_\_  
 (Signature) Manuel Mata Jr. VP Default Servicing

State of \_\_\_\_\_ )  
 ) ss.

County of \_\_\_\_\_ )

Signed and sworn to (or affirmed) before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
by \_\_\_\_\_.

Notary Public for \_\_\_\_\_  
My commission expires: \_\_\_\_\_

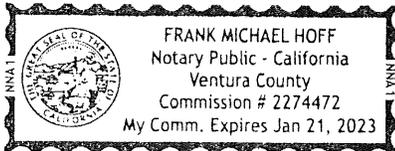
*See Attached*

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California  
County of Ventura

Subscribed and sworn to (or affirmed) before me on this 27<sup>th</sup>  
day of JAN., 2020, by Manuel Mata Jr.

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.



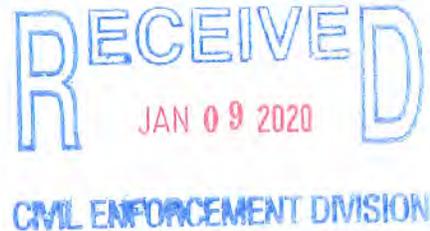
(Seal)

Signature

A handwritten signature in black ink, appearing to read 'Manuel Mata Jr.', written over a horizontal line.

**After recording, return to:**

MONSON LAW OFFICE P.C.  
1865 NW 169th Place, Suite 208  
Beaverton, OR 97008



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |   |
|---------------------|---|
| Lender/Beneficiary: | People's Community Federal Credit Union |
| Jurisdiction*       | Oregon                                  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Ed Seidenberg (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 (none) [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the President / CEO [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

(Signature) 

State of Washington )

) ss.

County of Clark )

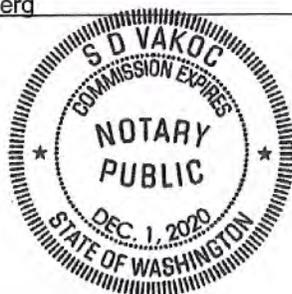
Signed and sworn to (or affirmed) before me this 9th day of January, 2020

by Ed Seidenberg

S.D. Vakoc

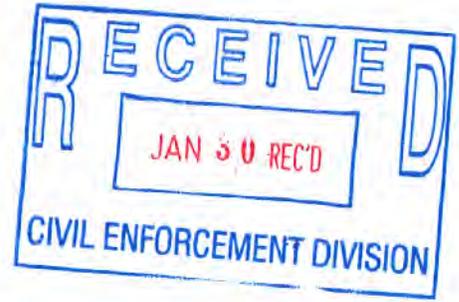
Notary Public for State of Washington

My commission expires: 12/01/2020



**After recording, return to:**

PHH Mortgage Corporation  
1 Mortgage Way  
Mt. Laurel, NJ 08054  
MS: SV-01



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

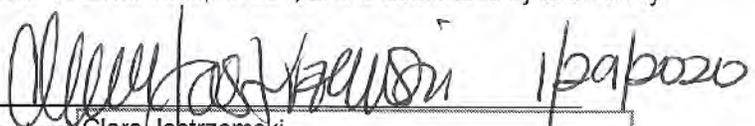
|                            |                          |
|----------------------------|--------------------------|
| <b>Lender/Beneficiary:</b> | PHH Mortgage Corporation |
| <b>Jurisdiction*</b>       | New Jersey               |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Clara Jastrzemski (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 20 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
 (Signature) Clara Jastrzemski  
 Manager  
 PHH Mortgage Corporation

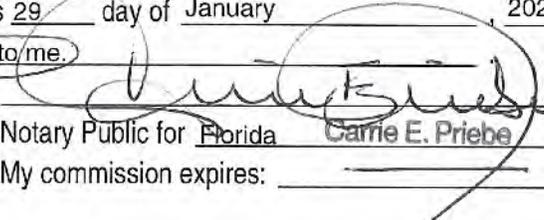
State of FLORIDA )  
 ) ss.

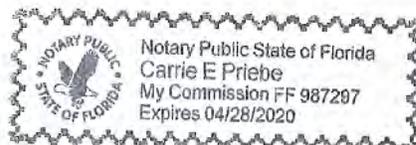
County of Palm Beach )

Signed and sworn to (or affirmed) before me this 29 day of January, 2020

by Clara Jastrzemski who is personally known to me.

Before me by means of  
 Physical presence or  
 Online notarization

  
 Notary Public for Florida Carrie E. Priebe  
 My commission expires: \_\_\_\_\_



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FEB 21 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

Pingora Loan Servicing, LLC  
ATTN: Jennifer Jackson  
2617 College Park, Suite 125  
Scottsbluff, NE 69361

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |                        |
|---------------------|------------------------|
| Lender/Beneficiary: | Pingora Loan Servicing |
| Jurisdiction*       | Delaware               |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Jennifer J Jackson (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

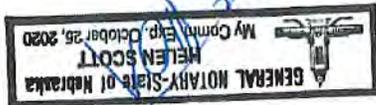
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 8 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Jennifer J Jackson  
(Signature)

State of Nebraska )  
 ) ss.  
County of Scotts Bluff

Signed and sworn to (or affirmed) before me this 14<sup>th</sup> day of January, 2020  
by Jennifer J. Jackson, VP

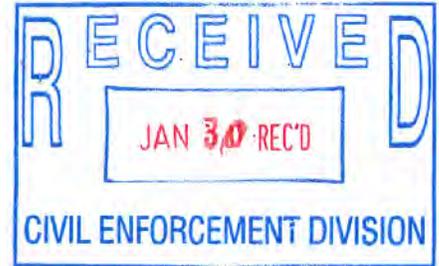
Helen Scott  
Helen Scott



Notary Public for State of Nebraska  
My commission expires: 10/25/2020



After recording, return to:



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                          |
|---------------------|--------------------------|
| Lender/Beneficiary: | Planet Home Lending, LLC |
| Jurisdiction*       |                          |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Thomas O'Connell (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 13 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Senior Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

*Thomas O'Connell*  
(Signature) Thomas O'Connell  
Senior Vice President

State of Connecticut )  
 ) ss.

County of New Haven )

Signed and sworn to (or affirmed) before me this 23 day of January, 2020  
by Thomas O'Connell, Sr. Vice President

*R. Kelly*  
Notary Public for Connecticut  
My commission expires: 4/30/21

REGAN KELLY  
NOTARY PUBLIC  
State of Connecticut  
My Commission Expires  
April 30, 2021

RECEIVED  
FEB 27 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Christian S Martin  
3232 Newmark Drive (B6-YM07-01-9)  
Miamisburg, Ohio  
45342

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                |
|---------------------|--------------------------------|
| Lender/Beneficiary: | PNC Bank, National Association |
| Jurisdiction*       | United States of America       |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Christian S Martin (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 23 [not to exceed 175];
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Senior Vice President, Default Operations [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

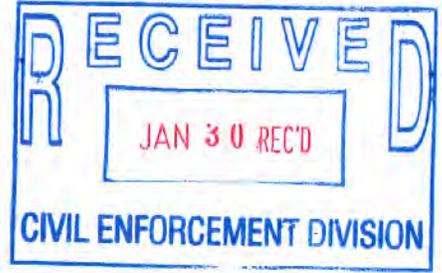
[Signature]  
(Signature)

State of Ohio )  
) ss.  
County of Montgomery

Signed and sworn to (or affirmed) before me this 16 day of January, 2020  
by Christian S. Martin

Barbara Wacker  
Notary Public for Ohio  
My commission expires: 9-28-2021





**After recording, return to:**

Provident Funding Associates, L.P,  
1235 North Dutton Avenue, Suite E  
Santa Rosa, CA 95401

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                    |
|---------------------|------------------------------------|
| Lender/Beneficiary: | Provident Funding Associates, L.P. |
| Jurisdiction*       | California                         |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Joseph Tami (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 4 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Assistant Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
(Signature) Joseph Tami Assistant Vice President

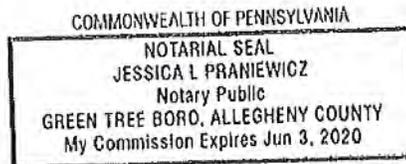
State of Pennsylvania )  
 ) ss.

County of Allegheny )

Signed and sworn to (or affirmed) before me this 21 day of January, 2020

by Joseph Tami

Queen & Pincinnis  
Notary Public for Allegheny County, Pennsylvania  
My commission expires: June 3, 2020





**After recording, return to:**

Qualstar Credit Union  
P O Box 96730  
Bellevue, WA 98009

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                       |
|----------------------------|-----------------------|
| <b>Lender/Beneficiary:</b> | Qualstar Credit Union |
| <b>Jurisdiction*</b>       | United States         |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Kari Olson (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Member Solutions Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.



[Signature]  
(Signature)

State of Washington

County of Snohomish

Signed and sworn to (or affirmed) before me this 3 day of Jan., 2020

by Kari Olson

Rhonda M. Flickinger  
Notary Public for Washington  
My commission expires: 8.28.2020

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JAN 09 2020  
CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Quicken Loans Inc.  
Stephanie P. Orrico - Default Servicing  
1001 Woodward Ave  
Detroit, MI 48226

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                    |
|---------------------|--------------------|
| Lender/Beneficiary: | Quicken Loans Inc. |
| Jurisdiction*       | Michigan           |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Stephanie P. Orrico (printed name) being first duly sworn, depose, and state that: This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 30 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Loss Mitigation Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature) Stephanie P. Orrico

State of Michigan  
) ss.

County of Wayne  
Signed and sworn to (or affirmed) before me this 9 day of January, 2020  
by Stephanie P. Orrico

[Signature]  
Notary Public for Macomb Co. MI acting in Wayne Co.  
My commission expires: 5/24/23



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FEB 21 2020

After recording, return to:

CIVIL ENFORCEMENT DIVISION

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |   |
|----------------------------|---|
| <b>Lender/Beneficiary:</b> | Rain City Capital, LLC , a Washington LLC |
| <b>Jurisdiction*</b>       | Multnomah County                          |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Sandra K Guzman (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 2 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Director of Loan Administration [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

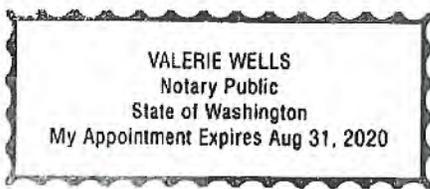
Sandra K Guzman  
(Signature)

State of WASH)  
) ss.

County of King)

Signed and sworn to (or affirmed) before me this 21 day of February, 2020  
by Valerie Wells

Valerie Wells  
Notary Public for Washington  
My commission expires: 8-31-2020



RECEIVED  
JAN 16 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

James R. Schaller  
15685 SW 116th Ave, #316  
Tigard, OR 97224

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

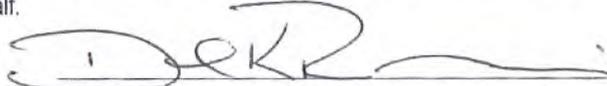
|                     |             |
|---------------------|-------------|
| Lender/Beneficiary: | Ramsey, LLC |
| Jurisdiction*       | Oregon      |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, David Riggins (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

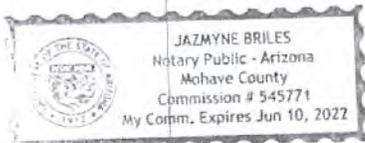
  
(Signature)

State of ARIZONA  
) ss.

County of MOHAVE

Signed and sworn to (or affirmed) before me this 9<sup>TH</sup> day of January, 2020  
by David Riggins

Notary Public for ARIZONA  
My commission expires: June 10, 2022



COLUMBIA COUNTY, OREGON **2020-05644**  
M-AFX  
Cnt=1 Pgs=1 KLUGD **06/22/2020 03:25:00 PM**  
\$5.00 \$11.00 \$10.00 \$80.00 \$5.00 **\$91.00**  
I, Elizabeth E. Huser, County Clerk for Columbia County, Oregon,  
certify that the instrument identified herein was recorded in the Clerk  
records.  
Elizabeth E. Huser - County Clerk

**After recording, return to:**



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                 |
|----------------------------|-----------------|
| <b>Lender/Beneficiary:</b> | Randy J. Rice   |
| <b>Jurisdiction*</b>       | Columbia County |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Randy J. Rice (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon  
Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: -0- [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Handwritten Signature]  
\_\_\_\_\_  
(Signature)

State of Oregon )  
) ss.  
County of Clackamas

Signed and sworn to (or affirmed) before me this 22nd day of June, 2020  
by Randy J. Rice

Sharon Kay Glisson  
Notary Public for State of Oregon  
My commission expires: 7/2/2022













After Recording Return to:  
Heltzel Williams PC  
Attn: Tricia M. Olson, OSB #034133  
PO Box 1048  
Salem, OR 97308

**OREGON FORECLOSURE AVOIDANCE PROGRAM**  
**BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |   |
|----------------------------|---|
| <b>LENDER/BENEFICIARY:</b> | Beneficiary is Robert L. Landhuis and Barbara A. Landhuis Revocable Living Trust dated March 20, 2007 ("the Trust") |
| <b>JURISDICTION:</b>       | Oregon  |

I, Debbie Jensen, being first duly sworn, depose, and state that:

This Affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named Trust commenced or caused an affiliate or agent of the Trust to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 (zero).
2. The undersigned further certifies that she is the Vice President and Trust Officer of Columbia Trust Company and that Columbia Trust Company is the Successor Trustee of the Trust claiming exemption from requirements established under Oregon Laws 2013, chapter 304, and is authorized by such Trust to execute this affidavit on its behalf.

Dated this 2 day of January, 2020.

Columbia Trust Company, as Successor Trustee of the Robert L. Landhus and Barbara A. Landhuis Revocable Living Trust Dated March 20, 2007

  
By: Debbie Jensen, Vice President and Trust

**1 - BENEFICIARY EXEMPTION AFFIDAVIT**









After recording, return to:

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JAN 24 2020

CIVIL ENFORCEMENT DIVISION

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                   |
|---------------------|-------------------|
| Lender/Beneficiary: | Selene Finance LP |
| Jurisdiction*       | Delaware          |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Lynn McNamee (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 12 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Lynn McNamee  
(Signature)

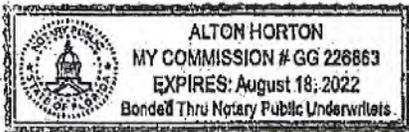
State of Florida )  
 ) ss.

County of Duval )

Signed and sworn to (or affirmed) before me this 24 day of JANUARY, 2020  
by Lynn McNamee

Alton Horton  
Alton Horton

Notary Public for Florida  
My commission expires: 8-18-2022





After recording, return to:

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FEB 04 2020

CIVIL ENFORCEMENT DIVISION

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                          |
|---------------------|--------------------------|
| Lender/Beneficiary: | SN SERVICING CORPORATION |
| Jurisdiction*       | California               |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Angela Solorzano (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 50 [not to exceed 175]; (list number commenced in 2019)
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Servicing agent [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.



(Signature) Angela Solorzano  
Foreclosure Manager

Please see the attached  
California notarial certificate.  
Thank you.

RECEIVED  
FEB 04 2020

CIVIL ENFORCEMENT DIVISION

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document, to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

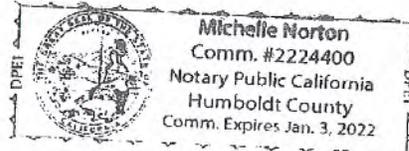
State of California  
County of Humboldt

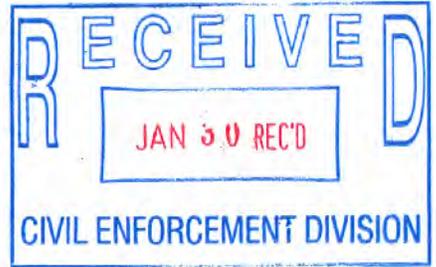
On Jan. 30, 2020 before me, **Michelle Norton**, a notary public, personally appeared Angela Solorzano who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Handwritten Signature] (Seal)





AFTER RECORDING, RETURN TO:  
Erich M. Paetsch, OSB# 993350  
Saalfeld Griggs PC  
P. O. Box 470  
Salem, Oregon 97308-0470  
Telephone: (503) 399-1070

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                       |
|---------------------|---------------------------------------|
| LENDER/BENEFICIARY: | STATE DEPARTMENT FEDERAL CREDIT UNION |
| JURISDICTION:       | VIRGINIA STATE CHARTERED CREDIT UNION |

I, Shalonda Johnson, as Manager, Collections Department, for State Department Federal Credit Union being first duly sworn, depose, and state that: This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under ORS 86.726(1)(b).

1. The above named entity, State Department Federal Credit Union, commenced or caused an affiliate or agent to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: Zero (0);

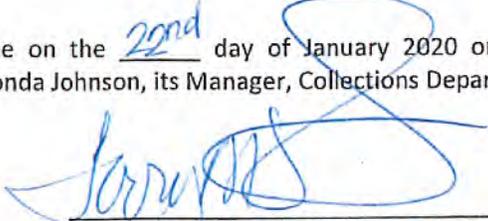
2. The undersigned further certifies that she is a Manager, Collections Department, for State Department Federal Credit Union, the entity claiming exemption from requirements established under ORS 86.726(1)(b) and is authorized by such entity to execute this affidavit on its behalf.

DATED this 22nd day of January 2020.

  
\_\_\_\_\_  
State Department Federal Credit Union  
By: Shalonda Johnson  
Its: Manager, Collections Department

STATE OF Virginia, City of Alexandria ) ss.

SUBSCRIBED AND SWORN before me on the 22nd day of January 2020 on behalf of State Department Federal Credit Union by Shalonda Johnson, its Manager, Collections Department.

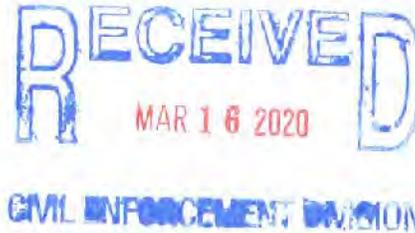
  
\_\_\_\_\_  
Notary Public for Virginia  
My commission expires: 1/31/2020

Embossed Hereon Is My  
Commonwealth Of Virginia Notary Public Seal  
My Commission Expires January 31, 2020  
TERRY NICOLE WILLIAMS



**After recording, return to:**

Scott Howard  
P.O. Box 40044  
Portland, Oregon 97240



**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                   |
|---------------------|-------------------|
| Lender/Beneficiary: | Stephen P. Kramer |
| Jurisdiction*       | Oregon            |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Stephen P. Kramer (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the \_\_\_\_\_ [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Stephen P. Kramer  
(Signature)

State of Oregon )  
 ) ss.

County of Lane )

Signed and sworn to (or affirmed) before me this 16 day of MARCH, 2020

by Stephen P. Kramer



Laura J Bradley  
Notary Public for OREGON  
My commission expires: 27 JANUARY 2024



**After recording, return to:**  
Greenspoon Marder LLP  
100 W. Cypress Creek RD, Suite 700  
Ft. Lauderdale, FL 33309

RECEIVED  
JAN 21 2020  
CIVIL ENFORCEMENT DIVISION

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                                 |
|---------------------|---------------------------------|
| Lender/Beneficiary: | Sun West Mortgage Company, Inc. |
| Jurisdiction        |                                 |

I, Christine Ramirez being duly sworn, depose, and state that:

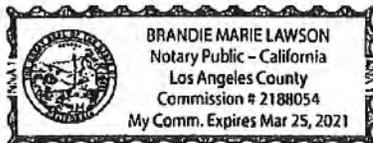
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commence or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 7 [not to exceed 175];
2. The undersigned further certifies that she/he:  
[ ] is the individual claiming exemption from requirements established under OR Laws 2013, ch 304, or  
[X] is the Foreclosure Supervisor of the entity claiming exemption from requirements established under OR Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of California } ss.  
County of Orange }

Signed and sworn to (or affirmed) before me this 9<sup>th</sup> day of January, 2020 <sup>BML</sup>  
by Christine Ramirez

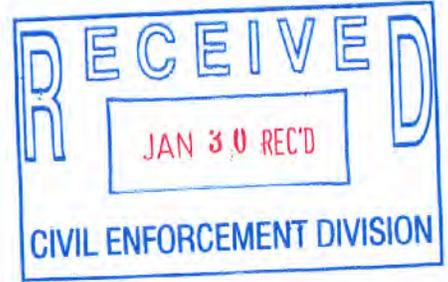


Brandie Marie Lawson  
Notary Public for California  
My Commission Expires: March 25, 2021

"A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document."







After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                      |
|---------------------|----------------------|
| Lender/Beneficiary: | The Money Source Inc |
| Jurisdiction*       |                      |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Ashley Reza, being first duly sworn, depose, and state that:

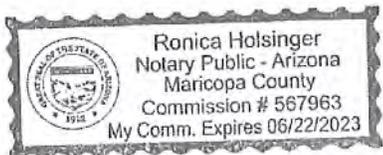
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 9 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Default Support Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

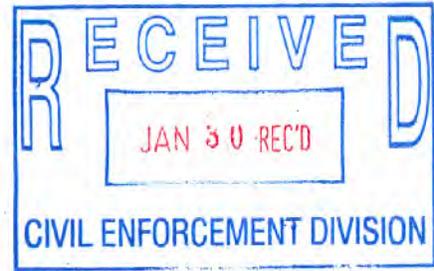
The Money Source Inc  
  
 Ashley Reza, Default Support Manager

State of Arizona     )  
                                   ) ss.  
 County of Maricopa    )

Signed and sworn to (or affirmed) before me this 30 day of January, 2020 by Ashley Reza as Default Support Manager for The Money Source Inc.



  
 Notary Public for Maricopa County: Ronica Holsinger  
 My commission expires: 06/22/2023



After recording, return to:

OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT

Table with 2 columns: Lender/Beneficiary (TIAA, FSB) and Jurisdiction\*

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Diana C. D'Addona (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- 1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 2 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]
[ ] is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or
[ X ] is the Assistant Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

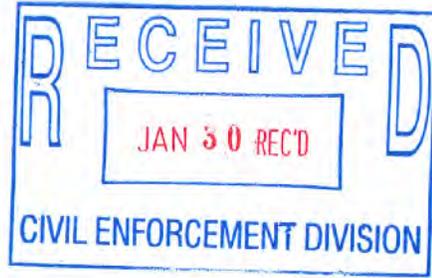
Diana C. D'Addona (Signature) Diana C. D'Addona Assistant Vice President

State of Florida )
County of Duval ) ss.

Signed and sworn to (or affirmed) before me this 2 day of January, 2020 by Diana C. D'Addona

Santa Brown (Signature) Notary Public for Florida My commission expires: 3-28-2023





After recording, return to:

OREGON FORECLOSURE AVOIDANCE PROGRAM
BENEFICIARY EXEMPTION AFFIDAVIT

Table with 2 columns: Lender/Beneficiary (TruHome Solutions, LLC) and Jurisdiction\* (Missouri)

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Doug Battin (printed name) being first duly sworn, depose, and state that: This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

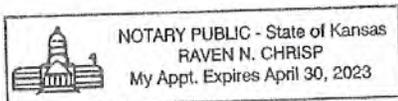
- 1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 3 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes] [ ] is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or [X] is the Senior Vice President - Servicing [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Handwritten Signature]
(Signature)

State of Kansas )
) ss.
County of Johnson )

Signed and sworn to (or affirmed) before me this 7th day of January, 2020
by Doug Battin, Senior Vice President

[Handwritten Signature]
Notary Public for Kansas
My commission expires: April 30, 2023



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JAN 13 2020  
CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

SunTrust Now Truist  
Mail Code - VA-RVW-3014  
1001 Semmes Avenue, 4th Fl.  
Richmond, VA 23224

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |   |
|----------------------------|---|
| <b>Lender/Beneficiary:</b> | Truist Bank, formerly known as BB&T, sbm to SunTrust Bank |
| <b>Jurisdiction*</b>       | North Carolina  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Marshall Swann (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: four (4) [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Assistant Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Marshall Swann  
(Signature)

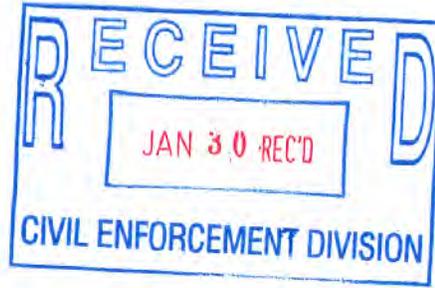
State of Virginia )  
                                  ) ss.

County of Richmond City

Signed and sworn to (or affirmed) before me this 13 day of January, 2020  
by Marshall Swann

Stacy N Milan  
Notary Public for Virginia  
My commission expires: 9/30/20

**STACY N MILAN**  
NOTARY PUBLIC  
COMMONWEALTH OF VIRGINIA  
COMMISSION EXPIRES SEPT. 30, 2020  
COMMISSION # 7838632



**After recording, return to:**

Umpqua Bank  
PO Box 230727  
Portland, OR 97281

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |             |
|----------------------------|-------------|
| <b>Lender/Beneficiary:</b> | Umpqua Bank |
| <b>Jurisdiction*</b>       | Oregon      |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Jay P Mortensen (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 55 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the SVP, Director of Mortgage Loan Services [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

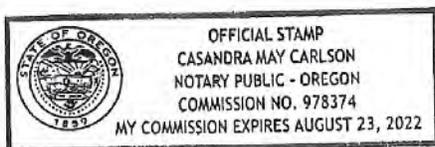
State of Oregon )  
 ) ss.

County of Washington )

Signed and sworn to (or affirmed) before me this 28<sup>th</sup> day of January, 2020

by Jay Mortensen

SVP, Director of Mortgage Loan Services  
Notary Public for Oregon  
My commission expires: August 23, 2022



After recording, return to:

ahp servicing  
440 S. LaSalle St.  
Suite 1110  
Chicago, IL 60605



OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |   |
|---------------------|---|
| Lender/Beneficiary: | U.S. Bank Trust N.A. as Trustee of American Homeowner Presc |
| Jurisdiction*       | Delaware  |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Jorge Newbery (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

- The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
- The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Administrator [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

[Signature]  
(Signature)

State of ILLINOIS )  
 ) ss.  
County of COOK )

Signed and sworn to (or affirmed) before me this 19 day of MAY, 2020  
by Jorge Newbery

[Signature]  
Notary Public for ILLINOIS  
My commission expires: 6-1-2021



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FEB 27 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                           |
|---------------------|---------------------------|
| Lender/Beneficiary: | USAA FEDERAL SAVINGS BANK |
| Jurisdiction*       | TEXAS                     |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, RICARDO GARCIA (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the MANAGER OF MEMBER DEBT SOLUTIONS [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Ricardo Garcia

(Signature) RICARDO GARCIA, MGR OF MEMBER DEBT SOLUTIONS

State of TEXAS )

) ss.

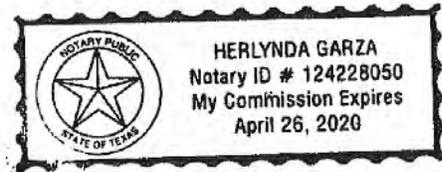
County of BEXAR )

Signed and sworn to (or affirmed) before me this 26 day of February, 2020

by Ricardo Garcia

Notary Public for USAA FSB

My commission expires: April 26, 2020



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JAN 24 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Vanderbilt Mortgage and Finance, Inc  
500 Alcoa Trail  
Maryville, TN 37804

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                                      |
|----------------------------|--------------------------------------|
| <b>Lender/Beneficiary:</b> | Vanderbilt Mortgage and Finance Inc. |
| <b>Jurisdiction*</b>       | Tennessee                            |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Devin Walker (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Legal Department Manager [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Devin Walker  
(Signature)

State of Tennessee

County of Blount ) ss.

Signed and sworn to (or affirmed) before me this 10 day of January, 2020  
by Devin Walker

Chassidy Galyon  
Notary Public for Blount Co.  
My commission expires: 5/1/2020







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JAN 23 2020

CIVIL ENFORCEMENT DIVISION

After recording, return to:

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                    |
|---------------------|--------------------|
| Lender/Beneficiary: | Washington Federal |
| Jurisdiction*       | USA                |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Ronald R. Miller (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

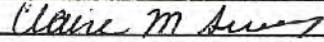
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 7 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Vice President & Collection Mgr. [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
(Signature)

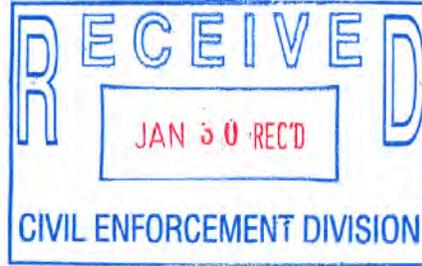
State of Washington )  
 ) ss.

County of King )

Signed and sworn to (or affirmed) before me this 23rd day of January, 2020  
by Ronald R. Miller, Vice President & Collection Mgr.

  
Notary Public for Washington  
My commission expires: 1/15/2023





**After recording, return to:**

Washington State Employees Credit Union  
Attn: Mortgage Servicing  
PO Box WSECU  
Olympia, WA 98507

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

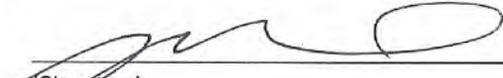
|                            |   |
|----------------------------|---|
| <b>Lender/Beneficiary:</b> | Washington State Employees Credit Union |
| <b>Jurisdiction*</b>       | Washington                              |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Paul Kirkbride (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

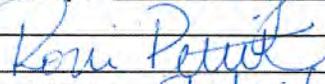
1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 1 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Chief Credit Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

  
\_\_\_\_\_  
(Signature)

State of Washington  
) ss:

County of Thurston

Signed and sworn to (or affirmed) before me this 13<sup>th</sup> day of January, 2020  
by Paul Kirkbride, CCO

  
\_\_\_\_\_  
Notary Public for State of Washington  
My commission expires: 6-29-22







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JAN 22 2020

CIVIL ENFORCEMENT DIVISION

**After recording, return to:**

Willamette Valley Bank  
Attn: Michelle Pack  
PO Box 2747  
Salem, OR 97301

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                     |                        |
|---------------------|------------------------|
| Lender/Beneficiary: | Willamette Valley Bank |
| Jurisdiction*       | Oregon                 |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Eric Gerhart (printed name) being first duly sworn, depose, and state that:  
This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the SVP, Chief Lending Officer [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Eric Gerhart  
(Signature)

State of Oregon )  
 ) ss.

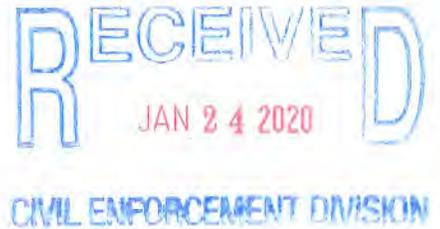
County of Marion )

Signed and sworn to (or affirmed) before me this 23<sup>rd</sup> day of January, 2020  
by Eric Gerhart, C.L.O.

Janet N Friesen  
Notary Public for Oregon  
My commission expires: 03-25-2023



EXHIBIT A



**After recording, return to:**

Loan Servicing  
Xceed Financial Federal Credit Union  
888 North Nash Street  
El Segundo, CA 90245

**OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT**

|                            |                                      |
|----------------------------|--------------------------------------|
| <b>Lender/Beneficiary:</b> | Xceed Financial Federal Credit Union |
| <b>Jurisdiction*</b>       | California                           |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Hilda Rocha (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: 0 [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Director, Loan Servicing [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

(Signature)

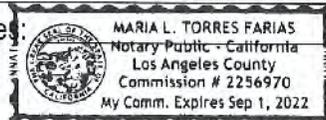
State of CA )

County of Los Angeles ) ss.

Signed and sworn to (or affirmed) before me this 17th day of January, 2020  
by Hilda Rocha

Notary Public for \_\_\_\_\_

My commission expires: \_\_\_\_\_



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FEB 25 2020

After recording, return to:

CIVIL ENFORCEMENT DIVISION

OREGON FORECLOSURE AVOIDANCE PROGRAM  
BENEFICIARY EXEMPTION AFFIDAVIT

|                     |   |
|---------------------|---|
| Lender/Beneficiary: | Yakima Federal Savings and Loan Association |
| Jurisdiction*       | Washington State                            |

\*If Lender/Beneficiary is not a natural person, provide the state or other jurisdiction in which the Lender/Beneficiary is organized.

I, Ryan L. Siefken (printed name) being first duly sworn, depose, and state that:

This affidavit is submitted for a claim of exemption to the Office of the Attorney General of Oregon under Oregon Laws 2013, chapter 304, §2(1)(b).

1. The above named individual or entity commenced or caused an affiliate or agent of the individual or entity to commence the following number of actions to foreclose a residential trust deed by advertisement and sale under ORS 86.752 or by suit under ORS 88.010 during the calendar year preceding the date of this affidavit: none [not to exceed 175];
2. The undersigned further certifies that she/he: [check only one of the following boxes]  
 is the individual claiming exemption from requirements established under Or Laws 2013, ch 304, or  
 is the Senior Vice President [insert title] of the entity claiming exemption from requirements established under Or Laws 2013, ch 304, and is authorized by such entity to execute this affidavit on its behalf.

Ryan Siefken SUP  
(Signature)

State of Washington )  
 ) ss.

County of Yakima )

Signed and sworn to (or affirmed) before me this 10<sup>th</sup> day of January, 2020  
by Ryan Siefken, Senior Vice President

Carolyn Dresker  
Notary Public for and in the State of Washington  
My commission expires: 8-1-2021

CAROLYN DRESKER  
State of Washington  
NOTARY PUBLIC  
Commission Expires  
AUGUST 1, 2021