



On May 8, 2024, a resale title order was placed with Allison Jackson, a commercial title examiner for the Portland, Oregon Central Processing Facility (CPF). The sale price was \$230,000. The property was a non-owner-occupied single-family residence.

The seller on the purchase agreement was reflected as Anita Mann. The buyer was Bottom Feeder, LLC and/or assigns. No real estate agents were involved in the transaction.

Allison began her examination and discovered a quitclaim deed dated September 29, 2023, from someone other than the seller reflected on the purchase agreement. The deed indicated the grantor was Debby Wagu, who supposedly sold the property to Archie Bishop. The deed read in part:

“...Seller agrees to sell to purchaser and purchaser agrees to purchase from seller for the price of \$9,000 and on the terms and conditions...”

Allison also discovered a second quitclaim deed dated November 1, 2023, from Archie Bishop to Anita Mann, the seller named on the purchase agreement. The second deed did not reflect any consideration given by the purchaser to the seller.

The recent uninsured deeds in the chain of title gave rise for concern. Allison did more digging and discovered the taxable value of the subject property was \$757,320, but the first quitclaim deed reflected a purchase price of \$9,000. The purchase agreement received for this order reflected a sale price of \$230,000.

Next, Allison noticed the tax collector had not updated the tax records to reflect Anita Mann as the owner. She researched the “WHEN RECORDED MAIL TO” addresses on both quitclaim deeds, which were the same. She discovered the address reflected on both was for a property the Company had opened sale transactions on and cancelled twice before. One of the deeds to transfer that property also reflected the following language:

“...Seller agrees to sell to purchaser and purchaser agrees to purchase from seller for the price of \$9,000 and on the terms and conditions...”

Allison raised the below concerns with her underwriter and shared the information with the escrow officer.

1. Taxes have not been changed. She was not sure if the assessor refused to accept the two quitclaim deeds in question or why they had not changed ownership.
2. The signature for Debby Wagu did not match her signature from her 2013 trust deed.
3. The signature on the deed from Archie Bishop to Anita Mann did not match the previous deed.
4. The notarial certificate read “this affidavit” but it is a deed they are signing. The notary signatures did not match, yet the same notary notarized both deeds.

Allison told the escrow officer she would be back vesting to Debby Wagu (as did the county) and calling for deeds to replace the two quitclaim deeds in the preliminary report.

Once the escrow officer called for new deeds to be executed in the presence of an approved signing agent, the parties to the transaction stopped responding to her requests. The escrow officer ultimately resigned from the transaction, stating in a message to the title officer, “Not a soul on the transaction will respond to me in any regard.”