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76440 AGREELINT FOR DRUD AND ESTOPENI, AND SOLVENCY APPIDAVIT

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STATE OF Oregon

County of Klamath

and <u>Cincer A. Wood</u> James A. Wood

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husbend and wife, being first duly sworn, depose and say: That they are the identical parties who made, executed and delivered that certain deed to the Secretary of Housing and Urban Development of Washington, D. C., his successors and assigns in office, dated the 30th 1973 , conveying the following described property, day of April

to-wit:

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Lot 6 in block 4, tract no. 1007, WINCHESTER, according to the County Clerk of Klamath County, Oregon.

That the aforesaid deed was an absolute conveyance of the title to said premises to the grantee named therein in effect as well as in form, and was and is not intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises will be surrendored as of the , XXXX , that the consideration in aforesaid 1973 4th day of May doed was and is the full cancellation of all debts, obligations, costs and charges herotofore existing under and by virtue of the terms of a certain Deed of Trust (in default) heretofore existing on the property therein and hereinbefore described executed by _____ James A. Wood , as Grantors, to and Ginger A. Wood as Trustee for SECURITIES -INTERMOUNTAIN, Klamath County Trust Company M973 1971 INC., as Beneficiary, dated the 3rd day of September , XXXX , and recorded in Nortgage Book ____, page ____, of the records of Klamath County, State of ______, and the cascellation of record by _____

Bell Federal Savings and Loan Association of said Deed of Trust.

That the aforesaid deed and conveyence was made by the deponents as (a US Company) the result of their request that grantee accept such deed and was their free and voluntary act and by said deed hereby consent to the Trustee's conveyance of the Dood of Trust to the Beneficiary, that at the time of making said deed the dependents felt and still feel that the indebtedness secured by said Deed



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of Trust above mentioned represented the fair value of the property so deeded; that said deed was not given as a preference against any other creditors of the dependents, that at the time it was given there was no other person or persons, firms or corporations interested, either directly or indirectly in said premises; that the deponents are solvent and have no other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any note, bond, mortgage, or other deed of trust whereby any lien has been created or exists against the premises described in said dood; and that deponents in offering to execute the aforesaid dood to the grantee therein, and in executing same, were not acting under any duress, unduo influence, misapprehension or misrepresentation by the Beneficiary or the agent or attorney or any other representative of said Beneficiary, and that it was the intention of the depenents as grantors in said deed to convey and by said deed the deponents did convey to the grantee therein all their right, title and interest absolutely in and to the premises described in said deed.

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That the aforecaid deed and conveyance made by the deponents was executed and delivered with the express understanding that it does not operate, even though placed of record, to effect such a morger of interests as to extinguish the Deed of Trust Lien, and that its receipt by the grantee does not constitute legal delivery and shall be of no binding force or effect whatseever until such time as the grantee consents to the acceptance of such deed, such consent to be evidenced by the acceptance and approval of title by the Federal Housing Commissioner, who has insured the Deed of Trust on said premises. The receipt or acceptance of said deed as aforecaid, shall in no way restrict the right of the Beneficiary, or the right of its successors in interest, to foreclose the Deed of Trust dobt if foreclosure is deemed desirable.

That they own no other property which is subject to a mortguge or deed of trust hold or insured by the Federal Housing Cormissioner, except the following:

NOTE

2.

B i 2 5 PINV- This affidavit is made for the protection and benefit of the aforesaid Beneficiary, <u>BELL FEDERAL SAVINGS & LOAN ASSOCIATION</u>, its successors and assigns, and all other parties hereafter dealing with or who may acquire any interest in the property described in the aforesaid dood, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

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Junes A. Wood Junes A. Wood Linger A. Wood Ginger A. Wood

Notary Public for My Correlation expires: 1-24-77 5839

Subscribed and sworn to before the this 30^{TM} day of $\frac{Appenc}{1973}$, $\frac{30^{TM}}{1973}$ day $\frac{1}{1973}$

STATE OF OREGON, | County of Klamath | Filed for record at request of KLAMATH COUNTY TITLE CO on this lithday A. D. 1973 at 3;40 o'clock P M, and duly of DEEDS recorded in Vol. M 73 Page 5837 Wm D. MILNE, County Clerk By Key Oster , ODra. Fag \$ 6.00 Deputy

•**•** 1 5 14 \mathbf{y}_{t} file