

Loan 448-HARRIS  
Attn: Mary-K. Smith

56555

MTC 15501  
ESTOPPEL DEED

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THIS INDENTURE between Patricia Lou Harris, a single woman, who acquired title as Patricia Lou Thurman hereinafter called the first party and The Secretary of Housing and Urban Development of Washington D.C. hereinafter called the second party; WITNESSETH:

Whereas, the title to the real property hereinafter described is vested in fee simple in the first party, subject to the lien of a mortgage or trust deed recorded in the mortgage records of the county hereinafter named, in book/reel/volume No. M 79 at page 18814 thereof or as fee/file/instrument/microfilm/reception No. (state which) reference to said records hereby being made, and the notes and indebtedness secured by said mortgage or trust deed are now owned by the second party, on which notes and indebtedness there is now owing and unpaid the sum of \$32,422.81, the same being now in default and said mortgage or trust deed being now subject to immediate foreclosure, and whereas the first party, being unable to pay the same, has requested the second party to accept an absolute deed of conveyance of said property in satisfaction of the indebtedness secured by said mortgage and the second party does now accede to said request.

NOW, THEREFORE, for the consideration hereinafter stated (which includes the cancellation of the notes and indebtedness secured by said mortgage or trust deed and the surrender thereof marked "Paid in Full" to the first party), the first party does hereby grant, bargain, sell and convey unto the second party, his heirs, successors and assigns, all of the following described real property situate in Klamath County, State of Oregon to-wit:

The Easterly 45 feet of the Westerly one-half of Lots 5 and 6, Block 29, HILLSIDE ADDITION to the city of Klamath Falls; in the County of Klamath, State of Oregon.

together with all of the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining:  
(continued on reverse side)

Patricia Lou Harris  
445 Brookside Dr.  
Eugene, ORE. 97405  
Grantor's Name and Address

State of Oregon Housing Division  
Industries Building  
Salem, ORE. 97310  
Grantee's Name and Address

After recording return to:  
Commonwealth Western Mortgage Corp.  
P.O. Box 4117  
Portland, OR. 97208  
Name, Address, Zip

Until a change is requested all tax statements shall be sent to the following address.  
Federal Housing Administration  
520 SW 6th Ave.  
Portland, ORE. 97208  
Name, Address, Zip

SPACE RESERVED  
FOR  
RECORDER'S USE

55805

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TO HAVE AND TO HOLD the same unto said second party, his heirs, successors and assigns forever.  
And the first party, for himself and his heirs and legal representatives, does covenant to and with the second party, his heirs, successors and assigns, that the first party if lawfully seized in fee simple of said property, free and clear of incumbrances except said mortgage or trust deed and further except easements, conditions, restrictions, and roadways of record.

that the first party will warrant and forever defend the above granted premises, and every part and parcel thereof against the lawful claims and demands of all persons whomsoever, other than the liens above expressly excepted; that this deed is intended as a conveyance, absolute in legal effect as well as in form, of the title to said premises to the second party and all redemption rights which the first party may have therein, and not as a mortgage, trust deed or security of any kind; that possession of said premises hereby is surrendered and delivered to said second party; that in executing this deed the first party is not acting under any misapprehension as to the effect thereof or under any duress, undue influence, or misrepresentation by the second party, or second party's representatives, agents or attorneys; that this deed is not given as a preference over other creditors of the first party and that at this time there is no person, co-partnership or corporation other than the second party, interested in said premises directly or indirectly, in any manner whatsoever, except as aforesaid.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$ 0.  
In construing this instrument, it is understood and agreed that the first party as well as the second party may be more than one person; that if the context so requires, the singular shall be taken to mean and include the plural; that the singular pronoun means and includes the plural, the masculine, the feminine and the neuter and that, generally, all grammatical changes shall be made, assumed and implied to make the provisions hereof apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the first party above named has executed this instrument; if first party is a corporation, it has caused its corporate name to be signed hereto and its corporate seal affixed by its officers duly authorized thereunto by order of its Board of Directors.

Dated Oct. 16, 1985.

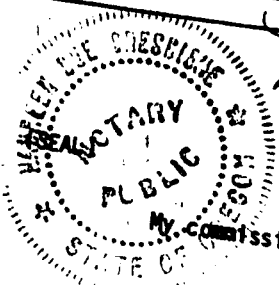
(If executed by a corporation; (seal) affix corporate seal)  
(If the signer of the above is a corporation use the form of acknowledgment opposite)

Patricia Lou Harris  
Patricia Lou Harris

STATE OF OREGON  
County of LANE

) ss.  
)

The foregoing instrument was acknowledged before me this October 16, 1985, by MAUREN SUE CHESCIOR



Maureen Sue Chesciore  
Notary Public for

5248a/0096a

STATE OF \_\_\_\_\_ County of \_\_\_\_\_ ) ss.  
The foregoing instrument was acknowledged before me this \_\_\_\_\_

STATE OF OREGON, ss.  
County of Klamath

Filed for record at request of: \_\_\_\_\_ of \_\_\_\_\_

on this 20th day of December A.D., 19 85  
at 2:10 o'clock P M. and duly recorded  
in Vol. M85 of Deeds Page 20672  
By Evelyn Biehn, County Clerk  
Fee, \$9.00  
Patricia Lou Harris (AL)  
Deputy.