

Name: THE NEW YORK GUARDIAN MORTGAGEE CORP.
 Address: Foreclosure Department
 P.O. Box 870 Suite 32
 City & State: Hempstead, NY 11550

RE: Loan # 2338077
 UST # 0-274

ASPEN 32360

STATUTORY WARRANTY DEED

THE GRANTOR J. CALVIN BREWER and MARI-LYNN BREWER
 for and in consideration of a Deed in Lieu of Foreclosure, in hand paid, conveys and warrants to THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his Successors and/or Assigns, the following described real estate, situated in the County of Klamath, State of Oregon:

THE NORTHWEST 15 FEET OF LOT 9 AND ALL OF LOT 10 EXCEPT THE NORTHWEST 27.45 FEET THEREOF ALL IN WINEMA GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

HEREBY certifying and warranting that this deed is an absolute conveyance in effect as well as in form and not a mortgage nor trust conveyance nor security of any kind; that this deed is given in consideration of the cancellation of the entire indebtedness including costs and charges heretofore existing under the terms of a certain note secured by a deed of trust covering the above-described property, dated October 13, 1980, recorded October 27, 1980, in the mortgage records of Klamath County, Instrument No. 20929, records of said county, and the Full Reconveyance of deed of trust by said grantee and the delivery to grantor of the cancelled note secured by said deed of trust, receipt whereof is hereby acknowledged;

That the indebtedness represented a fair value of the said property so conveyed; and that this deed was made by grantor freely and voluntarily and not under duress, undue influence, misapprehension or misrepresentation by said grantee or its agent;

That grantors are solvent and this deed was not given for the purpose of preference of a creditor nor given to hinder, delay or defraud creditors but in good faith for the consideration aforesaid;

That this warranty is made for the protection and benefit of grantee and successors in interest and the Aspen Title & Escrow, Inc. as inducement to issue its policy of title insurance to THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, his Successors and/or Assigns, as owner of the above-described property.

DATED this 23rd day of July, 19 88.

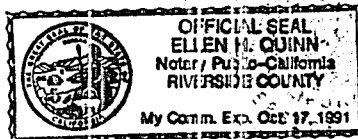
STATE OF California }
 COUNTY OF Riverside } ss.

J. Calvin Brewer
 J. CALVIN BREWER

Mari-Lynn Brewer
 MARI-LYNN BREWER

On this 23rd day of July, 19 88 before me personally appeared J. Calvin Brewer + Mari-Lynn Brewer known to me to be the person(s) who executed the within and foregoing instrument and acknowledged that they signed the same as their free and voluntary act and deed.

Witness my hand and official seal.



(NOTARIAL SEAL)

Ellen H. Quinn
 Notary Public in and for said County and State.

89 MAY 19 AM 10 47

