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Vol. m90 Page 13205ESTOPPEL AFFIDAVIT

FCB Loan No. 201-440-22767-301-01-999

WIARD, ROGER K.

STATE OF OREGON)
) ss.
 County of KLAMATH)

Roger K. Wiard and Mary J. Wiard, husband and wife, and Dennis W. Robinson and Linda M. Robinson, husband 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 FARM CREDIT BANK OF SPOKANE, a corporation chartered under the laws of the United States, successor by merger to The Federal Land Bank of Spokane, a corporation formerly chartered under the laws of the United States, as Grantee, dated June 15, 1990, conveying the property situate in County of Klamath, State of Oregon, and more particularly described in said Deed.

That the Deed was intended to be and was an absolute conveyance of the title to the property to the Grantee named therein and was not and is not now intended as a rescission or as a mortgage, trust conveyance, or security agreement of any kind; that Affiants intended to convey and did convey to the Grantee all of their right, title, and interest absolutely in and to the property; and that possession of the property has been surrendered to the Grantee.

That in the execution and delivery of the Deed, the Affiants acted freely and voluntarily and not under coercion, duress or any misapprehension as to the legal effect thereof.

That the consideration for said Deed is Grantee's covenant that it shall not enforce any judgment against Grantors by obtaining a deficiency judgment against them on the promissory note secured by mortgage by Roger K. Wiard and Mary J. Wiard, husband and wife, and Dennis W. Robinson and Linda M. Robinson, husband and wife Mortgagees, to The Federal Land Bank of Spokane, a corporation, Mortgagee, dated May 14, 1981, and recorded on May 27, 1981, as M81 No. 11740, in the official records of Klamath County, Oregon. At the time of making said Deed, Affiants believed and now believe that the consideration for the Deed represents the fair value of the property.

90 JUL 5 AM 11 03

That Affiants acknowledge Affiants have been provided with a copy of Twelfth Farm Credit District Distressed Loan Restructuring Policy under the Agricultural Credit Act of 1987 (herein "Policy") which affects certain loans Assignees have with borrowers generally and which contains provisions relating to restructuring loans as set forth therein; that Affiants have read the Policy and reviewed its contents with their attorney or were given the opportunity to so read and review the Policy and elected to not do so. Affiants elect to complete this conveyance in lieu of any rights or privileges to which are, or may have been, conferred upon them under the provisions of the Policy, and evidence said election by the execution of this affidavit, the Deed described above, and all other documents related thereto. Grantors reserve all rights or privileges afforded them under the Agricultural Credit Act of 1987; but expressly waive any rights they now have or may have pursuant to the Agricultural Credit Act of 1987 to purchase and/or lease the property being conveyed by said Deed.

That before executing the Deed and this Affidavit, the Affiants consulted with experts or other sources of their own choice, including their attorney, in order that the Affiants might use their own judgment in deciding whether to execute the Deed.

That this Affidavit is made for the protection and benefit of the Grantee in said Deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property.

That the Affiants will testify, declare, depose, or certify in open court, by deposition or by written statements to the truth of the particular facts set forth above, in any case now pending or which may hereafter be instituted.

Executed this 25 day of June, 1990.

Roger K. Wiard

Mary J. Wiard

X Dennis W. Robinson
Dennis W. Robinson

X Linda M. Robinson
Linda M. Robinson

STATE of _____)
) ss.
County of _____)

On this ____ day of _____, 1990, before me personally appeared Roger K. Wiard and Mary J. Wiard, to me known to be the persons described in and who executed the within instrument, and acknowledged that they executed the same as their free act and deed.

Notary Public for the State of _____
Residing at _____
My commission expires _____

State of Montana)
) ss.
County of Fergus)

On this 25th day of June, 1990, before me personally appeared Dennis W. Robinson and Linda M. Robinson, to me known to be the persons described in and who executed the within instrument, and acknowledged that they executed the same as their free act and deed.

Carol Lechner
Notary Public for the State of MT
Residing at Bozeman
My commission expires 12-11-92

Executed this 15th day of June, 1990.

Roger K. Wiard
 Roger K. Wiard

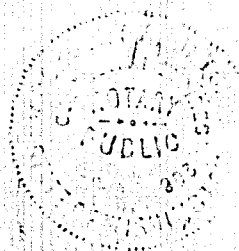
Mary J. Wiard
 Mary J. Wiard

Dennis W. Robinson

Linda M. Robinson

STATE of Washington) ss.
 County of Lewis)

On this 15th day of June, 1990, before me personally appeared Roger K. Wiard and Mary J. Wiard, to me known to be the persons described in and who executed the within instrument, and acknowledged that they executed the same as their free act and deed.



Kenneth A. Tipton
 Notary Public for the State of Washington
 Residing at Chelan
 My commission expires 12-21-93

State of _____)
) ss.
 County of _____)

On this ____ day of _____, 1990, before me personally appeared Dennis W. Robinson and Linda M. Robinson, to me known to be the persons described in and who executed the within instrument, and acknowledged that they executed the same as their free act and deed.

 Notary Public for the State of _____
 Residing at _____
 My commission expires _____

EXHIBIT "A"

Legal Description

The following described real property situate in Klamath County, Oregon:

A tract of land situated in Sections 21 and 28, Township 40 South, Range 10 E.W.M., Klamath County, Oregon, being more particularly described as follows:

Beginning at a point where the centerline of a U.S.B.R. Drain intersects the Northerly right of way line of State Highway No. 39, from which the Northeast corner of the Southeast Quarter of said Section 21 bears N. $47^{\circ}21'28''$ E. 5085.30 feet; thence N. $38^{\circ}35'09''$ E. along said centerline, 293.19 feet; thence N. $08^{\circ}27'19''$ E. along said centerline, 864.97 feet; thence S. $81^{\circ}32'41''$ E., 46.22 feet to the centerline of an irrigation ditch; thence N. $54^{\circ}34'$ E. along the centerline of said irrigation ditch, 250 feet, more or less, to the West line of the E $\frac{1}{4}$ NW $\frac{1}{4}$ of said Section 28; thence Northerly along said West line and along the East line of the SW $\frac{1}{4}$ SW $\frac{1}{4}$ of said Section 21, 788.48 feet to the Northwesterly extended centerline of a drainage ditch; thence S. $69^{\circ}56'34''$ E. along said centerline and its extension, 1362.88 feet; thence continuing along said centerline, the following three courses and distances; S. $26^{\circ}38'58''$ E., 393.77 feet; S. $38^{\circ}30'26''$ E., 76.29 feet; S. $44^{\circ}50'32''$ W., 284.35 feet to a point lying 15 feet West of the West line of Government Lot 1 of said Section 28; thence Southerly parallel to the west line of said Government Lot 1, 752.06 feet to the centerline of a drainage ditch; thence N. $87^{\circ}17'09''$ W., 1292.77 feet; thence S. $06^{\circ}47'17''$ W. along a fence, 682.74 feet to the Northeasterly right of way line of State Highway No. 39; thence Northwesterly along said right of way line, 629.61 feet to the point of beginning, containing 59.06 acres, more or less.

Return to: Farm Credit Bank of Spokane
900 Klamath Avenue
Klamath Falls, Or 97601

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Klamath County Title Co. the 5th day
of July A.D., 1990 at 11:03 o'clock AM., and duly recorded in Vol. M90
of Deeds on Page 13205.

FEE \$28.00

Evelyn Biehn County Clerk

By D. Aulene Miller