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WARRANTY DEED5611449.
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KNOW ALL MEN BY THESE PRESENTS, That The New York Guardian Mortgage Corporation, 14 Front Street, Hempstead, New York, 11550, herein after called the grantor, for the consideration hereinafter stated, to grantor paid by the Secretary of Housing and Urban Development, hereinafter called the grantee, does hereby bargain, sell and convey unto the said grantee and grantee's heirs, successors and assigns, that certain real property, with the tenements, hereditament and appurtenances thereunto belonging or appertaining, situated in the County of Klamath, and State of Oregon, described as follows, to-wit:

Lots 40 and 41, PONDEROSA PARK, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

To Have and to Hold the same unto the said grantee and grantee's heirs, successors and assigns forever. And said grantor hereby covenants to and with said grantee and grantee's heirs, successors and assigns that grantor is lawfully seized in fee simple of the above granted premises, free from all encumbrances except covenants, conditions, restrictions and easements of record and that grantor will warrant and forever defend the said premises and every part and parcel thereof against the lawful claims and demands of all persons whomsoever, except those claiming under the above described encumbrances.

The true and actual consideration paid for this transfer, sated in terms of dollars, is Ten Dollars (\$10.00). However, the actual consideration consists of or includes other property or value given or promised which is the whole consideration.

In construing this deed and where the context so requires, the singular includes the plural and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

In Witness Whereof, the grantor has executed this instrument this 16th day of October, 1991; if a corporate grantor, it has caused its name to be signed and seal affixed by its officers, duly authorized thereto by order of its board of directors.

THE NEW YORK GUARDIAN MORTGAGEE CORPORATION,
By Michael H. Soroka as Receiver
By its Attorney-in-Fact, Bowest Corporation

By 

Rita Hirschon, Vice President

By 

Karen S. Shields, Assistant Secretary

This real estate loan (or the real property derived therefrom) constitutes part of the GNMA portfolio previously serviced by The New York Guardian Mortgage Corporation and now sub-serviced by Bowest Corporation.

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