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Vol. m92 Page 26574**First  
Security  
Bank**WARRANTY DEED

Theresa Ann Richards, Grantor, of 4055 Adelaide Avenue, Klamath Falls, in the County of Klamath, State of Oregon, hereby convey and Warrant to The Secretary of Housing and Urban Development, his or her successors and assigns, Grantee of 520 Southwest Sixth Avenue, Portland, OR 97204-1596, for the sum of TEN AND NO/100 DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION, the following described tract of land in Klamath County, State of Oregon:

Lot 2, Block 1, SHADOW HILLS SUBDIVISION - 1, Tract No. 1031, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

WITNESS, the hand of said grantor, this 26 day of October, 1992.

Theresa Ann Richards  
Theresa Ann Richards

STATE OF OREGON )  
County of Klamath ) : ss.

The foregoing instrument was acknowledged before me this 26 day of October 1992 by Theresa Ann Richards.

Judi Plater  
Notary Public

My Commission expires: 9-14-93  
Residing in: Klamath Falls, Oregon

**Return:**

First Security Bank of Utah, N.A. Mortgage Division 425 South Main Street P.O. Box 720 Salt Lake City, Utah 84110  
A financial services company of First Security Corporation

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Security Bank the 10th day of Nov. A.D., 19 92 at 10:53 o'clock A M., and duly recorded in Vol. M92, of Deeds on Page 26574.

Evelyn Biehn County Clerk

By Quinn Mullendore

FEE \$30.00