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STATUTORY WARRANTY DEED Vol. M94 Page 14440

DANIEL H. FRASER AND SUSAN L. FRASER, AN ESTATE IN FEE SIMPLE AS TENANTS BY THE ENTIRETY

conveys and warrants to PHH HOMEQUITY, A DELAWARE CORPORATION, Grantor,

the following described real property free of liens and encumbrances, except as specifically set forth herein:

LOT 3 IN BLOCK 13 OF TRACT NO. 1003, THIRD ADDITION TO MOYINA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

This property is free of liens and encumbrances, EXCEPT: All easements, covenants, conditions, restrictions, reservations, rights of way and provisions of record, if any.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES.

The true consideration for this conveyance is \$ 131,500.00DATED this 4th day of April, 1994.Daniel H. Fraser

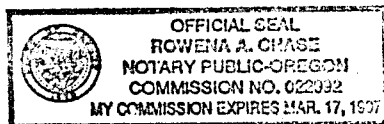
DANIEL H. FRASER

Susan L. Fraser

SUSAN L. FRASER

STATE OF OREGON, }
County of Klamath } ss.BE IT REMEMBERED, That on this 4th day of April, 1994, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named DANIEL H. FRASER and SUSAN L. FRASERknown to me to be the identical individual(s) described in and who executed the within instrument and acknowledged to me that THEY executed the same freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

Rowena A. Chase

Notary Public for Oregon.

My Commission expires 3-17-97Title Order No. K-46450
Escrow No. 945354AT / 1909-33286STATE OF OREGON, ss.
County of Klamath

After recording return to:

HAWKINS ESCROW, INC.10900 N.E. 4TH ST., STE 210BELLEVUE, WA 98004

Until a change is requested all tax statements shall be sent to the following address:

PHH HOMEQUITY7700 WISCONSIN AVE., STE 100BETHESDA, MD 20814

Filed for record at request of:

Klamath County Title Companyon this 6th day of May, A.D., 19 94
at 2:37 o'clock P.M. and duly recorded
in Vol. M94 of Deeds Page 14440

Evelyn Biehn County Clerk

By Annette Mueller

Deputy.

Fee, \$30.00