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06-21-94A11:15 RCVD

K-46450

STATUTORY WARRANTY DEED

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PHH HOMEQUITY, a Delaware Corporation
conveys and warrants to ERWIN R. RITTER and CAROL A. RITTER, husband, Grantor,
and wife

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 \$ 130,000.00

DATED this 20th day of June, 19 94.

PHH HOMEQUITY

BY: Mary IszardBY: David M. Brander

STATE OF ~~CALIFORNIA~~ }
Maryland } ss.
County of Montgomery

BE IT REMEMBERED, That on this 13th day of May, 1994,
before me, the undersigned, a Notary Public in and for said County and
State, personally appeared the Mary Iszard
AND David M. Brander who being duly sworn each for.
Unit Director and that the latter is the Business
Director of PHH HOMEQUITY, a Delaware Corporation, and that said
instrument was signed in behalf of said corporation by authority of its board
of directors and each of them acknowledged said instrument to be its
voluntary act and deed.

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

Robin M. Patterson
Notary Public for California

My Commission expires January 20, 1997

Title Order No. K-46450Escrow No. 945354AT / 1909-33286

After recording return to:

ERWIN R. & CAROL A. RITTER1247 HILTON DREVENKLAMATH FALLS, OR 97603

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

SAME AS ABOVE

STATE OF OREGON, ss.
County of Klamath

Filed for record at request of:

Klamath County Title Co

on this 21st day of June A.D., 19 94
at 11:15 o'clock A M. and duly recorded
in Vol. M94 of Deeds Page 19354

Evelyn Biehn County ClerkBy Debra M. Henderson

Deputy.

Fee, \$30.00