

HOUSING AMERICA, INC., AN INACTIVE OREGON CORPORATION,
Grantor(s) hereby grant, bargain, sell, warrant and convey to:
WILLIAM V. NORUSH,

Grantee(s) and grantee's heirs, successors and assigns the following described
real property, free of encumbrances except as specifically set forth herein in
the County of KLAMATH and State of Oregon, to wit:

Lot 13 in block 22 of TRACT NO. 1005, FOURTH ADDITION TO KLAMATH RIVER
ACRES, according to the official plat thereof on file in the office of
the County Clerk of Klamath County, Oregon.

SUBJECT TO: all those items of record and those apparent upon the land, if
any, as of the date of this deed and those shown below, if any:
and the 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.

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 AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST
PRACTICES AS DEFINED IN ORS 30.930.

The true and actual consideration for this conveyance is \$ 20,000.00.

Until a change is requested, all tax statements shall be sent to Grantee at the
following address: PO BOX 327 KENO OR 97627

Dated this 1 day of December, 1997.

HOUSING AMERICA, INC.

BY: Ruby Amacker Elliott SECRETARY
RUBY ELLIOTT AKA RUBY AMACKER
AKA RUBY AMACKER ELLIOTT

STATE OF Oregon, County of Klamath) ss.

This instrument was acknowledged before me on DECEMBER, 1997

by RUBY ELLIOTT AKA RUBY AMACKER AKA RUBY AMACKER ELLIOTT

as SECRETARY

of HOUSING AMERICA

Notary Public of OREGON

My commission expires 1/22/01



ESCROW NO. MT42493-KA

Return to:

WILLIAM V. NORUSH
PO BOX 327
KENO OR 97627

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of AmeriTitle the 23rd day
of December A.D., 19 97 at 3:48 o'clock P M., and duly recorded in Vol. M97
of Deeds on Page 41848

FEE \$30.00

Bernetha G. Letsch, County Clerk
by Kathleen Ross