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STATUTORY WARRANTY DEED

ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC.

conveys and warrants to MILTON C. SLOVER AND HELEN J. SLOVER, HUSBAND AND WIFE Grantor,
the following described real property free of liens and encumbrances, except as specifically set forth herein: Grantee,
THE E1/2 OF LOTS 16 AND 17, YALTA GARDENS, 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: Reservations and restrictions of record, rights of way, and easements of record and those apparent upon the land, contracts and/or liens for irrigation and/or drainage.

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 consideration for this conveyance is \$ 70,000.00 (Here comply with the requirements of ORS 93.030)

Dated this 27 day of January 19 98

ASSOCIATES FINANCIAL SERVICES COMPANY

S. HILDRETH
S. HILDRETH VICE PRES.STATE OF TEXASCounty of DALLAS } ss.Barbara Yunker
BARBARA YUNKER ASST. SECRETARY

On this 29th day of January, 1998, before me appeared S. HILDRETH

and Barbara YUNKER both to me personally

known, who being duly sworn, did say that he, the said S. HILDRETH

is the vice President, and he, the said

BARBARA YUNKER

is the ASST. Secretary

of ASSOCIATES FINANCIAL SERVICES OF Oregon, Inc

the within named Corporation, and that the seal affixed to said instrument is the corporate seal of said Corporation, and

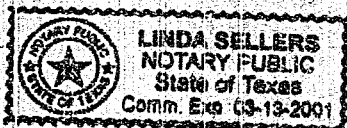
that the said instrument was signed and sealed in behalf of said Corporation by authority of its Board of Directors, and

S. HILDRETHBARBARA YUNKER

acknowledge

said instrument to be the free act and deed of said Corporation.

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

Linda Sellers
Notary Public for Oregon, Texas

My Commission expires _____

Title Order No.

Escrow No. K51915D

After recording return to:

MILTON C. SLOVER5020 SHASTA WAYKLAMATH FALLS, OR 97603

Name, Address, Zip

Until a change is requested all tax statement shall be sent to the following address.

MILTON C. SLOVER5020 SHASTA WAYKLAMATH FALLS, OR 97603

Name, Address, Zip

STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

First American Title

on this 3rd day of February A.D., 1998at 3:09 o'clock P.M. and duly recordedin Vol. M98 of Deeds Page 3444

Bernetha G. Lersch, County Clerk

Fee, \$30.00

Deputy