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 38 AUG 14 AM 24
 FRANK EDWARD ANDRUSKI & ETHEL LOU ANDRUSKI
 1036 Vine St.
 El Centro, CA 92243
 First Party's Name and Address
 TURNSTONE, INC.
 2250 Ranch Road
 Ashland, OR 97520
 Second Party's Name and Address
 After recording, return in (Name, Address, Zip):
 TURNSTONE, INC.
 2250 Ranch Road
 Ashland, OR 97520
 Unit requested otherwise, send all statements to (Name, Address, Zip):
 TURNSTONE, INC.
 2250 Ranch Road
 Ashland, OR 97520

SPACE RESERVED
 FOR
 RECORDER'S USE

Vol. 1198 Page 29976
 STATE OF OREGON,
 County of _____ } ss.
 I certify that the within instrument
 was received for record on the _____ day
 of _____, 19____, at
 _____ o'clock _____ M., and recorded in
 book/reel/volume No. _____ on page
 _____ and/or as fee/file/instru-
 ment/microfilm/reception No. _____,
 Records of said County.
 Witness my hand and seal of County
 affixed.
 NAME _____ TITLE _____
 By _____, Deputy.

NTC 45417-PS

ESTOPPEL DEED
 MORTGAGE OR TRUST DEED

THIS INDENTURE between FRANK EDWARD ANDRUSKI & ETHEL LOU ANDRUSKI
 hereinafter called the first party, and TURNSTONE, INC., an Oregon corporation
 hereinafter called the second party; WITNESSETH:

Whereas, the title to the real property hereinafter described is vested in fee simple in the first party, subject to the lien of a
 mortgage or trust deed recorded in the Records of the county hereinafter named, in book/reel/volume No. M92 _____ on page
 16342 _____, and/or as fee/file/instrument/microfilm/reception No. _____ (indicate which), reference to those Records
 hereby being made, and the notes and indebtedness secured by the mortgage or trust deed are now owned by the second party, on
 which notes and indebtedness there is now owing and unpaid the sum of \$15,110.49, the same being now in default and the
 mortgage or trust deed being now subject to immediate foreclosure; and whereas the first party, being unable to pay the same, has
 requested the second party to accept an absolute deed of conveyance of the property in satisfaction of the indebtedness secured by
 the mortgage or trust deed, and the second party does now accede to that request;

NOW, THEREFORE, for the consideration hereinafter stated (which includes the cancellation of the notes and the indebted-
 ness secured by the mortgage or trust deed and the surrender thereof marked "Paid in Full" to the first party), the first party does
 hereby grant, bargain, sell and convey unto the second party and to second party's heirs, successors and assigns, all of the following
 described real property, with the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, situ-
 ated in Klamath County, State of Oregon, to-wit:

Lot 13, Block 3, TRACT 1260 - MONTE VISTA RANCH, according to the official plat thereof
 on file in the office of the County Clerk of Klamath County, Oregon.

The true and actual consideration for this conveyance is \$2,500.00 (Here comply with ORS 93.030.)

(OVER)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ Amendment _____ the 14th day
 of August A.D. 19 98 at 1:24 o'clock _____ M., and duly recorded in Vol. 1198
 of _____ Deeds on Page 29976

FEE \$40.00

By Bernetha G. Letsch, County Clerk
 Kathleen Rose

TO HAVE AND TO HOLD the same unto the second party and second party's heirs, successors and assigns forever. 29977

And the first party, for first party and first party's heirs and legal representatives, does covenant to and with the second party and second party's heirs, successors and assigns, that the first party is lawfully seized in fee simple of the property, free and clear of encumbrances except the mortgage or trust deed and not otherwise except (if none, so state)

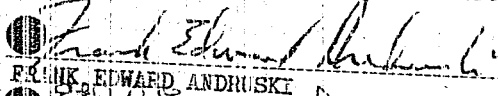
that the first party will warrant and forever defend the above granted premises, and every part and parcel thereof against the lawful claims and demands of all persons whomsoever, other than the liens above expressly excepted; that this deed is intended as a conveyance, absolute in legal effect as well as in form, of the title to the premises to the second party and all redemption rights which the first party may have therein, and not as a mortgage, trust deed or security of any kind; that possession of the premises hereby is surrendered and delivered to the second party; that in executing this deed the first party is not acting under any misapprehension as to the effect thereof or under any duress, undue influence, or misrepresentation by the second party, or second party's representatives, agents or attorneys; that this deed is not given as a preference over other creditors of the first party, and that at this time there is no person, partnership or corporation, other than the second party, interested in the premises directly or indirectly, in any manner whatsoever, except as set forth above.

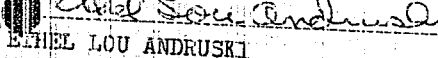
In construing this instrument, it is understood and agreed that the first party as well as the second party may be more than one person; that if the context so requires the singular includes the plural, and that all grammatical changes shall be made, assumed and implied to make the provisions hereof apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the first party has executed this instrument. If first party is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

Dated August 5, 1998

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 31.930.


FRANK EDWARD ANDRUSKI

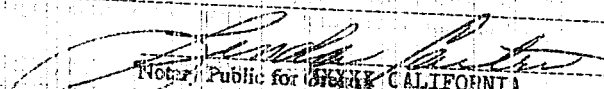

BETHEL LOU ANDRUSKI

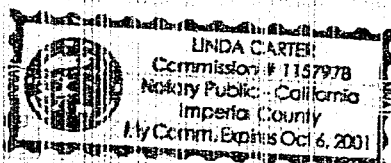
CALIFORNIA

STATE OF CALIFORNIA, County of Imperial ss.

This instrument was acknowledged before me on August 5, 1998
by Frank Edward Andruski and Bethel Lou Andruski

This instrument was acknowledged before me on _____, 19____,
by _____,
at _____


Notary Public for Imperial CALIFORNIA
My commission expires Oct 6, 2001



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

23978

State of California

County of San Diego

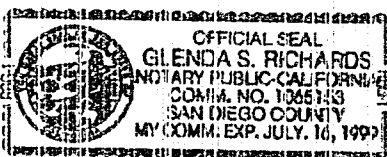
On August 10, 1998 before me, Glenda S. Richards, Notary Public

personally appeared Ethel Lou Andrush

Name and Title of Officer (e.g., "Jane Doe, Notary Public")

Name(s) of Signer(s)

☐ personally known to me - OR - ☒ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

Glenda S. Richards
Signature of Notary Public

OPTIONAL

Though this information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Exemplified, Mortgage Trust Deed (Form 240)

Document Date: August 5, 1998

Number of Pages One (underlined)

Signer(s) Other Than Named Above: Frank Edward Andrush

Capacity(ies) Claimed by Signer(s)

Signer's Name: Ethel Lou Andrush

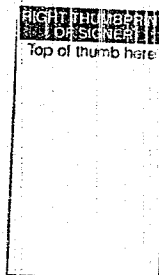
- ☒ Individual
☐ Corporate Officer
 Title(s): _____
☐ Partner — ☐ Limited ☐ General
☐ Attorney-in-Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____



Signer Is Representing:

Signer's Name: _____

- ☐ Individual
☐ Corporate Officer
 Title(s): _____
☐ Partner — ☐ Limited ☐ General
☐ Attorney-in-Fact
☐ Trustee
☐ Guardian or Conservator
☐ Other: _____



Signer Is Representing:

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 14th day of August, A.D., 19 98 at 11:24 o'clock A.M., and duly recorded in Vol. M98 of Deeds on Page 29976

FEE \$40.00

By Bernetha G. Letsch, County Clerk