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98 NOV 20 P3:19

AFTER RECORDING RETURN TO:
Shapiro & Kreisman
522 SW 5th Avenue #300
Portland, OR 97204
Loan # 1485746-6
S&K # 97-12637

ATC 04040642
WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, That Homeside Lending, Inc., F/K/A BancBoston Mortgage Corporation herein after called the grantor, for the consideration hereinafter stated, to grantor paid by Secretary of Housing & Urban Development, hereinafter called the grantee, does hereby bargain, sell and convey unto the said grantee and grantee's heirs, successors and assigns, that certain real property, with the tenements, hereditament and appurtenances thereunto belonging or appertaining, situated in the County of Klamath and State of Oregon, described as follows, to-wit:

The Easterly rectangular one-half of Lots 5 and 6, Block 29, HILLSIDE ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.

more commonly know as: 1423 Upham Street, Klamath Falls, OR 97601

To Have and to Hold the same unto the said grantee and grantee's heirs, successors and assigns forever. And said grantor hereby covenants to and with said grantee and grantee's heirs, successors and assigns that grantor is lawfully seized in fee simple of the above granted premises, free from all encumbrances except covenants, conditions, restrictions and easements of record and that 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.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$56,655.92. However, the actual consideration consists of or includes other property or value given or promised which is the whole consideration.

SEND FUTURE TAX STATEMENTS TO:
Secretary of Housing & Urban Development
400 SW 6th Avenue, Suite 700
Portland, Oregon 97204

CONSIDERATION AMOUNT: \$10.00

In construing this deed and where the context so requires, the singular includes the plural and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

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.

In Witness Whereof, the grantor has executed this instrument this _____ day of _____, 19____; if a corporate grantor, it has caused its name to be signed and seal affixed by its officers, duly authorized thereto by order of its board of directors.

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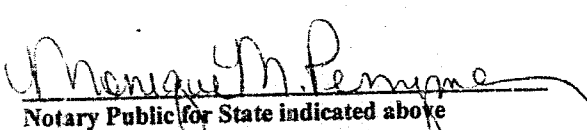
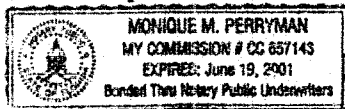
Date: 11/16/98HomeSide Lending, Inc., successor by merger to
BancPlus Mortgage Corporation

 NAME: Stephen H. Salkay
 TITLE: Vice President

 STATE OF FLORIDA)
) SS.
 COUNTY OF DUVAL)

On this 16th day of November, 1998, before me the undersigned a Notary Public appeared Stephen H. Salkay personally known to me or proved to me on the basis of satisfactory evidence to be the Vice President of the corporation that executed the within instrument, also known to me to be the person who executed the within instrument on behalf of the corporation therein named, and acknowledged to me that such corporation executed the same.

IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal, the date first hereinabove written.


 Notary Public for State indicated above
 My commission expires:


STATE OF OREGON: COUNTY OF KLAMATH: SS.

Filed for record at request of Aspen Title & Escrow the 20th day
 of November A.D., 19 98 at 3:19 o'clock P. M., and duly recorded in Vol. M98
 of Deeds on Page 42673

Bernetha G. Letsch, County Clerk

FEE \$40.00

By Kathleen Ross