ATK 1. 20 - 11 70605 TUDAY HAR Associates Financial Services Company of Oregon, Inc. 300 Decker, Suite 300 Irving, TX 75063 Grantor's Name and Address

Dennis J. Hadd and Margaret Hadd PO Box 163 Sprague River, OR 97639 Grantee's Name and Address

After recording return to: Paul S. Cosgrove, Esq. 1300 S.W. Fifth Ave., Suite 3400 Portland, OR 97201-5696

Send all tax statements to: Dennis J. Hadd and Margaret Hadd PO Box 163 Sprague River, OR 97639

STATE OF OREGON. County of Klamath

Filed for record at request of:

First American Title day of __NovemberA.D. at 3:09 P. M. and duly recorded Deeds Page 43573 in Vol. Bernetha G. Letsch, County Clerk

Vol_mfl_Page_43578

By Kathlun Ross Fee,

98 NOV 30 P3:09

BARGAIN AND SALE DEED

KNOW ALL MEN BY THESE PRESENTS, That ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC. ("Grantor"), for the consideration hereinafter stated, does hereby grant, bargain, sell and convey unto DENNIS J. HADD and MARGARET HADD, ("Grantee") and unto Grantee's heirs, successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining, situated in the County of Klamath, State of Oregon, described as follows:

> The Southerly 15 feet of Lot 7 and Lots 8, 9, 10, 11 and 12, in Block 19, FIRST ADDITION TO SPRAGUE RIVER, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

To Have and to Hold the same unto the Grantee and Grantee's heirs, successors and assigns forever.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$31,679,73. In construing this deed, where the context so requires, the singular includes the plural and all grammatical changes shall be made so that this deed shall apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the Grantor has executed this instrument this W day of Alvil, 1998; if a corporate grantor, 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.

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.

FINANCIAL SERVICES COMPANY OF OREGON, INC.

STATE OF TEXAS, County of Dallas) ss.

This instrument was acknowledged before me on April 8 ___ 1998, by Robert S. Penland, who is the Operations Vice President of Associates Financial Services Company, of Oregon, Inc..

> Uhowa Williams Notary Public for Texas

My commission expires:

Ursula Williams Holary Public, State of Texas

My Comm. Expires 11/03/01 401 \5685. Jed