

SPECIAL WARRANTY DEED

State of OREGON

County of KLAMATH

State of Oregon, County of Klamath
Recorded 3/22/00, at 3:25 p m.
In Vol. M00 Page 9485
Linda Smith,
County Clerk Fee\$ 26.00

KNOW ALL MEN BY THESE PRESENTS:

THAT ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., a corporation organized under the laws of the State of OREGON, herein called "GRANTOR", whose mailing address is 1111 Northpoint Drive, Bldg. 4, Suite 100, Coppell, Texas 75019-3831, for the true and actual consideration of SEVENTY ONE THOUSAND DOLLARS AND NO CENTS (\$71,000.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents conveys and SPECIALLY WARRANTS to CHAD M. ROVER AND CYNTHIA¹ ROVER, husband and wife, herein, whether one or more, called "GRANTEE", whose mailing address is 4534 ANDERSON AVENUE, KLAMATH FALLS, OREGON 97603, the real property situated in KLAMATH County, OREGON, and more particularly described as follows:

PARCEL 1:

LOT 50, ELMWOOD PARK, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

PARCEL 2:

A PARCEL OF LAND SITUATE IN THE SW 1/4 OF THE NW 1/4 OF SECTION 14, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A ONE-HALF INCH IRON PIN MARKING THE SOUTHEAST CORNER OF LOT 50, ELMWOOD PARK, IN THE COUNTY OF KLAMATH, STATE OF OREGON; THENCE NORTH 89 DEGREES 33' 00" WEST ALONG THE SOUTH LINE OF SAID LOT 50 A DISTANCE OF 78.5 FEET TO A 1/2 INCH IRON PIN MARKING THE SOUTHWEST CORNER OF SAID LOT 50; THENCE SOUTH TO A POINT LYING ON THE NORTHERLY RIGHT OF WAY LINE OF THE U.S.A. R. KLAMATH PROJECT A-3 LATERAL; THENCE NORTH 55 DEGREES 14' EAST ALONG SAID NORTHERLY RIGHT OF WAY LINE TO THE POINT OF BEGINNING.

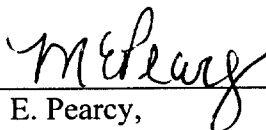
Free of encumbrances created or suffered by GRANTOR except current taxes and other assessments, reservations in patents, and all easements, rights-of-way, encumbrances, liens, covenants, conditions, restrictions, obligations and liabilities as may appear of record.

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.

IN WITNESS WHEREOF, the said GRANTOR has caused these presents to be executed this 20th day of March, A.D. 2000, in its name by its representative thereunto authorized.

ASSOCIATES FINANCIAL SERVICES
COMPANY OF OREGON, INC.

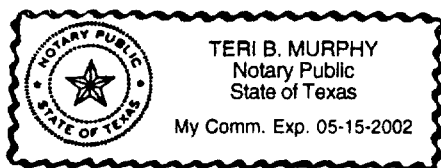
By


M. E. Percy,
Vice President

State of TEXAS

County of DALLAS

This instrument was acknowledged before me on the 20th day of March, 2000 by M. E. Percy as Vice President of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., an OREGON corporation, on behalf of said corporation.




TERI B. MURPHY

, Notary Public

This Instrument Prepared by:

Eldon L. Youngblood
Akin, Gump, Strauss, Hauer & Feld, L.L.P.
1700 Pacific Avenue, Suite 4100
Dallas, Texas 75201

Return Recorded Instrument to:

CHAD ROVER AND CYNTHIA ROVER
4534 ANDERSON AVENUE
KLAMATH FALLS, OREGON 97603