

SPECIAL WARRANTY DEED

State of OREGON

County of KLAMATH

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 THIRTY TWO THOUSAND DOLLARS AND NO CENTS (\$32,000.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents conveys and SPECIALLY WARRANTS to JESSE W. MARTIN AND ALICE F. LEWIS, with full rights of survivorship herein, whether one or more, called "GRANTEE", whose mailing address is 3852 BOARDMAN AVENUE, KLAMATH FALLS, OREGON 97603-6624, the real property situated in KLAMATH County, OREGON, and more particularly described as follows:

LOT 11, TOWNSEND TRACTS, IN THE COUNTY OF KLAMATH, STATE OF OREGON

CODE 41 MAP 3909-3DD TL 3000.

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.

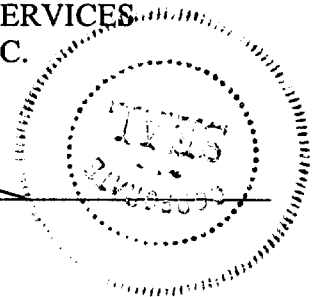
THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO 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 12th day of July, A.D. 2000, in its name by its representative thereunto authorized.

ASSOCIATES FINANCIAL SERVICES
COMPANY OF OREGON, INC.

By

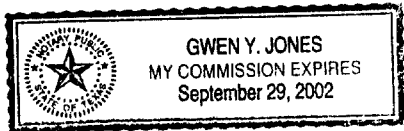

D. K. Lowder,
Vice President



State of TEXAS

County of DALLAS

This instrument was acknowledged before me on the 12th day of July, 2000 by D. K. Lowder as Vice President of ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., an OREGON corporation, on behalf of said corporation.



Gwen Y. Jones
_____, 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:

JESSE W. MARTIN AND ALICE F. LEWIS
3852 BOARDMAN AVENUE
KLAMATH FALLS, OREGON 97603-6624

State of Oregon, County of Klamath
Recorded 07/18/00, at 10:37 A m.
In Vol. M00 Page 26134
Linda Smith,
County Clerk Fee\$ 26.00