MTO.	C 1396-3831 (4) MOI Page 27550
ESTOPPEL DEED - MORTGAGE OR TRUST DEED (in lieu of foreclosure)	STATE OF OREGON)) ss. /
Richard and Yvonne O'Neil 2528 California Ave. Klamath Falls, OR 97601 First Party's Name and Address Conseco Finance Servicing Corp. 500 South 336th St., Suite 202 Federal Way, WA 98003 Second Party's Name and Address	I certify that the within instrument was received for recording on
After recording, return to (Name, Address, Zip):	Name Title By, Deputy.
Steven M. Berne	by, beputy.
Harris Berne Christensen LLP	
12725 S.W. 66th Ave., Suite 104	
Portland, OR 97223	
Until Requested otherwise, send all tax statements to	
(Name,Address, Zip): Conseco Finance Servicing Corp.	
500 South 336th St., Suite 202	
Federal Way, WA 98003	,

ESTOPPEL DEED
MORTGAGE OR TRUST DEED

THIS INDENTURE between Richard and Yvonne O'Neil, hereinafter called the first party, and Green Tree Financial Servicing Corporation nka Conseco Finance Servicing Corp., 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. M97 at page 26393, 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 owning and unpaid the sum of \$104,498.60, 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 indebtedness secured by the mortgage or trust deed), 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, situated in Klamath County, State of Oregon, to-wit:

Lot 1 of Block 13, BUENA VISTA ADDITION to the City of Klamath Falls, more commonly known as 2528 California Street, Klamath Falls, Oregon 97601; and, 1997 27x66 manufactured home

The true and actual consideration for this conveyance is the agreement set forth herein as other value.

TO HAVE AND TO HOLD the same unto the second party and second party's heirs, successors and assigns forever. 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) NONE; that the first party will warrant and forever defend the above granted premises, and every party 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

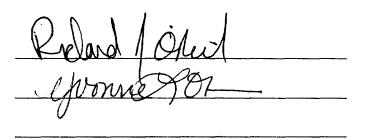
party is not acting under any misapprehension as to the effect thereof or under any duress, undue influence, or misrepresentation by the second party, or second party's representatives, agents or attorneys; that this deed is not given as a preference over other creditors of the first party, and that 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 May 11, 2001

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.



STATE OF One of County of Klamath) ss. This instrument was acknowledged before me on Mare 11	, 200 <u> </u> , by
This instrument was acknowledged before me on	, 200, by
	as
	of
OFFICIAL SEAL CYNTHIA JOURNAGAN NOTARY PUBLIC - OREGON COMMISSION NO. 322989 MY COMMISSION EXPIRES MAY 2, 2003	

State of Oregon, County of Klamath Recorded 06/11/01, at <u>//:/6a.</u>m. In Vol. M01 Page <u>27556</u> Linda Smith, County Clerk Fee\$ <u>26</u>