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SPECIAL WARRANTY DEED

State of Oregon, County of Klamath
Recorded 11/14/01 1:43 p m.
In Vol. M01, Page 58318
Linda Smith, County Clerk
Fee \$ 26⁰⁰ # of Pgs 2

State of OREGON

County of KLAMATH

KNOW ALL MEN BY THESE PRESENTS:

THAT CITIFINANCIAL, INC. 209, LLC F/K/A ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., a limited liability company, organized under the laws of the State of Delaware, 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 FIFTEEN THOUSAND DOLLARS AND NO CENTS (\$15,000.00), to it in hand paid by the party or parties identified below as GRANTEE hereunder, by these presents conveys and SPECIALLY WARRANTS to JAMES J. VAUGHAN AND MICHELLE L. VAUGHAN, husband and wife, herein, whether one or more, called "GRANTEE", whose mailing address is 13881 N. MEADOWLARK DRIVE, BONANZA, OREGON 97623, the real property situated in KLAMATH County, OREGON, and more particularly described as follows:

LOT 28 BLOCK 16, KLAMATH FALLS FOREST ESTATES HIGHWAY UNIT, PLAT NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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.

K26

IN WITNESS WHEREOF, the said GRANTOR has caused these presents to be executed this 13th day of November, 2001, in its name by its representative thereunto authorized.

CITIFINANCIAL, INC. 209, LLC F/K/A
ASSOCIATES FINANCIAL SERVICES
COMPANY OF OREGON, INC.

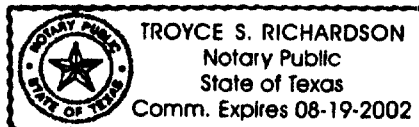
By M.E. Percy
M. E. Percy,
Vice President

State of TEXAS

County of DALLAS

This instrument was acknowledged before me on the 13th day of November, 2001 by M.E. Percy as Vice President of CITIFINANCIAL, INC. 209, LLC F/K/A ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., a limited liability company, on behalf of said company.

Troyce S. Richardson
, 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:

JAMES J. VAUGHAN AND MICHELLE L. VAUGHAN
13881 N. MEADOWLARK DRIVE
BONANZA, OREGON 97623