

'01 DEC 27 AM 10:48

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After Recording Return to:

MARK C. EDWARDS

2326 White  
Klamath Falls, OR. 97601

Until a change is requested all tax statements shall be sent to the following address:

MARK C. EDWARDS

2326 White  
Klamath Falls, OR. 97601

State of Oregon, County of Klamath  
Recorded 12/27/01 10:48 A m.  
Vol M01, Pg 66116  
Linda Smith, County Clerk  
Fec \$ 21.00 # of Pgs 1

**SPECIAL  
WARRANTY DEED (CORPORATION)**

ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC., A DIVISION OF CITIFINANCIAL INC., hereinafter called grantor, conveys to MARK C. EDWARDS,\*hereinafter called grantee, the following described real property free of encumbrances created or suffered by the grantor, except as specifically set forth herein, situated in the County of KLAMATH, State of Oregon, described as:

The E 1/2 of Lot 22, Block 2, First Addition to Altamont Acres, in the County of Klamath, State of Oregon.

\* and TAMMY A EDWARDS, husband and wife

and covenant(s) that grantor is the owner of the above described property free of all encumbrances except covenants, conditions, restrictions, reservations, rights, rights of way and easements of record, if any, and apparent upon the land, contracts and/or liens for irrigation and/or drainage

and will warrant and defend the same against all persons who may lawfully claim the same, except as shown above.

The true and actual consideration for this transfer is \$11,000.00.  
(Herein comply with the requirements of ORS 93.930)

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.

Signed by authority of the Board of Directors, with the seal of said corporation affixed, on December 18, 2001.

ASSOCIATES FINANCIAL SERVICES  
COMPANY OF OREGON, INC.  
A DIVISION OF CITIFINANCIAL, INC.

by: Lyn Effinger, Vice President

STATE OF MARYLAND, County of Anne Arundel ss.

On December 19, 2001, personally appeared Lynn Effinger who, being duly sworn, did say that he is the Vice President of CitiFinancial, Inc and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors; and he/she acknowledged said instrument to be its voluntary act and deed.

This document is filed at the request of:

**Aspen**  
TITLE & ESCROW, INC.

525 Main Street  
Klamath Falls, OR 97601  
Order No.: 00054204

Before me: [Signature]  
Notary Public for Maryland  
My commission expires: 6/21/05

Official Seal