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SPECIAL WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS THAT CitiMortgage, Inc., fka Citicorp Mortgage, Inc., hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by Federal National Mortgage Association, hereinafter called the grantee, does hereby convey and specially warrant unto the said grantee and grantee's heirs, successors and assigns, that certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, situated in the County of Klamath and State of Oregon, described as follows, to-wit:

Lot 9 in Block 5 of Tract No. 1007, Winchester according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

To Have and to Hold the same unto the said grantee and grantee's heirs, successors and assigns forever.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$64,144.34. However, the actual consideration consists of or includes other property or value given or promised which is the whole consideration.

In construing this deed and where the context so requires, the singular includes the plural and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and individuals.

State of Oregon, County of Klamath
 Recorded 01/04/2002 3:18 P m.
 Vol M02, Pg 1632-33
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 2

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.

WARRANTY DEED

CitiMortgage, Inc., fka Citicorp Mortgage, Inc.
 Grantor

to
 Federal National Mortgage Association
 Grantee
 Banks, Craig E. and Angela R./7301.20157

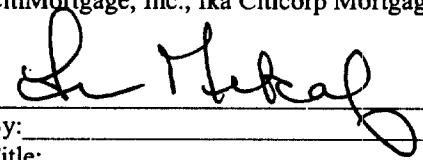
After recording return to:
 Northwest Trustee Services, LLC
 Attention: Kathy Taggart
 P. O. Box 4143
 Bellevue, WA 98009-4143

Mail tax statements to:
 Federal National Mortgage Association
 13455 Noel Road, Suite 600
 Dallas, TX 75240

K26

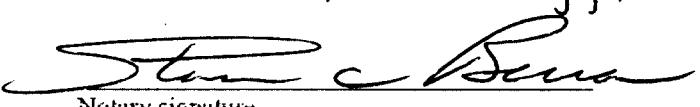
Effective this _____ day of _____, 20 _____. If a corporate grantor, it has caused its name to be signed and its seal affixed by an officer or other persons duly authorized to do so by order of its board of directors.

CitiMortgage, Inc., fka Citicorp Mortgage, Inc.


By: _____ **TERESA METCALF**
Title: _____ **Asst. Secretary**

State of Missouri)
) ss.
County of St. Louis)

This instrument was acknowledged before me on _____ by Teresa Metcalf as
Asst Secretary of CitiMortgage, Inc.


Notary signature
My commission expires: _____

STEVEN C BERRA
NOTARY PUBLIC STATE OF MISSOURI
ST. LOUIS COUNTY
MY COMMISSION EXP. DEC. 5,2004