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02 FEB 22 AM 10:53

Vol M02 Page 10680

Order No. K 57803

Escrow No. _____

Loan No. _____

WHEN RECORDED MAIL TO GRANTEE:

State of Oregon, County of Klamath

Recorded 02/22/2002 10:53 a. m.

Vol M02, Pg 10680-82

Linda Smith, County Clerk

Fee \$ 21.00 # of Pgs 3

1281548 State of Oregon

APN:

WARRANTY DEED

KNOW ALL MEN BY THESE PRESENTS, that Gregory L. Karow and Trina L. Karow, an estate in fee simple as tenants by the entirety, hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by Cendant Mobility Services Corporation, Hereinafter called the grantee, does hereby grant, bargain, sell and convey unto the grantee and grantee's heirs, successors and assigns, that certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, situated in Klamath County, State of Oregon, described as follows, to wit:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

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

And Grantor hereby covenants to and with grantee and grantee's heirs, successors and assigns, that grantor is lawfully seized in fee simple of the above granted premises, free from all encumbrances and that the grantor will warrant and forever defend the premises and every part and parcel thereof against the lawful claims and demands of all persons whomsoever, except those claiming under the above described encumbrances.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$ _____.

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

In Witness Whereof, the grantor has executed this instrument this _____ day of _____, 2001; if a corporate grantor, 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.

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 DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

Dated: November 15, 2001

undercurrent

Gregory L. Karow h t a k e

Gregory L. Karow, by Kathy Owen, Authorized Signatory of Burrow Closing Management Corporation dba Burrow Services Co., as his attorney-in-fact.

Trina L. Karow h t a k e

Trina L. Karow, by Kathy Owen, Authorized Signatory of Burrow Closing Management Corporation dba Burrow Services Co., as her attorney-in-fact.

STATE OF _____

COUNTY OF _____ SS.

On _____ before me, _____ a notary public, personally appeared, Gregory L. Karow and Trina L. Karow, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature _____ My Commission Expires: _____

K31

ALL-PURPOSE ACKNOWLEDGEMENT

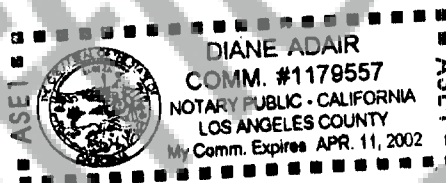
State of California
 County of Los Angeles

On 11/16/01 before me, Diane Adair
Date Name, e.g., "Jane Doe, Notary Public"
 personally appeared Kathy Owen
Name of Signers

() personally know to me - OR - () proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are/subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Diane Adair
 Signature of Notary



OPTIONAL

Though the data below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent reattachment of this form.

CAPACITY CLAIMED BY SIGNER

- () Individual
 () Corporate Officer

 Title(s)

- () Partner(s) () Limited
 () General
 () Attorney-in-fact
 () Trustee(s)
 () Guardian/Conservator
 () Other:

Signer is Representing:
 Name of persons(s) or entity(ies)

DESCRIPTION OF ATTACHED DOCUMENT

 Title of Document

 Number of Pages

 Date of Document

 Signer(s) other than named above

EXHIBIT "A"

Beginning at a point on the Southwesterly boundary of Lot 23 Homedale, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, which point is North 66°33' West, 287.5 feet from the most Southerly corner of said Lot 23; thence North 14°05' East 309.15 feet, more or less, to the Northeasterly boundary of said Lot 23; thence North 70°37' West, along said Northeasterly boundary, a distance of 57.0 feet; thence South 16°58 ½' West, 302.92 feet, more or less, to the Southwesterly boundary of said Lot 23; thence South 66°33' East, 73.0 feet, more or less, to the point of beginning, being a portion of lot 23 of said Homedale.