

AMERICAN GENERAL FINANCE, INC. A DELAWARE CORPORATION,  
Grantor(s) hereby grant, bargain, sell, warrant and convey to:  
GERALD HERMAN and NELDA HERMAN, husband and wife,  
Grantee(s) and grantee's heirs, successors and assigns the following described  
real property, free of encumbrances except as specifically set forth herein in  
the County of KLAMATH and State of Oregon, to wit:  
SEE EXHIBIT A WHICH IS MADE A PART HEREOF BY THIS REFERENCE  
4012-03100-00200-000 627931

SUBJECT TO: all those items of record and those apparent upon the land, if  
any, as of the date of this deed and those shown below, if any:  
and the grantor will warrant and forever defend the said 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.

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.

The true and actual consideration for this conveyance is \$ 265,000.00.

Until a change is requested, all tax statements shall be sent to Grantee at the  
following address: 14606 ANDERSON ROAD, KLAMATH FALLS, OR 97603

Dated this 25<sup>th</sup> day of Feb, 2002.

AMERICAN GENERAL FINANCE, INC. A  
DELAWARE CORPORATION

BY:

R.R. Burgamy V.P.  
AUTHORIZED SIGNER

State of Washington )  
County of Clark ) ss

LORI H. JUDKINS  
NOTARY PUBLIC  
STATE OF WASHINGTON  
COMMISSION EXPIRES  
OCTOBER 30, 2002

On this day personally appeared before me  
R.R. BURGAMY, VICE PRESIDENT AS AUTHORIZED SIGNER FOR  
AMERICAN GENERAL FINANCE to me known to be the individual described in and who  
executed the within and foregoing instrument, and acknowledged that signed the  
same as free and voluntary act and deed, for the uses and purposes therein  
mentioned.

GIVEN under my hand official seal this 25<sup>th</sup> day of February, 2002.

Lori H. Judkins  
Notary Public in and for the State of  
Washington residing at VANCOUVER, WA

My appointment expires 10-30-02

ESCROW NO. MT55794-MS

Return to:

GERALD HERMAN  
14606 ANDERSON ROAD  
KLAMATH FALLS, OR 97603

State of Oregon, County of Klamath  
Recorded 02/27/2002 3:10 p.m.  
Vol M02, Pg 11956-57  
Linda Smith, County Clerk  
Fee \$ 26<sup>00</sup> # of Pgs 2

EXHIBIT "A"  
LEGAL DESCRIPTION

PARCEL 1:

Beginning at the SW corner of NE1/4 SE1/4 of Section 31, Township 40 South, Range 12 East of the Willamette Meridian; thence East 280 feet; thence 20 degrees North of East a distance of 330 feet to the West side of Poe Valley Market Road; thence Northerly along the West side of said Poe Valley Market Road to the West line of said NE1/4 SE1/4, Section 31, Township 40 South, Range 12 East, Willamette Meridian; thence Southerly along the West line of said NE1/4 SE1/4 in said Section, Township and Range to the point of beginning.

PARCEL 2:

The SE1/4 NW1/4, NE1/4 SW1/4, and those portions of the NE1/4 NW1/4, SW1/4 NE1/4 and NW1/4 SE1/4 lying Southwesterly of the County Road. All in Section 31, Township 40 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon.