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SPECIAL WARRANTY DEED

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KNOW ALL MEN BY THESE PRESENTS, That
 CITIFINANCIAL, INC., hereinafter called grantor,
 for the consideration hereinafter stated, does hereby grant, bargain, sell and convey unto
 DENISE CATON, AN UNMARRIED WOMAN
 hereinafter called grantee, and unto grantee's heirs, successors and assigns all of that certain real property with the
 tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, situated in the County
 of KLAMATH, State of Oregon, described as follows, to-wit:

LOT 10, BLOCK 49, FIRST ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF
 KLAMATH, STATE OF OREGON.

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)

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

And the grantor hereby covenants to and with the grantee and grantee's heirs, successors and assigns that the real
 property is free from encumbrances created or suffered thereon by grantor and that grantor will warrant and defend
 the same and every part and parcel thereof against the lawful claims and demands of all persons claiming by, through,
 or under the grantor.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$25,000.00.

ⓈHowever, the actual consideration consists of or includes other property or value given or promised which is
 the whole consideration (indicate which). Ⓢ(The sentence between the symbolsⓈ, if not applicable, should be deleted. See ORS 93.030.)

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 4 day of April, 192002;
 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 thereto 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 TO DETERMINE ANY
 LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN
 ORS 30.930.

CITIFINANCIAL, INC. BY TRAVELERS BANK & TRUST

Lynn Effinger
 Vice President

STATE OF ~~OREGON~~ ^{Maryland}, County of Anne Arundel ss 4th 2002
 This instrument was acknowledged before me on April 19
 by LYNN EFFINGER
 This instrument was acknowledged before me on April 4th 2002
 by LYNN EFFINGER
 as VP
 of Citifinancial

[Signature]
 Notary Public for Oregon
 My commission expires 6/21/05 MD

STATE OF OREGON, 1..

Grantor's Name and Address

Grantee's Name and Address

After recording return to (Name, Address, Zip):

Until requested otherwise send all tax statements to (Name, Address, Zip):

SPACE RESERVED
FOR
RECORDER'S USE

State of Oregon, County of Klamath
 Recorded 04/05/2002 2:05 p m.
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 Linda Smith, County Clerk
 Fee \$ 21.00 # of Pgs 1

21A