

State of Oregon, County of Klamath
 Recorded 06/28/2002 11:09 a. m.
 Vol M02, Pg 37367-68
 Linda Smith, County Clerk
 Fee \$ 26.00 # of Pgs 2

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 CIRCUIT COURT OF OREGON
 KLAMATH COUNTY

STATE OF OREGON, Acting by and
 through the Director of Veterans' Affairs,

Plaintiff,

v.

STEVEN L. HESS; LINDA J. HESS; and
 WELLS FARGO BANK, N.A.,

Defendants.

Case No. 010947CV

WAIVER AND RELEASE OF
 REDEMPTION RIGHTS IN
 FAVOR OF WELLS FARGO
 BANK, N.A.

I, STEVEN L. HESS, am a defendant in the above-entitled judicial foreclosure case as the Grantor of the Mortgage recorded May 3, 1979, in Volume M79, Page 10113, Klamath County Records, in favor of the Oregon Department of Veterans' Affairs for the subject property, commonly known as 446 Riverside Drive, Klamath Falls, Oregon. Said Mortgage was judicially foreclosed by judgment in the above-referenced case entered on October 31, 2001. I understand that under Oregon law, ORS 23.530 et seq, I have a statutory right to redeem this property by filing the documents with the court and paying into the court the amounts required by law, including, but not limited to, the amount paid by or credited to purchaser at the sheriff's sale, interest thereon at the rate of nine percent per annum from the date of sale, amounts paid by purchaser on taxes or prior liens, together with statutory interest thereon.

By my signature below I hereby waive, relinquish, and release to Wells Fargo Bank, N.A. any and all statutory rights under Oregon law, including ORS 23.530 et seq, and case-law thereon, as well as any and all rights to notice or other procedural and substantive rights and protections and, further warrant that I have not assigned or in any manner transferred such rights

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1 to any other person or entity. I further give notice that I have no intent or ability to redeem the
2 property.

3 I understand my rights with regard to this matter, and have consulted with or waived the
4 opportunity to consult with legal counsel regarding this matter.

5 I understand that by signing this document I give up to Wells Fargo Bank, N.A. all
6 remaining rights in the subject property, and will not be able to redeem or otherwise recover my
7 previous fee title or any other prior interest in said property.

8 I have read and understood this document, and sign it voluntarily, of my own free will.

9 Dated this 20 day of June, 2002.

10 Steven L. Hess
11 STEVEN L. HESS, Defendant

12 STATE OF OREGON)

13) ss:

14 County of Klamath)

15 This instrument was acknowledged before me this 20th day of June, 2002 by Steven L.
16 Hess.

17 Margaret A. Nielsen
18 Notary Public for Oregon

