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WESTERN
TITLE & ESCROW COMPANY

WARRANTY DEED -- STATUTORY FORM

BENEFICIAL OREGON, INC., DBA BENEFICIAL MORTGAGE CO., Grantor,

conveys and warrants to

BILLIE JOE POLLEY and EVA LOU POLLEY, husband and wife, Grantee,

the following described real property, free of encumbrances except as specifically set forth herein, to wit:

> Lot 20, Block 13 Tract No. 1060, SUN FOREST ESTATES, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

Tax Account No(s): R142697
Map/Tax Lot No(s): R2310036D013700000

This property is free from encumbrances, EXCEPT: All those items of record, if any, as of the date of this deed, including any real property taxes due, but not yet payable.

The true consideration for this conveyance is $52,500.00 .

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.

Dated this __24__ day of September, 2002.

BENEFICIAL OREGON, INC., DBA BENEFICIAL MORTGAGE CO.

BY: _____
David M. Zimmerman
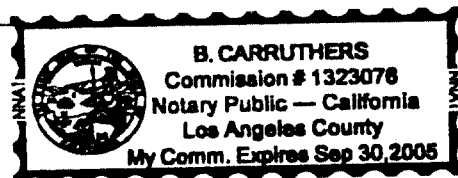Asst. Vice President

STATE OF CALIFORNIA, COUNTY OF Los Angeles) SS.

This instrument was acknowledged before me on September 24, 2002 by BENEFICIAL OREGON, INC. DBA BENEFICIAL MORTGAGE CO..

_____
(Notary Public)
My commission expires __9-30-05__

B. CARRUTHERS
Commission # 1323076
Notary Public — California
Los Angeles County
My Comm. Expires Sep 30, 2005

After recording return to:
WESTERN TITLE & ESCROW COMPANY
16455 WILLIAM FOSS ROAD
LA PINE, OR 97739

Until a change is requested all tax statements shall be sent to the following address:
BILLIE & EVA POLLEY
PO BOX 130
CRESCENT, OR 97733

TITLE NO.   00055728
ESCROW NO.   14-0049202

State of Oregon, County of Klamath
Recorded 09/26/2002 __11:28 a.__ m.
Vol M02, Pg __54805__
Linda Smith, County Clerk
Fee $ __21/00__   # of Pgs __1__