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WARRANTY DEED

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KNOW ALL MEN BY THESE PRESENTS, THAT COUNTRYWIDE HOME LOANS, INC. hereinafter called the grantor,

For the consideration hereinafter stated, to grantor paid by the Secretary of Housing and Urban Development of Washington D.C., its successors and/or assigns, hereinafter called the grantee, does hereby grant, bargain, sell and convey unto the said grantee and grantee's heirs, successors and assigns, that certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, situated in the County of KLAMATH and State of Oregon, describe as follows, to-wit:

LOT 21 IN BLOCK 4 OF STEWART ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

To Have and to Hold the same unto the said grantee and grantee's heirs, successors and assigns forever, And said grantor hereby covenants to and with said 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 EXCEPT: - General Taxes, Together with interest and penalty, if any; AND - Easements, Restrictions, Covenants or Conditions imposed by instrument or contained on the fact of the plat, if any; and that grantor will warrant 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.

The true and actual consideration paid for in this transfer, stated in terms of dollars, is \$10.00. However, the actual consideration consists of or includes other property or value given or promised which is the whole consideration. In construing this deed and where the context so requires, the singular includes the plural and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and individuals.

In Witness Whereof, the grantor has executed this instrument this 23<sup>d</sup> day of Sept., 2002, if a corporate grantor, it has caused its name to be signed and its seal affixed by an officer or other persons duly authorized to do so by order of its board of directors.

COUNTRYWIDE HOME LOANS, INC.

*Eva Tapia*  
Eva Tapia, Vice President

STATE OF CALIFORNIA )  
 ) ss.  
COUNTY OF VENTURA )

On 9-23-02 before me, the Undersigned, a Notary Public in and for the State, personally appeared Eva Tapia 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 signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed this instrument.

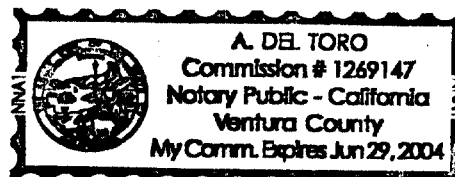
WITNESS my hand and official seal.

*A. Del Toro*

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.

WARRANTY DEED  
COUNTRYWIDE HOME LOANS, INC.  
Grantor  
To  
Secretary of Housing and Urban Development of Washington  
D.C., its successors and/or assigns  
Grantee

TS No. 017007338



After recording return to:  
Attn: Foreclosure Department  
FIRST AMERICAN TITLE INSURANCE COMPANY  
400 Countrywide Way, SV-35  
Simi Valley, CA 93065

Mail tax statements to:  
Dept. of Housing and Urban Development  
C/O Golden Feather Realty Services, Inc.  
3101 W. Peoria Ave. Suite 101  
Phoenix, AZ 85029

State of Oregon, County of Klamath  
Recorded 09/27/2002 3:12 P. m.  
Vol M02, Pg 55176  
Linda Smith, County Clerk  
Fee \$ 21.00 # of Pgs 1

K21: