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National City Bank F/N/A Altegra Credit Co.

STATE OF OREGON,

Grantor's Name and Address

Dennis J. Kretch

34842 Irvin Way

Chiloquin, OR, 97624

Grantee's Name and Address

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

Dennis J. Kretch

same as above

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

Dennis J. Kretch

same as above

SPACE RESERVED
FOR
RECORDER'S USE

State of Oregon, County of Klamath

Recorded 11/22/2002 2:14 p. m.

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Linda Smith, County Clerk

Fee \$ 21.00 # of Pgs 1

Deputy.

SPECIAL WARRANTY DEED

KNOW ALL BY THESE PRESENTS that National City Bank F/N/A Altegra Credit Company

hereinafter called grantor, for the consideration hereinafter stated, to grantor paid by

Dennis J. Kretch, An Estate in Fee Simple

hereinafter called grantee, does hereby grant, bargain, sell and convey unto the grantee and grantee's heirs, successors and assigns, that certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, situated in Klamath County, State of Oregon, described as follows, to-wit:

Lots 4 and 5, Block 12, CHILOQUIN DRIVE ADDITION, according to the official plat thereof on file in the office of the clerk of Klamath County, Oregon.

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)

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

And grantor hereby covenants to and with 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 \$**27,000.00**. However, the actual consideration consists of or includes other property or value given or promised which is ☐ the whole ☐ part of the (indicate which) consideration. (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 on _____; if grantor is a corporation, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

THIS INSTRUMENT WILL NOT ALLOW USE (IF 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.

National City Bank F/N/A Altegra Credit Company

BY: [Signature]

Title

STATE OF ^{Pennsylvania} ~~OREGON~~, County of Allegheny ss.

This instrument was acknowledged before me on 11/20/02

by C Allen Smith

This instrument was acknowledged before me on 11/20/02

by C Allen Smith

as Asst Vice President

of National City Home Loan Services

Notarial Seal
Candice E. Taylor, Notary Public
City Of Pittsburgh, Allegheny County
My Commission Expires Nov. 19, 2005

Member, Pennsylvania Association Of Notaries

Notary Public for ~~Oregon~~ Pennsylvania
My commission expires _____