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Exhibit "A"

Vol M03 Page 15504

State of Oregon, County of Klamath
Recorded 03/14/2003 12:03 p.m.
Vol M03 Pg 15504-05
Linda Smith, County Clerk
Fee \$ 26.00 # of Pgs 2

Richard L. Biggs, Esq. PMB 267, 6327-C SW Capitol Highway Portland, OR 97201
Grantor's Name and Address CitiFinancial, Inc.
Grantee's Name and Address
After recording return to (Name, Address, Zip): Richard L. Biggs, Esq. PMB 267, 6327-C SW Capitol Highway Portland, OR 97239 Send Tax statements to (Name, Address, Zip): Jeffrey & Christina Finnigan 2060 Ginger Lane Klamath Falls, OR 97601

127707
TRUSTEE'S DEED

THIS INDENTURE, Made this 12th day of February 2003, between **Richard L. Biggs**, hereinafter called trustee, and **Jeffrey & Christina Finnigan**, hereinafter called the second party;

RECITALS: William W. Watson and Elizabeth S. Watson, as tenants by the entirety, as grantor, executed and delivered to Aspen Title & Escrow, Inc., as trustee, for the benefit of Associates Financial Services Company, Inc. (a division of CitiFinancial, Inc.), as beneficiary, a certain trust deed dated June 23, 1999, duly recorded on July 23, 1999, in the mortgage records of Klamath County, Oregon, as Book M-99, Page 29600. In that trust deed the real property therein and hereinafter described was conveyed by the grantor to the trustee to secure, among other things, the performance of certain obligations of the grantor to the beneficiary. The grantor thereafter defaulted in performance of the obligations secured by the trust deed as stated in the notice of default hereinafter mentioned, and such default still existed at the time of the sale hereinafter described. The beneficiary of the trust deed has appointed the undersigned, Richard L. Biggs, as successor trustee.

The true and actual consideration for this conveyance is **\$175,000.00**.

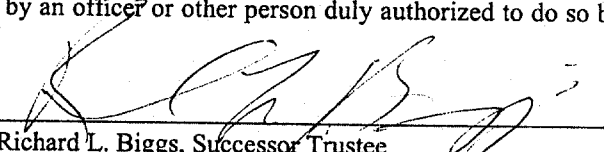
NOW THEREFORE, in consideration of that sum so paid by the second party in cash, the receipt whereof is acknowledged, and by the authority vested in the trustee by the laws of the State of Oregon and by the trust deed, the trustee does hereby convey unto the second party all interest which the grantor had or had the power to convey at the time of grantor's execution of the trust deed, together with any interest the grantor or grantor's successors in interest acquired after the execution of the trust deed in and to the following described real property, to-wit:

Lot 8, block 1, Tract No. 1182, GREEN KNOLL ESTATES, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

TO HAVE AND TO HOLD the same unto the second party, second party's heirs, successors in interest and assigns forever.

In construing this instrument and whenever the context so requires the singular includes the plural; the word "grantor" includes any successor in interest to the grantor, as well as each and all other persons owing an obligation, the performance of which is secured by the trust deed; the word "trustee" includes any successor trustee; the word "beneficiary" includes any successor in interest of the beneficiary first named above; and the word "person" includes a corporation and any other legal or commercial entity.

IN WITNESS WHEREOF, the undersigned trustee has hereunto executed this document. If the undersigned 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.

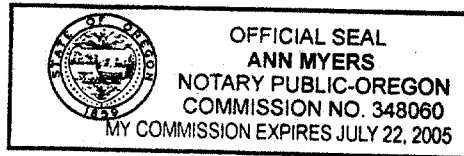

Richard L. Biggs, Successor Trustee

#26-

15505

STATE OF OREGON, County of Multnomah) ss.

This instrument was acknowledged before me on March 11, 2003, by Richard L. Biggs.



Ann Myers
Notary Public for Oregon

My commission expires 7/22/05

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.