MTC- 60635

Until a change is requested, mail all tax statements to: FHLMC 12222 Merit Drive, Suite 700 Dallas TX 75251

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## BARGAIN AND SALE DEED

UMPQUA BANK, Grantor, conveys to FEDERAL HOME LOAN MORTGAGE CORPORATION, Grantee, the following described real property:

Unit 10723 (Vincent Drive), Tract 1365 - FALCON HEIGHTS CONDOMINIUMS STAGE 2, according to the official plat thereof on file in the office of he Sounty Clerk of Klamath County, Oregon.

The true consideration for this conveyance is \$10.00.

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.

THE PROPERTY DESCRIBED IN THIS INSTRUMENT MAY NOT BE WITHIN A FIRE PROTECTION DISTRICT PROTECTING STRUCTURES. THE PROPERTY IS SUBJECT TO LAND USE LAWS AND REGULATIONS, WHICH, IN FARM OR FOREST ZONES, MAY NOT AUTHORIZE CONSTRUCTION OR SITING OF A RESIDENCE AND WHICH LIMIT LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930 IN ALL ZONES. 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 EXISTENCE OF FIRE PROTECTION FOR STRUCTURES.

DATED this 14th day of May	, 2003.
	UMPQUA BANK
	By David Clardy/ Title Vice President
STATE OF OREGON )	
) 98.	
COUNTY OF COOS )	
	ledged before me this 14th day of May Vice President of UMPQUA BANK.
OFFICIAL SEAL KATIE HENDERSON NOTARY PUBLIC - OREGON COMMISSION NO. 341490 MY COMMISSION EXPIRES MARCH 9, 2005	Notary Public for Oregon My Commission Expires: 3/9/05