

03 OCT 23 AM 9:44

AFTER RECORDING RETURN TO:
KEVIN L. AND JULIE A. GEANEY
7835 JACKS WAY
KLAMATH FALLS, OR 97603

Vol M03 Page 80147

Until a change is requested all tax statements
Shall be sent to the following address:

State of Oregon, County of Klamath
Recorded 10/29/03 9:44 a. m
Vol M03 Pg 80147
Linda Smith, County Clerk
Fee \$ 3.00 # of Pgs 3

SPECIAL WARRANTY DEED - STATUTORY FORM
(INDIVIDUAL or CORPORATION)

AT 58114

HOUSEHOLD FINANCIAL SERVICES, INC. Grantor, conveys and specially warrants to:

KEVIN L. GEANEY AND JULIE A. GEANEY, husband and wife.

Grantee, the following described real property free of encumbrances created or suffered by the grantor except as specifically set forth herein:

PLEASE SEE ATTACHED EXHIBIT "A"

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.

ENCUMBRANCES: 205,900.00
The true consideration for this conveyance is ~~\$130,000.00~~

Dated _____; if a corporate grantor, it has caused its name to be signed by order of its board of directors.

HOUSEHOLD FINANCIAL SERVICES, INC.
Ashraf R. Ibrahim
Asst. Vice President

STATE OF California, COUNTY OF Los Angeles

This instrument was acknowledged before me on October 21, 2003

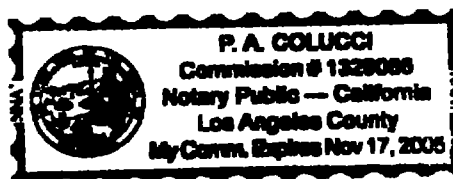
By Ashraf R. Ibrahim
Asst. Vice President

This instrument was acknowledged before me on _____

By _____ as _____

Of _____

Notary Public for
My commission expires: 11-17-05



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Exhibit A

A tract of land situate in the SW 1/4 NW 1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a 5/8 inch iron pin on the East right of way line of State Highway No. 39 (Klamath Falls-Merrill Highway) said point being located South a distance of 1326.66 feet and East a distance of 29.61 feet from the bolt purportedly marking the Southwest corner of Section 7, Township 39 South, Range 10 East of the Willamette Meridian, as set and shown by record of Survey No. 1018 filed in the office of the Klamath County Surveyor, said beginning point also being North a distance of 3989.91 feet and East a distance of 9.80 feet from the iron pin marking the Southwest corner of Section 18, Township 39 South, Range 10 East of the Willamette Meridian; thence North 89° 47' 40" East along the Westerly extension of an old existing fence line and along said fence line 1001.20 feet; thence South 293.25 feet to a 1/2 inch iron pin marking the true point of beginning of this description; thence North 70° 49' 32" East 102.63 feet to a 1/2 inch iron pin on the arc of a 50 foot radius curve, radius point of said curve located North 70° 49' 32" East 50 feet; thence Southeasterly along the arc of said curve (delta is 102° 21' 44") 90.25 feet to a 1/2 inch iron pin; thence South 31° 36' 12" East 104.55 feet to a 1/2 inch iron pin; thence South 65° 48' 00" West 110.0 feet to a 1/2 inch iron pin; thence North 78° 10' 54" West 102.78 feet to a 1/2 inch iron pin; thence North 43° 08' 10" West 35.00 feet to a 1/2 inch iron pin; thence North 00° 12' 20" West 80.00 feet to the true point of beginning of this description, with bearings based on the West line of the recorded plat of Eternal Hills Memorial Gardens Cemetery as being North.

ALSO a tract of land situated in the S 1/2 NW 1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at the Northwest corner of said Section 18; thence South 00° 01' 10" West along the section line, 2162.47 feet; thence along the centerline of a road easement as described in Deed Volume M-78 at Page 2313 of the Klamath County Deed Records, South 89° 51' 42" East 599.83 feet, North 00° 02' 42" West 439.32 feet and South 89° 59' 04" East 132.38 feet; thence South 78° 33' 22" East 185.01 feet to the true point of beginning of this description and being on the Northerly line of that road easement reserved by Grantors as described in Deed Volume M-79 at Page 7271 of said Klamath County Deed Records; thence North 34° 13' 49" East 135.80 feet; thence along the arc of a curve to the right (radius equals 70.0 feet and central angle equals 36° 48' 59") 44.98 feet to the Northwestern corner of that tract of land described in Deed Volume M-66 at Page 1501 of said Klamath County Deed Records; thence along the Northerly line of said tract of land, North 71° 02' 48" East 102.63 feet; thence continuing North 71° 02' 48" East 86.14 feet; thence North 18° 57' 12" West 30.00 feet; thence South 88° 56' 17" East 356.31 feet; thence on the arc of a curve to the right (radius point bears North 85° 29' 00" West 400.00 feet and central angle equals 61° 30' 16") 429.38 feet; thence South 66° 01' 16" West 144.49 feet; thence on the arc of a curve to the right (radius equals 205.06 feet and central angle equals 71° 03' 30") 254.32 feet; thence North 42° 55' 14" West 81.00 feet; thence on the arc of a curve to the left (radius equals 220.00 feet and central angle equals 06° 41' 57") 25.72 feet; thence North 40° 22' 49" East 60.00 feet to the true point of beginning.

EXCEPTING THEREFROM that portion conveyed to Jack Rookstool and Sonja Rookstool in Warranty Deed recorded March 23, 1984 in Volume M-84 at Page 4742.

TOGETHER WITH an easement for ingress and egress more fully described as follows:

A 30 foot wide easement situated in the S 1/2 NW 1/4 of Section 18, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at the Northwest corner of said Section 18; thence South 00° 01' 10" West, along the section line, 2162.47 feet; thence along the center line of a road easement as described in Deed Volume M-78 at Page 2313 of the Klamath County Deed Records, South 89° 51' 42" East 599.83 feet, North 00° 02' 42" West 439.32 feet and South 89° 59' 04" East 132.38 feet; thence South 78° 33' 22" East 185.01 feet to the true point of beginning of this description and being on the Northerly line of that road easement reserved by Grantors as described in Deed Volume M-79 at Page 7271, of said Klamath County Deed Records; thence North 34° 13' 49" East 135.80 feet; thence along the arc of a curve to the right (radius equals 70.00 feet and central angle equals 36° 48' 59") 44.98 feet to the Northwestern corner of that tract of land described in Deed Volume M-66 at Page 1501 of said Klamath County Deed Records; thence along the Northerly line of said tract of land, North 71° 02' 48" East 102.63 feet; thence continuing North 71° 02' 48" East 86.14 feet; thence North 18° 57' 12" West 30.00 feet; thence South 71° 02' 48" West 188.77 feet; thence on the arc of a curve to the left (radius equals 100.00 feet and central angle equals 36° 48' 59") 64.25 feet; thence South 34° 13' 49" West 135 feet, more or less, to the Northerly line of that said easement described in Deed Volume M-79 at Page 7271; thence Southeasterly, along said easement, 30 feet to the point of beginning.