

03 DEC 24 PM 12:33

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After Recording Return to:

JAMES J. GARNER and JOYCE GARNER

17932 Finley Court

Klamath Falls, OR 97603

State of Oregon, County of Klamath

Recorded 12/24/03 12:33 p m

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Linda Smith, County Clerk

Fee \$ 26.00 # of Pgs 2

Until a change is requested all tax statements

Shall be sent to the following address:

JAMES J. GARNER and JOYCE GARNER

Same as Above

Aspen 58380

SPECIAL WARRANTY DEED

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY, herein called grantor, convey(s) and specially warrants to JAMES J. GARNER and JOYCE GARNER, HUSBAND AND WIFE all that real property free from encumbrances created or suffered by the Grantor, except as specially set forth herein, situated in the County of KLAMATH, State of Oregon, described as:

Lot 5, Block 2, PINE GROVE RANCHETTES, according to the official plat thereof on file in the office of the Clerk of Klamath County, Oregon.

The property is free of all encumbrances created or suffered by the Grantor except (If none, so state)

The true and actual consideration for this transfer is \$80,000.00.
(here comply with the requirements of ORS 93.930)

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.

Dated 12/23/03

BY: [Signature]
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

by Premiere Asset Services as atty in fact
Linda Schwinn, Loan Documentation

STATE OF California County of San Bernardino ss.

On December 23, 2003 personally appeared the above named Linda Schwinn as VP Loan Documentation for UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY and acknowledged the foregoing instrument to be their/his/her voluntary act and deed.

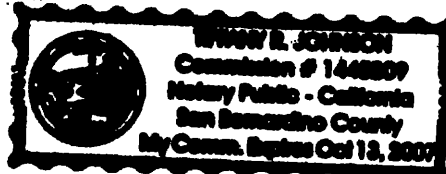
This document is filed at the request of:



525 Main Street
Klamath Falls, OR 97601
Order No.: 00058380

Before me: [Signature]
Notary Public for Oregon
My commission expires:

Official Seal



26A

93155

POWER OF ATTORNEY

State of North Carolina
County of Guilford

United Guaranty Residential Insurance Company ("United Guaranty") has contracted with Premiere Asset Services ("Premiere") with respect to the marketing and sale of certain real property acquired by United Guaranty. United Guaranty hereby appoints Premiere to be its attorney-in-fact, to act in its name with respect to the sale of such real property, including the execution of the following documents: listing agreements, purchase and sale agreements, grant/warrants/quit claim deeds or any other deed causing the transfer of title of the property to a party contracted to purchase same, escrow instructions, and any and all other ancillary documents necessary to effect the sale and transfer of such real property.

Third parties without actual notice may rely upon the power granted under this Power of Attorney upon the exercise of such power of attorney's-in-fact that all conditions precedent to such exercise of power have been satisfied and that this Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

Any photocopy or other reproduction of the Power of Attorney may be used, accepted, and relied upon in lieu of the original hercof for the purpose of recording, filing or otherwise utilizing the same.

This the 25 day of September, 2003.

UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY

By: Judy Johnston
Judy Johnston, Senior Vice President

By: Benton Neese
Benton Neese, Assistant Secretary



On this 25 day of September, 2003, personally appeared before me Judy Johnston and Benton Neese, being Senior Vice President and Assistant Secretary, respectively, of United Guaranty Residential Insurance Company, to me known and known to me to be the persons who executed the foregoing instrument and they each acknowledged that they executed the same and being duly sworn by me, made oath that the statements in the foregoing instrument are true.

My commission expires: 11/19/07

Donna W. Samuel
Notary Public

