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NJC-65495MS

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State of Oregon, County of Klamath
Recorded 06/18/2004 3:34 0 m
Vol M04 Pg 39394-39394
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 3

RECORDING COVER SHEET

THIS COVER SHEET HAS BEEN PREPARED
BY THE PERSON REPRESENTING THE
ATTACHED INSTRUMENT FOR RECORDING.
ANY ERRORS IN THIS COVER SHEET DO NOT
AFFECT THE TRANSACTION(S) CONTAINED
IN THE INSTRUMENT ITSELF.

After Recording, Return To:

Lauretta Adams
231 Pinney Street
Crescent, OR 97733

1. Name(s) of the Transaction(s):

Special Warranty Deed

2. Direct Party (Grantor):

Deutsche Bank National Trust Company, fka Bankers Trust Company of
California, N.A., as Trustee of Wilshire Mortgage Loan Trust 1997-2 under
the Pooling and Servicing Agreement, dated as of November 1, 1997

3. Indirect Party (Grantee):

Lauretta Adams

4. True and Actual Consideration Paid:

\$56,750.00

5. Legal Description:

A portion of Lot 1, Block 1, Pinney's Acres, according to the official plat thereof on file in
the office of the County Clerk of Klamath County, Oregon, more particularly described as
per Exhibit "A" attached thereto and made a part thereof

3/00
am

39395

SPECIAL WARRANTY DEED

DEUTSCHE BANK NATIONAL TRUST COMPANY, FKA BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE OF WILSHIRE MORTGAGE LOAN TRUST 1997-2 UNDER THE POOLING AND SERVICING AGREEMENT, DATED AS OF NOVEMBER 1, 1997, Grantor(s) hereby grant, bargain, sell, warrant and convey to: Lauretta Adams, Grantee(s) and grantee's heirs, successors and assigns the following described real property, free of encumbrances except as specifically set forth herein in the County of KLAMATH and State of Oregon, to wit:

SEE EXHIBIT A WHICH IS MADE A PART HEREOF BY THIS REFERENCE

Grantor is lawfully seized in fee simple on the above granted premises and SUBJECT TO: all those items of record, if any, as of the date of this deed and those shown below, if any:

and the grantor will warrant and forever defend the said premises and every part and parcel thereof against the lawful claims and demands of all persons claiming by, through, or under the grantor except those claiming under the above described encumbrances.

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 true and actual consideration for this conveyance is \$56,750.00.

Until a change is requested, all tax statements shall be sent to Grantee at the following address: 231 Pinney Street, Crescent, OR 97733

Dated this 14 day of June, 2004

WILSHIRE CREDIT CORPORATION

BY: [Signature]
AUTHORIZED SIGNER

State of Oregon
County of Washington

This instrument was acknowledged before me on June 14, 2004 by Kan Frye Sr. Vce President SIGNER FOR DEUTSCHE BANK NATIONAL TRUST COMPANY, FKA BANKERS TRUST COMPANY OF CALIFORNIA, N.A., AS TRUSTEE OF WILSHIRE MORTGAGE LOAN TRUST 1997-2 UNDER THE POOLING AND SERVICING AGREEMENT, DATED AS OF NOVEMBER 1, 1997.

[Signature]
(Notary Public for Oregon)

My commission expires _____

ESCROW NO. MT65495-MS

Return to:
Lauretta Adams
231 Pinney Street
Crescent, OR 97733

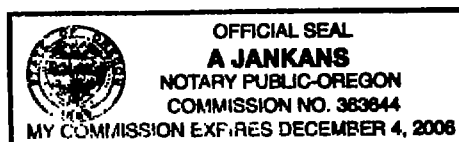


EXHIBIT "A"
LEGAL DESCRIPTION

A portion of Lot 1, Block 1, PINNEY'S ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County Oregon, more particularly described as follows:

Beginning at the Northeast corner of said Lot 1, PINNEY'S ACRES; thence North 89° 20' West 150 feet; thence South 0° 39' West 326.14 feet; thence 127.93 feet along a circular curve (central angle = 35° 16' 40" radius = 207.78 feet) to the point of tangent; thence South 89° 20' 38" East 30 feet; thence North 0° 39' 297.95 feet to the Northeast corner of said lot and the point of beginning.

Tax Account No.: 2408-036DD-00900-000-

Key No.: 150641