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After recording return to: Ellen Redel 135 Hwy 422 S Chiloquin, OR 97624

Until a change is requested all tax statements shall be sent to the following address:
Ellen Redel
135 Hwy 422 S
Chiloquin, OR 97624

File No.: 7021-474016 (SAC) Date: January 25, 2005

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State of Oregon, County of Klamath

STATUTORY SPECIAL WARRANTY DEED

Associates First Capital Mortgage Corporation, successor by merger to Associates Financial Service Company, Inc., Grantor, conveys and specially warrants to Ellen Redel, Grantee, the following described real property free of liens and encumbrances created or suffered by the Grantor, except as specifically set forth herein:

This property is free from liens and encumbrances, EXCEPT:

 Covenants, conditions, restrictions and/or easements, if any, affecting title, which may appear in the public record, including those shown on any recorded plat or survey.

See Legal Description attached hereto as Exhibit A and by this reference incorporated herein.

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 consideration for this conveyance is \$39,000.00.

Dated this 25th day of January , 2005.

Page 1 of 3

APN: 198896

Statutory Special Warranty Deed - continued

File No.: 7021-474016 (SAC)
Date: 01/25/2005

Associates First Capital Mortgage Corporation Successor by merger to Associates Financial Services Company, Inc., by POA Grand Bank for Savings, fsb

Susie Taylor Senior Vice President

STATE OF MISSISSIPPI

))ss.

County of Lamar

This instrument was acknowledged before me on this <u>25th</u> day of <u>January</u>, 2005 by as of Associates First Capital Mortgage Corporation, successor by merger to Associates Financial Service Company, Inc., by <u>POA Grand Bank</u> for Savings, fsb, on behalf of said corporation.

Notary Public for Mississippi
My commission expires:

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE MY COMMISSION EXPIRES: Jun 23, 2006

APN: 198896

Statutory Special Warranty Deed - continued File No.: 7021-474016 (SAC) Date: 01/25/2005

EXHIBIT A

LEGAL DESCRIPTION:

All that portion of Lot 6, Section 34, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, described as follows:

Beginning at a point bearing North 59°30' West 116.3 feet from the intersection of the Westerly line of Lalakes Avenue with the Northerly line of Schonchin Street, in the townsite of West Chiloquin, Oregon; thence North 42°30' West at right angles to the county road 200 feet, more or less, to the county road; thence South 47°21' West along said road 53 feet; thence Southeasterly at right angles 200 feet, more or less, thence Northeasterly at right angles 53 feet to the point of beginning.

ALSO, beginning at the intersection of the Southwesterly line of Chocktoot Street and the Northwesterly line of Lalakes Avenue as shown by the plat of West Chiloquin, Oregon; thence Southwesterly along the Northwest line of Lalakes Avenue a distance of 400 feet; thence Northwest at right angles to said Lalakes Avenue 116.3 feet to the true point of beginning, being the most Southerly corner of the property described, thence North 42°39' West 200 feet, more or less, to a point; thence Northeast at right angles to the last described line 25 feet, thence Southeasterly at right angles to the last described line to a point North 30°30' East from the true point of beginning, thence South 30°30' West 26.15 feet to the true point of beginning.