



After recording return to:  
Clifford Kero and Bernadette Kero  
2126 Casa Grande  
Benicia, CA 94510

Until a change is requested all tax statements  
shall be sent to the following address:  
Clifford Kero and Bernadette Kero  
2126 Casa Grande  
Benicia, CA 94510

File No.: 7021-530945 (SAC)  
Date: February 17, 2005

State of Oregon, County of Klamath  
Recorded 02/23/2005 3:37p m  
Vol M05 Pg 12058-60  
Linda Smith, County Clerk  
Fee \$ 3.00 # of Pgs 3

### STATUTORY WARRANTY DEED

**The Bank of New York, Trustee under the Pooling and Servicing Agreement Sseries 1998-1,** Grantor, conveys and warrants to **Clifford Kero and Bernadette Kero as tenants by the entirety,** Grantee, the following described real property free of liens and encumbrances, except as specifically set forth herein:

**Lot 2 in Block 3 of NORTH KLAMATH FALLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.**

**This property is free from liens and encumbrances, EXCEPT:**

1. 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.

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 **\$48,000.00.** (Here comply with requirements of ORS 93.030)

31F

12059

APN: R787722

Statutory Warranty Deed  
- continued

File No.: 7021-530945 (SAC)  
Date: 02/17/2005

Dated this 22 day of February, 2005.

The Bank of New  
York, Trustee under  
the Pooling and  
Servicing  
Agreement Sseries  
1998-1

By: IndyMac Bank P.S.B., As Attorney In Fact

**BOB SIEGMETH**

REG. MANAGER, ASSISTANT VICE PRESIDENT

STATE OF Oregon )  
 )ss.  
County of )

This instrument was acknowledged before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_  
by \_\_\_\_\_ as of The Bank of New York, Trustee under the Pooling and Servicing Agreement Sseries 1998-1, on  
behalf of the .

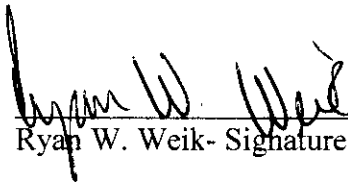
\_\_\_\_\_  
Notary Public for Oregon  
My commission expires:

## CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

STATE OF CALIFORNIA  
COUNTY OF LOS ANGELES

On February 22, 2005 before me Ryan W. Weik, Notary Public, personally appeared **Bob Siegmeth**, and acknowledged that he is Assistant Vice President of IndyMac Bank, F.S.B., as Attorney In Fact for Bank of New York, As Trustee, proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person or the entity upon behalf of which the person acted, executed the instrument.

**WITNESS** my hand and official seal.



Ryan W. Weik- Signature of Notary Public

**OPTIONAL**

Though law does not require the information below, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

**Description of Attached Document**

Title or Type of document: Statutory Warranty Deed

Signer's Name: Bob Siegmeth

Corporate Officer

Title Assistant Vice President

Signer is Representing: IndyMac Bank F.S.B as Attorney In Fact for Bank of New York, As Trustee

Loan # 3000544985