

AFTER RECORDING RETURN TO:
DOCUMENT PROCESSING SOLUTIONS, INC.
590 W. LAMBERT RD.
BREA, CA 92821

Grantors' Names and address

Guadalupe S. Ruiz

2915 WATSON ST.
KIAMATH, OR 97603

Grantees' Names and Address

Federal National Mortgage Association
5401 N. Beach Street
Fort Worth, TX 76137

RETURN TO:

Fidelity National Title Group, Inc.
National Agency Solutions
6500 Pinecrest Drive Suite #600
Plano, TX 75024

Mail Tax Statements To:

Federal National Mortgage Association
5401 N. Beach Street
Fort Worth, TX 76137 *CTCS*

File No. 33859/*2276 CTOR*

True
Consideration: \$10.00

2012-002159

Klamath County, Oregon



00114608201200021590030037

02/29/2012 08:52:15 AM

Fee: \$47.00

DEED IN LIEU OF FORECLOSURE

KNOW ALL MEN BY THESE PRESENTS, GUADALUPE S. RUIZ, n/k/a GUADALUPE S. GODWIN, a married woman, hereinafter called Grantor, for \$10.00 and the consideration hereinafter stated, does hereby grant, bargain, sell and convey unto FEDERAL NATIONAL MORTGAGE ASSOCIATION, hereinafter called grantee, and unto grantee's successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in the County of Klamath, State of Oregon, described as follows:

** Address same as "Mail Tax Statements to:"*

SEE COMPLETE LEGAL ATTACHED AS EXHIBIT "A"

APN#: R200179

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

This deed does not affect a merger of the fee ownership and the lien of the mortgage described below. The fee and lien shall hereafter remain separate and distinct.

By acceptance and recording of this deed, grantee covenants and agrees that it shall forever forebear taking any action whatsoever to collect against Grantor on the obligations which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceedings to foreclose that mortgage, grantee shall not seek, obtain or permit a deficiency judgment against Grantor, their heirs, successors or assigns, such right being hereby waived. This paragraph shall be inapplicable in the event that Grantor attempts to have this deed set aside or this deed is determined to transfer less than fee simple title to grantee.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made.

The true and actual consideration for this transfer consists of grantee's waiver of its right to bring an action against based on the promissory note secured by the mortgage hereinafter described and agreement not to name the Grantor as a party to a foreclosure action stated above with respect to that certain mortgage signed on the 14th day of June, 2006, by Grantor in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., solely as nominee for Countrywide Home Loans, Inc., and recorded at Instrument # M06, Page 13101, real property records of Klamath County, Oregon on the 27th day of June, 2006.

In constructing this deed and where the context so requires, the singular included the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

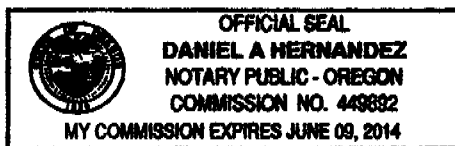
Dated this 6th day of September, 2011

Guadalupe S. Ruiz Guadalupe S. Godwin
GUADALUPE S. RUIZ, n/k/a GUADALUPE S. GODWIN

[Acknowledgments Continue]

State of OREGON }
 } ss.
County of }

On September 6, 2011, Personally appeared the above named
GUADALUPE S. RUIZ, n/k/a GUADALUPE S. GODWIN, and acknowledged the foregoing
instrument to be her voluntary act and deed.



Before me: Daniel A. Hernandez
Printed name: Daniel A. Hernandez
Notary Public for Bank of America
My commission expires: June 09, 2014

EXHIBIT "A"

ALL THAT CERTAIN REAL PROPERTY SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS:

LOT 15 AND 16 IN BLOCK 7, WEST CHILOQUIN ADDITION TO THE CITY OF CHILOQUIN, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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