



THIS SPACE RESERVED FOR RECORDER'S USE

**2013-000184**  
Klamath County, Oregon  
01/04/2013 02:11:46 PM  
Fee: \$57.00

Washington Federal Savings  
425 Pike Street  
Seattle, WA 98101  
Grantor's Name and Address

Norma Leticia G. Villanueva  
1612 Division Street  
Klamath Falls, OR 97601  
Grantee's Name and Address

After recording return to:  
Norma Leticia G. Villanueva  
1612 Division Street  
Klamath Falls, OR 97601

Until a change is requested all tax statements  
shall be sent to the following address:  
Norma Leticia G. Villanueva  
1612 Division Street  
Klamath Falls, OR 97601

Escrow No. MT96235-MS  
Title No. 0096235  
BSD r.020212

**BARGAIN AND SALE DEED**

KNOW ALL MEN BY THESE PRESENTS, That

**Washington Federal Savings,**

hereinafter called Grantor, for the consideration hereinafter stated, does hereby grant, bargain, sell and convey unto

**Norma Leticia G. Villanueva,**

hereinafter called Grantee, and unto Grantee's heirs, successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereunto belonging or in anyway appertaining, situated in the County of **KLAMATH**, State of Oregon, described as follows, to wit:

57 AMT

**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

That portion of Lot 1, Block 218, MILLS SECOND ADDITION to the City of Klamath Falls, 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 a point 40 feet South of the Northeast corner of Lot 1, Block 218, MILLS SECOND ADDITION to the City of Klamath Falls, Oregon; thence West, along a line parallel with Union Avenue, a distance of 50 feet to the dividing line of Lots 1 and 2; thence South along the dividing line of Lots 1 and 2 a distance of 40 feet; thence East along a line parallel with Union Avenue, a distance of 50 feet to the Easterly line of Lot 1; thence North, along the Easterly line of Lot 1, facing on Division Street, a distance of 40 feet to the place of beginning.

Any claim that the foreclosure and the foreclosure transfer evidenced by deed recorded on October 5, 2011 in Volume 2011-011105, Microfilm Records of Klamath County, Oregon is (a) void or voidable under the Trust Deed Act or other applicable foreclosure and execution statutes; or (b) ineffective in extinguishing the interest of any party who did not timely receive, or who claims not to have timely received, all notices required by law for extinguishing the interest.

Grantor conveys and specially warrants to **Norma Leticia G. Villanueva**, Grantee, the following described real property free and clear of encumbrances and claims created or suffered by the grantor or by any predecessor in interest to grantor as beneficiary, assignee, or nominee, or the trustee or successor trustee under that certain trust deed recorded in Klamath County, Instrument No. 2007-001604 except as specifically set forth below..... N/A

The true and actual consideration paid for this transfer, stated in terms of dollars, is **\$25,000.00**.

However, the actual consideration consists of or includes other property or value given or promised which is the whole / part of the consideration.

To Have and to Hold the same unto grantee and grantee's heirs, successors and assigns forever.


In construing this deed, where the context so requires, the singular includes the plural and all grammatical changes shall be made so that this deed shall apply equally to corporations and to individuals.

BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON’S RIGHTS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010. THIS INSTRUMENT DOES 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 THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.

In Witness Whereof, the grantor has executed this instrument this 2 day of January, 2013; if a corporate grantor, it has caused its name to be signed and its seal if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.


**SEE ADDITIONAL SIGNATURE PAGE ATTACHED HERETO AND MADE A PART HEREOF**

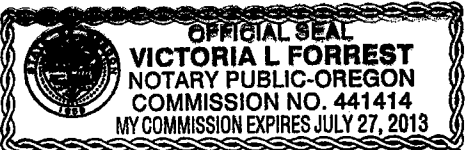
Washington Federal Savings

BY:   
Peggy Hobin, SVP Oregon Divisional Manager

State of Oregon  
County of Linn

This instrument was acknowledged before me on January 2, 2013 by Peggy Hobin, as SVP Division Manager for Washington Federal Savings.

  
(Notary Public for Oregon)



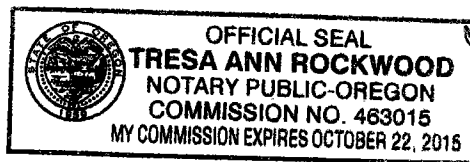
My commission expires 7-27-13

Washington Federal Savings

BY: Michael Follose  
Michael Follose, VP Commercial Loan Regional  
Manager

State of Oregon  
County of Deschutes

This instrument was acknowledged before me on January 2, 2013 by P Michael Follose, VP Commercial Loan  
Regional Manager for Washington Federal Savings.



Tresa Ann Rockwood  
(Notary Public for Oregon)  
My commission expires 10-22-15