

After recording return to: Edwin Febus RCO Legal, P.S. 13555 SE 36th St., Suite 300 Bellevue, WA 98006 Klamath County, Oregon 03/24/2014 12:51:36 PM

2014-002522

Fee: \$47.00

Mail Tax Statements to: Federal National Mortgage Association P.O. Box 650043 Dallas, TX 75265

7210.80003/Kalb, Evelyn and Chesebro, Richard

WARRANTY DEED (Deed in Lieu)

Guaranty Bank

Grantor, Evelyn Ruth-Kalb, conveys and specially warrants to Federal National Mortgage Association, Grantee, the following described real property free of encumbrances created or suffered by the Grantor except as specifically set forth herein:

LOT 6 IN BLOCK 7 OF TRACT 1017 - MOUNTAIN LAKES HOMESITES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Tax Parcel No. 3606-017C0-03700-000

This property is free of liens and encumbrances, EXCEPT: subject to easements, conditions, reservations, covenants, agreements, restrictions, rights of way and declarations of record, if any.

The Grantee by accepting and recording this Deed does not intend a merger of its interest under that certain Deed of Trust dated December 28, 2006, recorded on December 29, 2006, under File No. 2006-025650, records of Klamath County with the fee title herein conveyed to take place, and it is the intention of the parties that the property above-described shall remain subject to the lien of said Deed of Trust, which lien shall remain a first lien upon the property.

BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT. THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSONS 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.

The true consideration for this conveyance is \$0.00 and other property or value was either part or the whole consideration.

OXX.

CONTINUED ON FOLLOWING PAGE

Guaranty Bank By: Name:

STATE OF WISCONSIN) ss. COUNTY OF MILWAUKEE

I certify that I know or have satisfactory evidence that Goral O'Pel 115 is the person who appeared before me, and said person acknowledged that (he/see) signed this instrument, on oath stated that (he/s was authorized to execute the instrument and acknowledged it as the of Guaranty Bank to be the free and voluntary act of such party for the uses of Guaranty Bank to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Title:

DATED this 18 day of February

Notary Public in and for the State of residing at _

My commission expires:

WARRANTY DEED

Guaranty Bank, Grantor

Federal National Mortgage Association, Grantee