



2014-003579

Klamath County, Oregon

04/17/2014 02:18:02 PM

Fee: \$67.00

RECORDING COVER SHEET (Please Print or Type)

This cover sheet has been prepared by the person presenting the attached instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

**THIS SPACE RESERVED FOR
USE BY THE COUNTY
RECORDING OFFICE**

AFTER RECORDING RETURN TO:

**CITIMORTGAGE, INC.
ATTN: DENVER DIL TITLE
500 ELDORADO BLVD
SUITE 2300
BROOMFIELD, CO 80021**

DIL # 000001-152775

**TITLE(S) OF THE TRANSACTION(S) ORS 205.234a
WARRANTY DEED IN LIEU OF FORECLOSURE**

DIRECT PARTY / GRANTOR(S) ORS 205.125(1)(b) and 205.160:

Grantor

JEFFREY S. BRADFORD AND ANGELA D. BRADFORD
1869 ALISA LANE
KLAMATH FALLS, OR 97601

INDIRECT PARTY / GRANTEE(S) ORS 205.125(1) and 205.160:

Grantee:

FEDERAL NATIONAL MORTGAGE ASSOCIATION
14221 DALLAS PARKWAY, SUITE 1000
DALLAS, TX 75254

TRUE AND ACTUAL CONSIDERATION ORS 93.030: \$216713.77

SEND TAX STATEMENTS TO:

CITIMORTGAGE, INC.
ATTN: DENVER DIL TITLE
500 ELDORADO BLVD
SUITE 2300
BROOMFIELD, CO 80021

\$67.-

Recorded Requested By
And When Recorded Mail To:
CITIMORTGAGE, INC.
ATTN: DENVER DIL TITLE
500 ELDORADO BLVD
SUITE 2300
BROOMFIELD, CO 80021

DIL No: 000001-152775
Loan No: 1122966410

WARRANTY DEED IN LIEU OF FORECLOSURE

FOR VALUE RECEIVED, JEFFREY S. BRADFORD AND ANGELA D. BRADFORD, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY, as grantor, do hereby Grant, Warrant, Sell and Convey unto FEDERAL NATIONAL MORTGAGE ASSOCIATION The Grantee, the following described real estate free of encumbrances (except as set forth herein), to-wit:

SEE ATTACHED EXHIBIT "A"

This Deed is an absolute conveyance of title, in effect as well as in form and is not intended as a mortgage, trust conveyance, or security of any kind. The consideration hereto existing on account of the Deed of Trust on said land recorded on April 11, 2012 as Instrument No. 2012-003797, book N/A, page N/A records of Klamath County, OREGON. This Deed completely satisfies said Deed of Trust and Note secured thereby, and any effect thereof in all respects.

TO HAVE AND TO HOLD the said premises, with their appurtenances unto the said Grantee their successors, heir and assigns forever. And the Grantors do hereby covenant to and with the said Grantee, that they are the owners in fee simple of said premises; that they are free from all encumbrances and that they will warrant and defend the same from all lawful claims whatsoever.

DATED: 1/24/2014

SIGNATURE OF GRANTOR(S):

Jeffrey S. Bradford
JEFFREY S. BRADFORD
Angela D. Bradford
ANGELA D. BRADFORD

State of OR
County of SALISBURY

On 1-24-14

before me,

Vivian M Garcia

a Notary Public, personally appeared Jeffrey S. Bradford and Angela D. Bradford who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of OR that the foregoing paragraph is true and correct. WITNESS my hand and official seal

Signature [Signature]

(Seal)



EXHIBIT "A"

LOT 3 IN BLOCK 1 OF TRACT 1182, GREEN KNOLL ESTATES, ACCORDING TO THE OFFICIAL
PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,
OREGON.

Recorded Requested By
And When Recorded Mail To:
CITIMORTGAGE, INC.
ATTN: DENVER DIL TITLE
500 ELDORADO BLVD
SUITE 2300
BROOMFIELD, CO 80021

DIL No: 000001-152775
Loan No: 1122966410

ESTOPPEL AFFIDAVIT

JEFFREY S. BRADFORD AND ANGELA D. BRADFORD, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY being first duly sworn, dispose and say: That they are the identical parties who made, executed and delivered that certain Warranty Deed to **FEDERAL NATIONAL MORTGAGE ASSOCIATION** dated 1/24/14 conveying the following described property to wit:

SEE ATTACHED EXHIBIT "A"

That the aforementioned Deed was an absolute conveyance of the title to said land to the Grantees named therein. In effect as well as in form, and was not and is not intended as a Deed of Trust, Mortgage, Contract of security of any kind, and that possession of said land has been surrendered to the said Grantee.

That this consideration in the aforesaid Deed was and is payment to us of the sum of ONE DOLLAR by the Grantees named therein receipt of which is hereby acknowledged, together with full cancellation of all debts, obligation, costs and charges, heretofore existing under and by virtue of the terms of that certain Note secured by the undersigned Deed of Trust heretofore existing on the property herein and hereinbefore described.

That said Note and Deed of Trust were executed by **JEFFREY S. BRADFORD AND ANGELA D. BRADFORD, HUSBAND AND WIFE** as Grantor to **FIRST AMERICAN TITLE COMPANY**, as original trustee for the benefit and security of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR CITIBANK, N.A.**, as beneficiary, recorded on April 11, 2012 as Instrument No. 2012-003797, book N/A, page N/A records of Klamath County, OREGON.

We have defaulted under the terms of said Note and Deed of Trust. All notice provisions have been complied with and all grace periods have either expired or have been waived by us and the Lender has declared the Note and all indebtedness under the Note and Deed of Trust due and payable according to the terms thereof and the laws of the State of Oregon.

That in offering to execute the aforesaid Deed to the Grantees therein, and in executing the same, we were not acting under any misapprehension as to the effects thereof, nor under duress, undue influence or misrepresentation by the Grantees or the agent or attorney of the Grantees in said Deed. That the aforesaid Deed was made as a result of our request that the Grantees accept such Deed and was our free and voluntary act. Also by executing said Warranty Deed to Grantee's herein, we agree to vacate said premises within ten (10) days of the undersigned date.

That at the time of making said Deed we felt, and still feel, that the Note and Deed of Trust above mentioned represented a fair value of the property so deeded.

That we are solvent and have no other creditors whose rights would be prejudiced by said conveyance. The Deed was not given as preference against any other of our creditors.

ESTOPPEL AFFIDAVIT
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That at the time it was given there were no other persons, firms or corporations other than the Grantees therein named interested either directly or indirectly in said land and personal property, and that we are not obligated upon any bond or other Mortgage or Deed of Trust or Contract where any lien has been created or exists against the premises described in said Deed.

That it was our intentions Grantors to convey, and by said Deed did convey to the Grantees therein, all our right, title and interest absolutely in and to the land in said Deed. This Affidavit was made for the protection and benefit of the aforesaid Grantees in said Deed, their successors and assigns, and all other parties hereinafter dealing with or who may acquire an interest in the property described therein and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

DATED: 1/24/14

Jeffrey S. Bradford
JEFFREY S. BRADFORD
Angela D. Bradford
ANGELA D. BRADFORD

State of OR
County of JACKSON

On 1-24-14 before me, Vivian M Garcia

a Notary Public, personally appeared
Jeffrey S. Bradford and Angela D. Bradford
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under PENALTY OF PERJURY under the laws of the State of OR that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature Nil

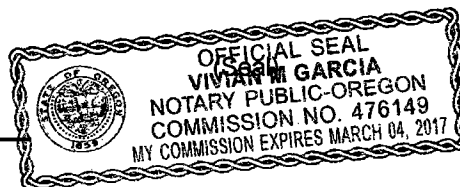


EXHIBIT "A"

LOT 3 IN BLOCK 1 OF TRACT 1182, GREEN KNOLL ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.