



2014-010964

Klamath County, Oregon

10/20/2014 12:12:24 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**

28682253

AFTER RECORDING RETURN TO:

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

DIL # 000001-152824

**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

**PHYLLIS M. HUNSUCKER
308 JEWELL TERRACE
KLAMATH FALLS, OR 97601-1187**

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: \$302,026.83

SEND TAX STATEMENTS TO:

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

\$67.00

Recorded Requested By
And When Recorded Mail To:

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

DIL No: 000001-152824
Loan No: 2003203968

WARRANTY DEED IN LIEU OF FORECLOSURE

FOR VALUE RECEIVED, **PHYLLIS M. HUNSUCKER, A WIDOW** 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 October 6, 2005 as Instrument No. M05-65988, 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. See Exhibit "B".

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: MAY 19, 2014

SIGNATURE OF GRANTOR(S):

Phyllis M. Hunsucker
PHYLLIS M. HUNSUCKER

State of OREGON
County of KLAMATH
On MAY 19, 2014 before me, JOANN R. SIEBECKE
a Notary Public, personally appeared PHYLLIS M. HUNSUCKER
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are
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 Joann R. Siebecke (Seal)

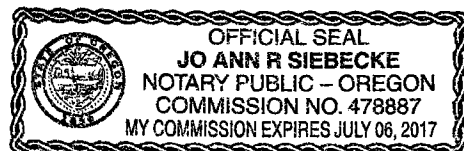


EXHIBIT "A"

A PORTION OF LOT 5, BLOCK 4, TRACT NO. 1002, LA WANDA HILLS, 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 5/8 INCH IRON PIN MARKING THE MOST SOUTHERN CORNER OF SAID LOT 5; THENCE NORTH 00°01'20" EAST ALONG THE WEST LINE OF SAID LOT 5, 423.70 FEET TO A 1/2 INCH IRON PIN; THENCE SOUTH 69°22'33" EAST 325.42 FEET TO A 1/2 IRON PIN ON A POINT ON CURVE OF THE NORTHERLY RIGHT OF WAY LINE OF GEARHART STREET FROM WHICH THE RADIUS POINT OF SAID CURVE BEARS NORTH 68°19'09" WEST 248.85 FEET; THENCE ALONG THE ARC OF A 248.85 FOOT RADIUS CURVE TO THE RIGHT (DELTA = 26°19'09", LONG CHORD = SOUTH 34°50'25" WEST 113.31 FEET) 114.31 FEET TO A 5/8 INCH IRON PIN AT THE END OF THE CURVE; THENCE SOUTH 48°00'00" WEST 322.92 FEET TO THE POINT OF BEGINNING.

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And When Recorded Mail To:
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DIL No: 000001-152824
Loan No: 2003203968

Exh. b. 4 "B"

ESTOPPEL AFFIDAVIT

PHYLLIS M. HUNSUCKER, A WIDOW being first duly sworn, depose and say: That he/she/they is/are the identical partie(s) who made, executed and delivered that certain Warranty Deed in Lieu of Foreclosure to **FEDERAL NATIONAL MORTGAGE ASSOCIATION**, dated MAY 19, 2014, 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 Grantee(s) 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 **ROBERT D. HUNSUCKER AND PHYLLIS M. HUNSUCKER, AS TENANTS BY THE ENTIRETY** as Grantor to **FIRST AMERICAN TITLE COMPANY**, as original trustee for the benefit and security of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR GATEWAY FINANCIAL SERVICES**, as beneficiary, recorded on **October 6, 2005** as Instrument No. **M05-65988**, 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: May 19, 2014

Phyllis M. Hunsucker
PHYLLIS M. HUNSUCKER

State of OREGON
County of CLATSOP

On MAY 19, 2014 before me, JO ANN R. SIEBECKE

a Notary Public, personally appeared

PHYLLIS M. HUNSUCKER,
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 OREGON that the foregoing paragraph is true and correct.

WITNESS my hand and official seal

Signature

Jo Ann R. Siebecke

(Seal)

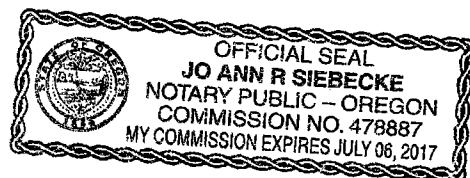


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