

2025-010113  
Klamath County, Oregon  
11/12/2025 09:13:01 AM  
Fee: \$97.00

AFTER RECORDING RETURN TO:  
Timios, Inc., Attn: REO Recording  
5716 Corsa Avenue, Suite 102  
Westlake Village, CA 91362  
File No. 36-428082

MAIL TAX STATEMENTS TO:  
MADIR U. CUDDY  
1853 Coolidge Street  
San Diego, CA 92111

Parcel ID No.: 3809-035DC-06400

### SPECIAL WARRANTY DEED

THIS DEED made and entered into on this 30<sup>th</sup> day of October, 2025, by and BETWEEN **PHH MORTGAGE CORPORATION** located at 14405 Walters Road, Suite 200, Houston, TX 77014, hereinafter referred to as Grantor(s) and **MADIR U. CUDDY** residing at 1853 Coolidge Street, San Diego, CA 92111, hereinafter referred to as Grantee(s).

WITNESSETH: That the said Grantor, for and in consideration of the sum of One Hundred Twenty Thousand and 00/100 Dollars (\$120,000.00), cash in hand paid, the receipt of which is hereby acknowledged, have this day given, granted, bargained, sold, conveyed and confirmed and do by these presents give, grant, bargain, sell, convey and confirm unto the said Grantee the following described real estate located in Klamath County, State of Oregon:

SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION.

Property commonly known as: 1325 Wiard Street, Klamath Falls, OR 97603

This conveyance is subject to easements, covenants, conditions, restrictions, reservations, and limitations of record, if any.

TO HAVE AND TO HOLD the lot or parcel above described together with all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining unto the said Grantee(s) and unto the heirs, administrators, successors or assigns of the Grantee(s) forever in fee simple.

And the Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land; that the Grantor hereby specially warrants that title to the land is free from all encumbrances made by Grantor, and will defend the same against the lawful claims of all persons claiming by, through or under Grantor, but against none other.

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 said Grantor has hereunto set their hand and seal on this 30 day of OCTOBER, 20 25

**PHH Mortgage Corporation By: REO Management Solutions LLC as Attorney in Fact**

By: 

Print Name: TAWANA MAXWELL

Title: AUTH SIGNER

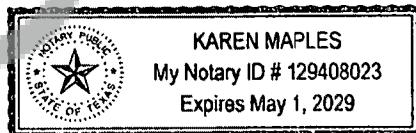
STATE OF TEXAS  
COUNTY OF HARRIS

The foregoing instrument was acknowledged before me on this 30 day of OCTOBER,  
20 25 by TAWANA MAXWELL as  
AUTH SIGNER of **REO Management Solutions LLC as Attorney in Fact for  
PHH Mortgage Corporation.**

Karen Maples  
Notary Public

Notary Public for State of TEXAS

My Commission Expires: 05/01/2029



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

A tract of land being a portion of Lot 9, as shown on the plat map entitled "Fair Acres Sub-Division Number 1" more particularly described as follows:

Beginning at a point on the Eastern line of Wiard Street, said point being the Southwestern corner of said Lot 9 running thence along said Eastern line of Wiard Street, North 54.60 feet to a point; thence North 88°34'00" East 312.26 feet to a point on the Eastern lot line of said Lot 9; thence South 1°06' East 55.95 feet to the Southeastern corner of said Lot 9; thence along the Southern line of said Lot 9, South 88°48'50" West 312.26 feet to the point of beginning.

Parcel ID No. 3809-035DC-06400

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Unofficial  
Copy