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WARRANTY DEED TO CREATE ESTATE BY THE ENTIRETY

This Indenture Witnesseth, THAT LEE M. ROUNDY and MARJORIE L. ROUNDY,
husband and wife, hereinafter known as grantors, for the consideration hereinafter stated
have bargained and sold, and by these presents do grant, bargain, sell and convey unto
EDWARD J. BIBIANO and LYNETTE A. BIBIANO,
husband and wife, grantees, the following described premises, situated in Klamath County, Oregon, to-wit:

Lot 6 in Block 1, Tract 1008 known as BANYON PARK.

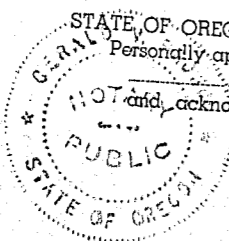
Subject to: Regulations, including levies, assessments, water
and irrigation rights and easements for ditches and canals, of
Klamath Irrigation District; Regulations, including levies,
liens, assessments, rights of way and easements of the South
Suburban Sanitary District; Regulations, including levies,
assessments, water and irrigation rights and easements for
ditches and canals, of Klamath Basin Improvement District,
and subject to the terms and provisions of that certain in-
strument recorded July 24, 1970 in Vol. M-70 at page 6187,
as "Notice to persons intending to plat lands within the
Klamath Basin Improvement District"; Restrictions, but omitting
restrictions, if any, based on race, color, religion or national
origin as shown on the recorded plat of Banyon Park Subdivision;
Conditions and restrictions, but omitting restrictions, if any,
based on race, color, religion or national origin imposed by
instrument recorded Dec. 30, 1970 in Book M-70 at page 11421,
Microfilm Records; Easements and rights of way of record and
those apparent on the land, if any.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$19,950.00.
However, the actual consideration includes other property which is part of the consideration.
(Strike out the above when not applicable)

TO HAVE AND TO HOLD the said premises with their appurtenances unto the said grantees as an
estate by the entirety. And the said grantors do hereby covenant, to and with the said grantees, and
their assigns, that they are the owners in fee simple of said premises; that they are free from
all incumbrances, except those above set forth,
and that they will warrant and defend the same from all lawful claims whatsoever,
except those above set forth.

IN WITNESS WHEREOF, they have hereunto set their hands and seals
this 9th day of February, 1973

STATE OF OREGON, County of Klamath ss.
Personally appeared the above named Lee M. Roundy and Marjorie L. Roundy,
husband and wife,
and acknowledged the foregoing instrument to be their voluntary act and deed.



Before me:
Gerald V. Brown
Notary Public for Oregon.
My commission expires 11-12-74

After recording return to:

2943 E. 10th St
City

From the Office of
GANONG, SISEMORE & ZAMSKY
538 Main Street
Klamath Falls, Oregon 97601

STATE OF OREGON,
County of Klamath ss.

I certify that the within instrument was re-
ceived for record on the 14th day of Feb.
1973, at 11:28 o'clock A. M., and recorded in book
M-73 on page 1638. Record of Deeds of
said County.

Witness my hand and seal of County affixed.

WM. D. MILNE
County Clerk—Recorder
By Christopher K. Christman Deputy
FEE \$2.00

THIS TRUST DEED
EDWARD J. BIBIANO

FIRST FEDERAL SAV
existing under the law

The grantor here
property in Klamath

which said described re
rents, issues, profits, wa
taining to the above de
apparatus, equipment an
leum, shades and built-
described premises, inclu

each agreement of the
(\$18,950.00
beneficiary of order

This trust deed shall
if any, as may be loaned
having an interest in the
note or notes. If the ad
more than one note, the
any of said notes or part
as the beneficiary may el

The grantor hereby
herein that the said prop
free and clear of all enc
executors and administrat
against the claims of all

The grantor covenant
thereof and, when due, a
said property; to keep a
evidence over this trust de
or hereafter constructed;
hereof or the date const
promptly and in good w
said property which may
costs incurred therefor;
times during construction
beneficiary within fifteen
fact; not to remove or
constructed on said prem
hereafter erected upon
no waste of said premi
now or hereafter erecte
by fire or such other ha
in a sum not less than
secured by this trust de
ficiary, and to deliver t
approved loss payable.
premium paid to the
fifteen days prior to t
said policy of insurance
discretion obtain insur
shall be non-cancellable
obtained.

In order to provid
ments to the beneficiary, togeth
principal and interest p
hereby, an amount equ
other charges due and
ing twelve months, and
payable with respect t
this trust deed remain
such sums to be credi
several purposes there
loan; or, at the option
the beneficiary in tra
premiums, taxes, ass
and payable.

While the grant
charges levied or ass
the same begin to be
polices upon said pre
ficiary, as aforesaid,
any and all taxes, a
said property in the
by the collector of s
insurance premiums
the insurance carriers
principal of the loan
the reserve account.
in no event to hold
said written or for
insurance policy, and
loss, to compromise
such insurance recou
computing the amo
full or upon sale or

STATE OF
I HEREBY
IS A TRUE
VITAL SET