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WARRANTY DEED

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KNOW ALL MEN BY THESE PRESENTS, That
 Klamath First Federal Savings and Loan Association
 hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by
 Owen N. Matthews and Debra G. Matthews, husband and wife, hereinafter called
 the grantee, does hereby grant, bargain, sell and convey unto the said grantee and grantee's heirs, successors and
 assigns, that certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or ap-
 pertaining, situated in the County of Klamath and State of Oregon, described as follows, to-wit:

A tract of land situated in the SE 1/4 SE 1/4 of Section 8, Township 41, South,
 Range 12 E.W.M., Klamath County, Oregon, more particularly described as follows:
 Beginning at a point marked by a P.K. Nail on the South line of said Section 8,
 said point being S. 89°50'00" W. 640.52 feet from the Southeast corner of said
 Section 8; thence continuing S. 89°50'00" W., along said section line, 186.00 feet
 to a P.K. Nail; thence N. 00°34'40" E. 30.00 feet to a 5/8 inch iron pin on the
 Northerly right of way of DeMerritt Road; thence continuing N. 00°34'40" E. 377.08
 feet to a 5/8 inch iron pin; thence N. 89°50'00" E. 186.00 feet to a 5/8 inch iron
 pin; thence S. 00°34'40" W. 377.08 feet to a 5/8 inch iron pin on the Northerly
 right of way line of said DeMerritt Road; thence continuing S. 00°34'40" W. 30.00
 feet to the point of beginning.

Saving and excepting therefrom any portion in DeMerritt Road.
 It is understood and agreed that property is sold subject to the redemption rights of
 Evans and Ruisch.

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)

To Have and to Hold the same unto the said grantee and grantee's heirs, successors and assigns forever.
 And said grantor hereby covenants to and with said grantee and grantee's heirs, successors and assigns, that
 grantor is lawfully seized in fee simple of the above granted premises, free from all encumbrances except covenants,
 conditions, restrictions, easements, limitations, and rights of way of record affecting
 the herein described property.

grantor will warrant and forever defend the said premises and every part and parcel thereof against the lawful claims
 and demands of all persons whomsoever, except those claiming under the above described encumbrances.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$96,000.00.
 (The sentence between the symbols @, if not applicable, should be deleted. See ORS 93.030.)

In construing this deed and where the context so requires, the singular includes the plural and all grammatical
 changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

In Witness Whereof, the grantor has executed this instrument this 17th day of August, 1988;
 if a corporate grantor, it has caused its name to be signed and seal affixed by its officers, duly authorized thereto by
 order of its board of directors.

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DE-
 SCRIBED 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 APPROVED USES.

Klamath First Federal Savings and Loan
 Association

By: James D. Bocchi, President

By: Gerald V. Brown

STATE OF OREGON,

County of _____ ss.
 _____, 19____

Personally appeared the above named _____

and acknowledged the foregoing instru-
 ment to be _____ voluntary act and deed.

Before me:

(OFFICIAL
SEAL)

Notary Public for Oregon

My commission expires:

STATE OF OREGON, County of Klamath _____ ss.
 August 17, 1988.

Personally appeared _____ and
 Gerald V. Brown _____ who, being duly sworn,
 each for himself and not one for the other, did say that the former is the
 president and that the latter is the
 secretary of Klamath First
 Federal Savings and Loan Association, a corporation,
 and that the seal affixed to the foregoing instrument is the corporate seal
 of said corporation and that said instrument was signed and sealed in be-
 half of said corporation by authority of its board of directors; and each of
 them acknowledged said instrument to be its voluntary act and deed.

Before me:

Notary Public for Oregon

My commission expires: 5-14-92

(OFFICIAL
SEAL)(If executed by a corporation,
affix corporate seal)

Klamath First Federal Savings and Loan
 P. O. Box 5270

Klamath Falls, Oregon 97601
 GRANTOR'S NAME AND ADDRESS

Owen N. Matthews and Debra G. Matthews

GRANTEE'S NAME AND ADDRESS

After recording return to:

Klamath First Federal Savings and Loan
 P. O. Box 5270

Klamath Falls, Oregon 97601
 NAME, ADDRESS, ZIP

Until a change is requested all tax statements shall be sent to the following address:
 Same as above

NAME, ADDRESS, ZIP

STATE OF OREGON,

County of Klamath _____ ss.

I certify that the within instru-
 ment was received for record on the
 26th day of Aug., 1988,
 at 3:32... o'clock P.M., and recorded
 in book/reel/volume No. M88... on
 page 13860... or as fee/file/instru-
 ment/microfilm/reception No. 90759...
 Record of Deeds of said county.

Witness my hand and seal of
 County affixed.

Evelyn Biehn _____ County Clerk
 NAME TITLE

Fee \$8.00

By: _____ Deputy

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