WARRANTY DEED

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KNOW ALL MEN BY THESE PRESENTS, That RUTH A. PALMER, a widow, 18284

hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by RUTH A. PALMER, for life ith the remainder to JAMES G. PALMER and BARBARA R. YOUNG, as tenants in commencinafter 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 appertaining, situated in the County ofKlamath and State of Oregon, described as follows, to-wit:

Lot 4, Block 11 of HOT SPRINGS ADDITION to the City of Klamath Falls, according to the official plat thereof.

3809-29DD-4400 PARCEL NO.

MORE COMMONLY KNOWN AS: 1129 Crescent Avenue Klamath Falls OR 97601

(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 those

of record and that 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 \$estate planning 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 26th day of July , 1990; if a corporate grantor, it has caused its name to be signed and seat affixed by its officers, duly authorized thereto by order of its board of directors.

RUTH A LAMER THIS INSTRUMENT WILL 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 APPROVED USES.

STATE OF OREGON, Klamath County of July 26 Personally appeared RUTH A. PALMER and acknowledged the foregoing instru-.....voluntary act and deed. ment to be...

Before the: POFFICIAL

SEAL) Notary Public for Oregon My commission expires: 10/24/92 STATE OF OREGON, County of Personally appearedwho, being duly sworn, each for himself and not one for the other, did say that the former is thepresident and that the latter is thesecretary of 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 behalf 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:

(If executed by a corporation, affix corporate seal)

(OFFICIAL SEAL)

RUTH A. PALMER ...1129 Crescent Avenue Klamath Falls OR 97601 GRANTOR'S NAME AND ADDRESS RUTH A. PALMER, JAMES G. PALMER, BARBARA R. YOUNG 1129 Crescent Avenue, Klamath Falls OR GRANTEE'S NAME AND ADDRESS After recording return to:
MICHAEL C. MILLER 601 Main Street, Suite 210 Klamath Falls OR 97601 NAME, ADDRESS, ZIP Until a change is requested all tax statements shall be sent to the following address. RUTH A. PALMER 1129 Crescent Avenue Klamath Falls OR 97601

SPACE RESERVED FOR PECORDER'S USE

Fee \$28.00

County of ...Klamath I certify that the within instrument was received for record on the 31st. day of ______July____, 19 90, at ...11:07. o'clock A.M., and recorded in book/reel/volume No... M90 on page ____15234____ or as fee/file/instrument/microfilm/reception No. 18284 Record of Deeds of said county.

STATE OF OREGON,

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk

By Queline Mullindere Deputy