

KNOW ALL MEN BY THESE PRESENTS, That

Lloyd D. McNichols and Rita F. McNichols

hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by
Mary Lou Darby, hereinafter called
the grantee, does hereby grant, bargain, sell and convey unto the said grantee and grantee's heirs, successors and assigns,
the certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or appertaining,
situated in the County of Klamath and State of Oregon, described as follows, to-wit:

Lot 5 in Block 7 of FAIRVIEW ADDITION according to the official plat
thereof on file in the office of the County Clerk of Klamath County
Oregon.

MOUNTAIN TITLE COMPANY

"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."

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 and the above granted premises, free from all encumbrances

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 \$ 40,000.00

However, the actual consideration consists of or includes other property or value given or promised which is the whole/
part of the consideration (indicate which). (The sentence between the symbols, if not applicable, should be deleted.
Sec. 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 individuals.

In Witness Whereof, the grantor has executed this instrument this 20th day of March, 19 92;
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.

STATE OF OREGON

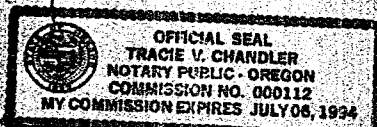
County of Klamath ss.3-20, 19 92

Personally appeared the above named

LLOYD D. MCNICHOLS
AND RITA F. MCNICHOLSand acknowledged the foregoing instrument
to be THEIR voluntary act and deed.

Before me:

Notary Public for Oregon

My commission expires: 7-6-94

STATE OF OREGON, County of _____) ss.

The foregoing instrument was acknowledged before me this

_____, 19____, by _____,

_____, president, and by _____,

_____, secretary of _____

a _____ corporation, on behalf of the corporation.

Notary Public for Oregon _____

My commission expires: _____ (SEAL)

STATE OF OREGON,

ss.

County of Klamath

I certify that the within instrument was
received for record on the 23rd
day of March, 19 92,
at 11:25 o'clock A M., and recorded
in book M92 on page 5987 or as
file/reel number 42518

Record of Deeds of said county.

Witness my hand and seal of County
affixed.

Evelyn Biehn, County Clerk

Recording Officer

By Deborah M. Nelson DeputyLloyd D. McNichols1500 Willard Ave.Klamath Falls, OR 97601

GRANTOR NAME AND ADDRESS

Mary Lou Darby1500 Willard Ave.Klamath Falls, OR 97601

GRANTEE'S NAME AND ADDRESS

Klamath First Federal Svc600 Main St.Klamath Falls, OR 97601

NAME, ADDRESS, ZIP

Credit a charge is suggested all tax statements shall be sent to the following address:

Same as above

NAME, ADDRESS, ZIP