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WARRANTY DEED

AFTER RECORDING RETURN TO:

RALPH E. PATTERSON

TAMMY L. ROBINSON

c/o Klamath First Federal540 Main St., KFO 97601

UNTIL A CHANGE IS REQUESTED ALL TAX
STATEMENTS TO THE FOLLOWING ADDRESS:
SAME AS ABOVE Klamath First Federal

540 Main St., KFO 97601

MERLE F. FOWLER hereinafter called GRANTOR(S), convey(s) to
RALPH E. PATTERSON and TAMMY L. ROBINSON, as tenants in common
with cross-contingent rights of survivorship, hereinafter called
GRANTEE(S), all that real property situated in the County of
KLAMATH, State of Oregon, described as:

Tract No. 71 of Pleasant Home Tracts No. 2, according to the
official plat thereof on file in the office of the County Clerk
of Klamath County, Oregon.

"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."

and covenant(s) that grantor is the owner of the above described
property free of all encumbrances except those of record and
those apparent on the land.

and will warrant and defend the same against all persons who may
lawfully claim the same, except as shown above.

The true and actual consideration for this transfer is
\$35,000.00.

In construing this deed and where the context so requires, the
singular includes the plural.

IN WITNESS WHEREOF, the grantor has executed this instrument
this 12th day of October, 1991.

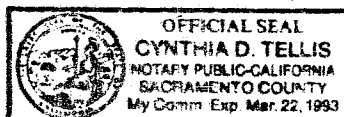
Merle F. Fowler
MERLE F. FOWLER

STATE OF CALIFORNIA, COUNTY OF Sacramento) ss.

ON THIS 12th DAY OF October, 1991.

Personally appeared the above named MERLE F. FOWLER and
acknowledged the foregoing instrument to be HIS voluntary act
and deed.

Before me: Cynthia D. Tellis
Notary Public for CALIFORNIA



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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 23rd day
of July A.D. 1992 at 3:25 o'clock P M., and duly recorded in Vol. M92,
of Deeds on Page 16354

FEE \$35.00

Evelyn Biehn County Clerk

By Debra G. Nusselman