

KNOW ALL MEN BY THESE PRESENTS, That Linda L. Oswald

hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by Michael McNerney Michael McNerney, 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:

Lots 6, 7, 8, 9 and 10 in Block 4 of FIRST ADDITION TO FORT KLAMATH, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, TOGETHER WITH that portion of vacated alley adjacent to said lots on the East side thereof, which inured thereto.

"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 except those of record and those apparent upon the land, if any, as of the date of this deed

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 \$ 37,000.00. ~~However, the actual consideration paid for this transfer, stated in terms of dollars, is \$ 37,000.00. 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 23rd day of February, 19 93; 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.
February, 19

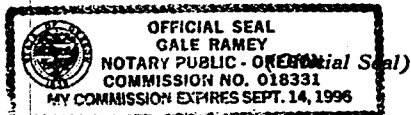
Linda L. Oswald
By Donna Jenkins-Reitan
Linda L. Oswald by Donna Reitan, P.O.A.

FORM NO. 159--ACKNOWLEDGMENT BY ATTORNEY-IN-FACT.

STATE OF OREGON,)
County of Klamath) ss.

On this the 23rd day of February, 19 93 personally appeared Donna Jenkins-Reitan

who, being duly sworn (or affirmed), did say that she is the attorney in fact for Linda L. Oswald and that she executed the foregoing instrument by authority of and in behalf of said principal; and she acknowledged said instrument to be the act and deed of said principal.



Before me: Gale Ramey
(Signature)
Loan Closer

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|----------------------------|
| Linda L. Oswald |
| GRANTOR'S NAME AND ADDRESS |
| Michael McNerney |
| P. O. Box 440 |
| Fort Klamath, OR 97626 |
| GRANTEE'S NAME AND ADDRESS |
| Klamath First Federal |
| P. O. Box 5270 |
| Klamath Falls, OR 97601 |
| NAME, ADDRESS, ZIP |
| Klamath First Federal |
| P. O. Box 5270 |
| Klamath Falls, OR 97601 |
| NAME, ADDRESS, ZIP |

STATE OF OREGON, ss.
County of Klamath
I certify that the within instrument was received for record on the 23rd day of Feb., 19 93, at 11:35 o'clock A.M., and recorded in book M93 on page 3730 or as file/reel number 57809. Record of Deeds of said county. Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk
Recording Officer
By Pauline M. Mendenhall Deputy