_, State of Oregon, described as: County of Klamath

Lot 6, Block 1, Tract 1008, BANYON PARK, in the County of Klamath, State of Oregon.

CODE 41 MAP 3909-14BA TL 2600

"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 FEETITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIETY APPROVED USES."

THIS INSTRUMENT DOES NOT GUARANTEE THAT ANY PARTICULAR USE MAY BE MADE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT. A BUYER SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLAN-NING DEPARTMENT TO VERIFY APPROVED USES.

and covenant(s) that grantor is the owner of the above described property free of all encumbrances except Covenants, conditions, reservations, restrictions, rights, rights of way and easements of record if any, 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.

.. However, the actual con-The true and actual consideration for this transfer is \$ 52,000.00 ine true and actual consideration for this transfer is a ________ the whole the whole consideration sideration consists of or includes other property or value given or promised which is part of the part of the (indicate which)° (Delete between symbols°, if not applicable. See ORS 93.030)

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 11th day of _

19 93.

Towne. Laura A. Towne

STATE OF OREGON, County of Klamath

, 19 93_ March 11

Towne and Laura A. Towne and acknowledged the foregoing Earl J. Personally appeared the above named

instrument to be their voluntary act and deed. UU Before me:

OFFICIAL SEAL
TRACIE V. CHANDLER
HOTARY PUBLIC - OREGON
COMMISSION NO. 000112
MY COMMISSION EXPIRES JULY 06, 1914 **®**

Oregon Notary Public for

7-6-94 My Commission Expires: STATE OF OREGON,

Earl J. Towne Laura A. Towne C/O KFFSI, GRANTOR'S NAME AND ADDRESS Scott G. Smith Lori A. Smith C/O KFFSL GRANTEE'S NAME AND ADDITESS otter recording return to

KLAMATH FIRST FEDERAL S&LA 2943 SOUTH SIXTH STREET KLAMATH FALLS, OR 9760'

Until a change is requested all tax statements shall be sent to the following address. KLAMATH FIRST FEDERAL SSLA 2943 SOUTH SIXTH STREET KLAMATH FALLS OR 97603

Klamath County of _ I certify that the within instrument was received for record on the 11thday _, 19 <u>93</u>, March at 3:19 o'clock PM., and recorded in book/reel/volume No. M93 page _5046 or as document/fee/file/ SPACE RESERVED instrument/microfilm No. 58516 RECORDER'S USE Record of Deeds of said county.

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk By Aulen Millinglow Deputy