

KNOW ALL MEN BY THESE PRESENTS, That George T. Ray, Jr. and Marianne G. Ray

hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by Charles Dean Pritchard and Julie Ann Pritchard, husband and wife, 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 7 in Block 14, DIXON ADDITION to the City of Klamath Falls 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 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 \$ 63,500.00

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 6th day of October, 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.

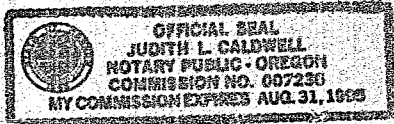
STATE OF OREGON,
County of Klamath ss.
October 6, 19 93

George T. Ray, Jr.
Marianne G. Ray

Personally appeared the above named
George T. Ray, Jr. and
Marianne G. Ray

and acknowledged the foregoing instrument to be their voluntary act and deed.

Before me: Judith L. Caldwell
Notary Public for Oregon
My commission expires: 8-31-95



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)

George T. Ray, Jr.
Marianne G. Ray
C/O KFFSL

GRANTOR'S NAME AND ADDRESS

Charles Dean Pritchard
Julie Ann Pritchard
C/O KFFSL

GRANTEE'S NAME AND ADDRESS

After recording return to:
KLAMATH FIRST FEDERAL S&LA
2943 SOUTH SIXTH STREET
KLAMATH FALLS OR 97603

NAME, ADDRESS, ZIP

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

NAME, ADDRESS, ZIP

STATE OF OREGON, ss.

County of Klamath

I certify that the within instrument was received for record on the 8th day of Oct, 19 93, at 2:32 o'clock A. M., and recorded in book 103 on page 26158 or as file/reel number 69346.
Record of Deeds of said county.
Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk

Recording Officer

By Debbie M. Williams Deputy

Fee \$30.00