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DEED CREATING ESTATE BY THE ENTIRETY

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KNOW ALL MEN BY THESE PRESENTS, That Michael J. Zumbrun

(hereinafter called the grantor), the spouse of the grantee hereinafter named, for the consideration hereinafter stated, has bargained and sold and by these presents does grant, bargain, sell and convey unto Lori L. Zumbrun (herein called the grantee), an undivided one-half of the following described real property situate in Klamath County, Oregon, to-wit:

A parcel of land situated in the SE $\frac{1}{4}$ SW $\frac{1}{4}$ of Section 20, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as follows: Beginning at a 5/8" iron rod on the South line of said Sec. 20, said point being South 89°40'08" West along said South line a distance of 686.13 feet from $\frac{1}{2}$ common to Sections 20 and 29; thence continuing South 89°40'08" West a distance of 631.84 feet to a 5/8" iron rod at the West 1/16 corner common to Sections 20 and 29; thence North 00°10'04" East, along the West line of the SE $\frac{1}{4}$ SW $\frac{1}{4}$ of Section 20, a distance of 1380.10 feet to the SW 1/16 corner of Section 20; thence North 89°52'56" East along the North line of the SE $\frac{1}{4}$ SW $\frac{1}{4}$ of Section 20, a distance of 631.82 feet to a 5/8" iron rod; thence South 00°10'04" West a distance of 1377.75 feet to the point of beginning.

EXCEPTING THEREFROM THAT portion lying within the Miller Island Road right of way.

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)
together with all and singular the tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining;

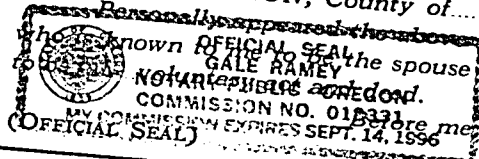
TO HAVE AND TO HOLD said undivided one-half of said real property unto the said grantee forever. The above named grantor retains a like undivided one-half of said real property and it is the intent and purpose of this instrument to create and there hereby is created an estate by the entirety between husband and wife as to said real property.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$ love and affection. However, the actual consideration consists of the love and affection of the grantor for the grantee, which is the whole consideration for the transfer. (The balance between the symbols 0, if not applicable, should be deleted. See ORS 93.030.)

WITNESS grantor's hand this 22 day of April, 1994.

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.

STATE OF OREGON, County of Klamath



Michael J. Zumbrun

Notary Public for Oregon—My commission expires:

Michael J. Zumbrun

April 22, 1994

STATE OF OREGON,

County of Klamath ss.

I certify that the within instrument was received for record on the 28th day of April, 1994, at 10:54 o'clock A.M., and recorded in book/reel/volume No. M94 on page 12772 or as fee/file/instrument/microfilm/reception No. 79878, Record of Deeds of said county.

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk

By Annette Mueller, Deputy

FEE: \$30.00

GRANTOR'S NAME AND ADDRESS
Lori L. Zumbrun
551 Miller Island Rd.
Klamath Falls, OR 97603
GRANTEE'S NAME AND ADDRESS
Klamath First Federal
P. O. Box 5270
Klamath Falls, OR 97601
NAME, ADDRESS, ZIP
Until a change is requested all tax statements shall be sent to the following address.
Michael J. Zumbrun & Lori L. Zumbrun
551 Miller Island Rd.
Klamath Falls, OR 97603
NAME, ADDRESS, ZIP