

NA

99505

WARRANTY DEED

Vol. M95 Page 11620

KNOW ALL MEN BY THESE PRESENTS, That COMMONWEALTH FINANCIAL, LTD. an Oregon Corporation located at 16814 Camp Day Lane, Klamath Falls, Or.

hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by STEPHAN E. RAGAN of 6906 Falls Brook Ct., Granite Bay, Ca. 95746, hereinafter called the grantee, does hereby grant, bargain, sell and convey unto the grantee and grantee's heirs, successors and assigns, that certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or in any way appertaining, situated in KLAMATH County, State of Oregon, described as follows, to-wit:

LOT 2, BLOCK 78, Klamath Falls forest estates highway 66 unit, Plat #4, in the County of Klamath, State of Oregon.

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)

To Have and to Hold the same unto the grantee and grantee's heirs, successors and assigns forever. And grantor hereby covenants to and with grantee and grantee's heirs, successors and assigns, that grantor is lawfully seized in fee simple of the above granted premises, free from all encumbrances and those of record

grantor will warrant and forever defend the 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 \$10.00.

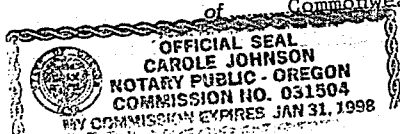
However, the actual consideration consists of or includes other property or value given or promised which is the whole consideration (indicate which). (The sentence between the symbols @, if not applicable, should be deleted. See ORS 93.030.) In construing this deed, where the context so requires, the singular includes the plural and all grammatical changes shall be made so that this deed shall apply equally to corporations and to individuals.

In Witness Whereof, the grantor has executed this instrument this 14th day of March, 1995; if a corporate grantor, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

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 TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

Commonwealth Financial, Ltd.
by Harry Glenn VP

STATE OF OREGON, County of Klamath ss.
This instrument was acknowledged before me on March 14, 1995,
by Harry Glenn
as Vice President
of Commonwealth Financial, Ltd.



Carole Johnson
Notary Public for Oregon
My commission expires January 31, 1998

Grantor's Name and Address	
Grantee's Name and Address	
After recording return to (Name, Address, Zip):	<u>STEPHAN E. RAGAN</u> <u>6906 FALLS BROOK CT.</u> <u>GRANITE BAY, CA 95746</u>
Until requested otherwise send all tax statements to (Name, Address, Zip):	<u>STEVE RAGAN</u> <u>6906 FALLS BROOK CT.</u> <u>GRANITE BAY, CA 95746</u>

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON, } ss.
County of Klamath

I certify that the within instrument was received for record on the 4th day of May, 1995 at 1:24 o'clock P.M., and recorded in book/reel/volume No. M95 on page 11620 and/or as fee/file/instrument/microfilm/reception No. 99505, Record of Deeds of said County.

Witness my hand and seal of County affixed.

Berntha G. Letsch, Co. Clerk
By Dynette Stidag, Deputy.

FEE: \$30.00