

WARRANTY DEED

MTC 36013PS

KEITH A. PERSHALL and KIMBERLY M. PERSHALL, as tenants by the entirety,
Grantor(s) hereby grant, bargain, sell and convey to
CLINTON DOYLE GARDNER and RADIE LAVON GARDNER, husband and wife,
Grantee(s) and grantee's heirs, successors and assigns the following described
real property, free of encumbrances except as specifically set forth herein in
the County of KLAMATH and State of Oregon, to wit:

Lot 33 in Block 21 of Tract No. 1005, FOURTH ADDITION TO KLAMATH RIVER
ACRES, according to the official plat thereof on file in the office of
the County Clerk of Klamath County, Oregon.

SUBJECT TO: all those items of record and those apparent upon the land, if
any, as of the date of this deed and those shown below, if any:
Trust Deed, subject to the terms and provisions thereof, given to secure
an indebtedness with interest thereon and such future advances as may be
provided therein.

Dated: March 28, 1995

Recorded April 5, 1995

Volume: M95, page 8370, Microfilm Records of Klamath County, Oregon

BUYERS HEREIN DO NOT AGREE TO ASSUME SAID TRUST DEED, AND SELLERS HEREIN
SHALL SAVE BUYERS HARMLESS THEREFROM.

and the 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.

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.

The true and actual consideration for this conveyance is \$ 17,061.39.

Until a change is requested, all tax statements shall be sent to Grantee at the
following address: 18115 Ponderosa Lane Klamath Falls OR 97601

Dated this 11th day of August, 1995

Keith A. Pershall
KEITH A. PERSHALL

Kimberly M. Pershall
KIMBERLY M. PERSHALL

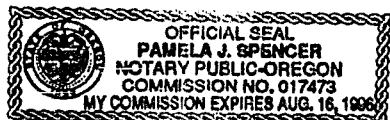
NOTARY ACKNOWLEDGEMENT

STATE OF Oregon

COUNTY OF Klamath

SS. 8/11 19 95

Personally appeared the above named Keith A Pershall + Kimberly M Pershall
and acknowledged the foregoing instrument to be their voluntary act.



(seal)

Before me:

Pamela J. Spencer
OREGON

Notary Public for 8/16/96

My commission expires 8/16/96

Return to:

CLINTON DOYLE GARDNER
18115 Ponderosa Lane
Klamath Falls OR 97601