

10949 AFTER RECORDING, RETURN TO:

William M. Ganong
635 Main Street
Klamath Falls OR 97601

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SEND TAX STATEMENTS TO:

Mr. and Mrs. Delayne E. Rugg
2348 Garden Street
Klamath Falls OR 97601

CONVEYANCE CREATING ESTATE BY THE ENTIRETY

Delayne E. Rugg and Verda L. Rugg, Grantors, as tenants in common, do hereby grant, bargain, sell, and convey unto Delayne E. Rugg and Verda L. Rugg, husband and wife, Grantees, as tenants by the entirety, the following described real property located in Klamath County, Oregon:

The North one-half of Lot 496 and the Northeast one-quarter of Lot 497 in Block 109 of Mills Addition of the City of Klamath Falls, Oregon; and

Lot 457 in Block 121 of Mills Addition of the City of Klamath Falls, Oregon saving and excepting therefrom a tract in the Southeast corner of said lot 457 which measures 20 ft. x 30 ft. and which is more particularly described in Deeds recorded at page 394, Vol. 275, and page 11887, Vol. M 75 of the Deed Records of Klamath County, Oregon.

No consideration has been paid for this conveyance.

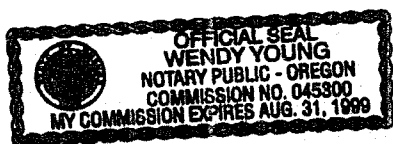
THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

Dated this 21 day of December, 1995.

Delayne E. Rugg Verda L. Rugg
Delayne E. Rugg Verda L. Rugg

STATE OF OREGON, County of Klamath) ss.

Personally appeared before me on the 21st day of December, 1995, Delayne E. Rugg and Verda L. Rugg, who affirmed and acknowledged that the foregoing instrument is their voluntary act and deed.



Wendy Young
Notary Public for Oregon
My commission expires: 8-31-99

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____ the 22 day
of Dec. A.D., 19 95 at 1:39 o'clock P. M., and duly recorded in Vol. M95
of _____ Deeds on Page 34876

FEE \$30.00

Bernetha G. Letsch, County Clerk
By Paula Miller