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STATUTORY WARRANTY DEED

HIGHLAND COMMUNITY FEDERAL CREDIT UNION

conveys and warrants to DOUGLAS G. UNDERDOWN AND KRISTINE L. UNDERDOWN, HUSBAND AND WIFE Grantor,
the following described real property free of liens and encumbrances, except as specifically set forth herein: Grantee,
LOTS 11 AND 12, BLOCK 41, BUENA VISTA ADDITION, ACCORDING TO THE OFFICIAL PLAT
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

This property is free of liens and encumbrances, EXCEPT: Reservations and restrictions of record, rights of way, and easements of record and those apparent upon the land, contracts and/or liens for irrigation and/or drainage.

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 consideration for this conveyance is \$ 21,000.00 (Here comply with the requirements of ORS 97.030)

Dated this 13 day of October 19 98

HIGHLAND COMMUNITY FEDERAL CREDIT UNION

STATE OF OREGON

County of KLAMATH } ss.

On this 14th day of October, 1998, before me appeared Nancy B. Nealy both to me personally

known, who being duly sworn, did say that he, the said Nancy B. Nealy is the CEO President, and he, the said Nancy B. Nealy is the Secretary of Highland Community Federal Credit Union the within named Corporation, and that the seal affixed to said instrument is the corporate seal of said Corporation, and that the said instrument was signed and sealed in behalf of said Corporation by authority of its Board of Directors, and Nancy B. Nealy and Nancy B. Nealy acknowledge said instrument to be the free act and deed of said Corporation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.



Sandra Handaker
My Commission expires 7-14-2001

Notary Public for Oregon.

Title Order No. K-52720Escrow No. K52720D

After recording return to:

DOUGLAS G. UNDERDOWN605 HILL STREETKLAMATH FALLS, OR 97601

Name, Address, Zip

Until a change is requested all tax statement shall be sent to the following address.

DOUGLAS G. UNDERDOWN605 HILL STREETKLAMATH FALLS, OR 97601

Name, Address, Zip

THIS INSTRUMENT IS FILED IN THE
OFFICE OF THE COUNTY CLERK
OF OREGON, ss.
County of Klamath

Filed for record at request of:

First American Title

on this 19th day of October A.D., 1998
at 11:10 o'clock A. M. and duly recorded
in Vol. M98 of Deeds Page 38171

Bernetha G. Leisch, County Clerk

By Kathleen Rose

Fee, \$30.00

Deputy.