

WARRANTY DEED

ASPEN TITLE ESCROW NO. 01048466

AFTER RECORDING RETURN TO:
QMAR RUBINA
SYED ARSHAD ALI
2112 KIMBERLY DRIVE
KLAMATH FALLS, OR. 97603

UNTIL A CHANGE IS REQUESTED ALL TAX
STATEMENTS TO THE FOLLOWING ADDRESS:
SAME AS ABOVE

KEVIN E. HOADLEY and DEBRA S. HOADLEY, husband and wife,
hereinafter called GRANTOR(S), convey(s) and warrants to QMAR
RUBINA and SYED ARSHAD ALI, wife and husband, hereinafter
called GRANTEE(S), all that real property situated in the
County of Klamath, State of Oregon, described as:

Lot 20 in Block 3, Tract 1120, SECOND ADDITION TO EAST HILLS
ESTATES, in the County of Klamath, State of Oregon.

Code 91, Map 3909-1AD, Tax Lot 2800

SAA
RA
"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 30.390."

And covenant(s) that grantor is the owner of the above described
property free of all encumbrances except covenants, conditions,
restrictions, reservations, rights, rights of way and easements
of record, if any, and apparent upon the land, contracts and/or
liens for irrigation and/or drainage,
and will warrant and defend the same against all persons who may
lawfully claim the same, except as shown above.

The true and actual consideration for this transfer is
\$222,500.00.

In construing this deed and where the context so requires, the
singular includes the plural.

IN WITNESS WHEREOF, the grantor has executed this instrument
this 19th day of November, 1998.

Kevin E. Hoadley

KEVIN E. HOADLEY

Debra S. Hoadley

DEBRA S. HOADLEY

STATE OF CALIFORNIA, County of VENTURA)ss.

On November 20, 1998, before me, KENNETH RAY DICKEY
personally appeared Debra S. Hoadley, personally known to me
(or proved to me on the basis of satisfactory evidence) to be
the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the
same in his/her/their authorized capacity(ies), and that by
his/her/their signature(s) on the instrument the person(s) or
the entity upon behalf of which the person(s) acted, executed
the instrument.

WITNESS my hand and official seal.

Kenneth Ray Dickey

Notary Public for California
My Commission Expires: MAY 11, 1999



STATE OF OREGON, County of Klamath)ss.

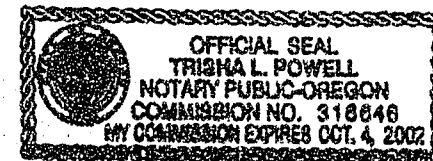
On November 23rd, 1998, personally appeared Kevin E. Hoadley,
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who acknowledged the foregoing to be his voluntary act and deed.

Trisha L. Powell
Notary Public for Oregon
My Commission Expires: 10/4/2002



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 25th day
of November A.D., 19 98 at 9:18 o'clock A. M., and duly recorded in Vol. M98
of Deeds on Page 43229.

FEE \$35.00

By Bernetha G. Letsch Bernetha G. Letsch, County Clerk