

WARRANTY DEED

Unless a change is requested, all tax statements shall be sent to Grantee at the following address:

144610 Birchwood Road
LaPine, OR 97739

After recording, this Deed shall be delivered to:

Lisa N. Bertalan
P.O. Box 1151
Bend OR 97709-1151

The true consideration for this transfer is estate planning purposes.

CHARLES M. KRAMER and JANICE M. KRAMER, Grantors, convey and warrant to CHARLES M. KRAMER and JANICE M. KRAMER, Trustees, or the Successor Trustee, of the KRAMER REVOCABLE TRUST, dated March 4, 1999, Grantees, the following described real property, free of encumbrances except as specifically set forth herein:

Lot 89 in Block 1, Tract 1060, SUN FOREST ESTATES, in the County of Klamath, State of Oregon.

SUBJECT TO all exceptions to coverage contained in Grantors' policy or policies of title insurance insuring Grantors' title to the subject property, if Grantors have any such policy or policies of title insurance in effect, and if not, subject to all encumbrances, easements and restrictions of record, or which an accurate survey or inquiry of parties and possession of the property would disclose.

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

- 1 - WARRANTY DEED

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Bryant Lowlie Jarvis
ATTORNEY AT LAW

40 N.W. Greenwood • P.O. Box 1151 • Bend, Oregon 97709-1151 • (541) 382-4331 • Fax (541) 389-3386

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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.

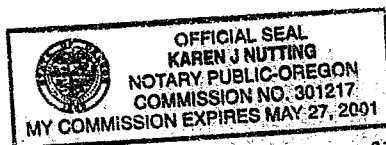
DATED this 4th day of March, 1999.

Charles M. Kramer
CHARLES M. KRAMER

Janice M. Kramer
JANICE M. KRAMER

STATE OF OREGON, County of Deschutes, ss:

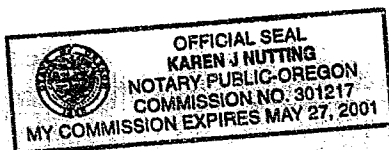
The foregoing instrument was acknowledged before me this 4th day of March, 1999, by CHARLES M. KRAMER.



Karen J. Nutting
Notary Public for Oregon
My Commission expires: 5/27/01

STATE OF OREGON, County of Deschutes, ss:

The foregoing instrument was acknowledged before me this 4th day of March, 1999, by JANICE M. KRAMER.



Karen J. Nutting
Notary Public for Oregon
My Commission expires: 5/27/01

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Bryant Lovlien & Jarvis
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STATE OF OREGON : COUNTY OF KLAMATH ss.

Filed for record at request of _____ the 9th day
of March A.D., 1999 at 11:56 o'clock A. M., and duly recorded in Vol. M99
of _____ Deeds on Page 8307
Linda Smith, County Clerk

FEE \$35.00

by Kathleen Ross