KLAMATH FIRST FEDERAL SAVING AND LOAN ASSOCIATION WHICH IS ORGANIZED AND REISTING UNDER THE LAWS OF THE UNITED STATES OF AMERICA,

Grantor(s) hereby grant, bargain, sell, warrant and convey co:

MONICA L. WESTPALL,

Grantee's and grantee's heirs, successors and assigns the following described .eal property, free of encumbrances except as specifically set forth herein in the County of KLAMATH and State of Oregon, to wit:

BEGINNING AT A POINT 660 FEET EAST AND 330 FEET NORTH OF AN IRON PIN DRIVEN INTO THE GROUND AT THE SOUTHWEST CORNER OF THE MORTHWEST QUARTER OF SECTION 1, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, ON THE PROPERTY OF CTIS V. SAYLOR, WHICH IRON PIN IS 20 FERT EAST OF THE CENTER OF A ROAD INTERSECTING THE CALLES-CALIFORNIA HIGHWAY FROM THE NORTH, AND WHICH IRON PIN IS 30 FEET NORTH OF THE CENTER OF SAID HIGHWAY, THENCE WEST 330 FEET, THENCE NORTH 66 WEST, THENCE BAST 330 FEST, THENCE SOUTH 66 FEST TO THE PLACE OF BEGINNING.

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 and the grantor wil! 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 PRCYERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACCUIRING FEE TITLE TO THE PROPERTY SHOULT 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 \$ 39,500.00.

Until a change is requested, all tax statements shal' be sent to Grantee at the following address 2210 CGDEN STREET, KLATATH FALLS, OR 97603

Dated this 26Tr day of MARCH 1999.

	By P. cuit	Alemander SVP	d coo Isec.
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PORK NA. 786—ACKNOWLEDGHEN	7. COTPORATION	944 ETERRA PER LAW	ewa co , rosti Aug. osc.
STATE OF OREGON,	34.	March 26	, 19 99
Senior Vice President	i Chief Lending Office (President or other office derel Savings and Loan (Name of core	orn (or affirmed) and say that the sand Senior Vice President of Operating of Association)	t & Chief ficer
and that the seal allixed to	the Inrednine instrument was	signed and sealed in behalf of	and corporation by
authority of its board of dir	octora; and L.he.y. acknowledg	ed said instrument to be its volum	grary act and deed.
Official Seat	MATERIAL CONTRACTOR OF THE PARTY OF THE PART	Leak Jo	ublic for Oregon.
OF OREGON COUNTY OF KLA	Javan de Constitutions	-	

Americation

Daeds

2210 Ogden St.

Return: Monica Westfall

KYG 97603

of March AD, 1999 at 3:49 o'clock P. M. and duly recorded in Vol. M99

Hiled for record at request of ____

\$30.00

FEE

26th

_the

Linda Smith, County Clerk

on Page 10765

by Kattlein Boas'

KLAMATH FIRST FEDERAL SAVINGS & LOAN