

10389

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) attached by Borrower and recorded with it.

Witnesses:

Ralph R. Opp  
RALPH R. OPP

Borrower

Charlotte C. Opp by Ralph R. Opp  
CHARLOTTE C. OPP

Borrower

Attorney  
in Fact

Borrower

Borrower

Borrower

Borrower

STATE OF OREGON,

Ulamath

County ss:

On this

day of

, personally appeared the above named

RALPH R. OPP, ~~CHARLOTTE C. OPP~~

individually and as Attorney in Fact  
For Charlotte C. opp

the foregoing instrument to be ~~THEIR~~ his voluntary act and deed.

and acknowledged

My Commission Expires:  
(Official Seal)

1/22/01



Before me

Notary Public for Oregon

Marion Grantham

## PARCEL 1

Beginning at a point on the Southwesterly right of way line of Memorial Drive, formerly Cumberland Road, a county road in Section 8, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, which point of beginning is South 0 degrees 38' East 585.07 feet North 89 degrees 22' East 545.45 feet and South 24 degrees 45' East 75 feet from the Northwest corner of WESTOVER TERRACES, a platted subdivision in Klamath County, Oregon, thence South 24 degrees 45' East along the Southwesterly right of way line of said Memorial Drive, formerly Cumberland Road, a distance of 25 feet; thence South 65 degrees 15' West 100 feet; thence North 24 degrees 45' West 25 feet; thence North 65 degrees 15' East 100 feet to the point of beginning; being a parcel of land in the vacated portion of said WESTOVER TERRACES, and lying in the NE1/4 of the NW1/4 of Section 8, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, and which would have formerly been described as the Southeasterly 1/2 of Lot 10, Block 12, WESTOVER TERRACES.

## PARCEL 2

Beginning at a point on the Southwesterly right of way line of Memorial Drive, formerly Cumberland Road, a county road in Section 8, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, which point of beginning is South 0 degrees 38' East 585.07 feet North 89 degrees 22' East 545.45 feet and South 24 degrees 45' East 100 feet from the Northwest corner of WESTOVER TERRACES, a platted subdivision in Klamath County, Oregon; thence South 24 degrees 45' East along the Southwesterly right of way line of said Memorial Drive, formerly Cumberland Road, a distance of 120 feet; thence South 65 degrees 15' West 115 feet; thence North 24 degrees 45' West 120 feet; thence North 65 degrees 15' East 115 feet to the point of beginning; being a parcel of land in the vacated portion of said WESTOVER TERRACES, and lying in the NE1/4 of the NW1/4 of Section 8, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, and which contains all of Lot 9 and portions of Lots 7, 8, 15 and 16 of Block 12, of the vacated portion of WESTOVER TERRACES, in the County of Klamath, State of Oregon.

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Amerititle the 29th day  
of March A.D. 1999 at 3:36 o'clock P. M. and duly recorded in Vol. M99  
of Mortgages on Page 10984

Linda Smith, County Clerk

FEE \$40.00

by Kathleen Rose