



WARRANTY DEED

ASPEN TITLE ESCROW NO. 01050141

AFTER RECORDING RETURN TO:

PAMELA J. WHITE

1111 Newcastle Ave.Klamath Falls, OR 97601State of Oregon, County of Klamath
Recorded 9/23/99, at 11:26 A m.In Vol. M99 Page 37817Linda Smith,

County Clerk

Fee \$ 20.00UNTIL A CHANGE IS REQUESTED ALL TAX
STATEMENTS TO THE FOLLOWING ADDRESS:
SAME AS ABOVE

PSW
PHILLIP A. HARBIN JR., hereinafter called GRANTOR(S), convey(s)
and warrants to PAMELA J. WHITE, A SINGLE WOMAN, hereinafter
called GRANTEE(S), all that real property situated in the
County of Klamath, State of Oregon, described as:

Lots 4 and 5, EXCEPT the Southwest 20 feet, Block 39, HILLSIDE
ADDITION TO THE CITY OF KLAMATH FALLS, in the County of
Klamath, State of Oregon.

CODE 1 MAP 3809-28BD TL 3700

"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,

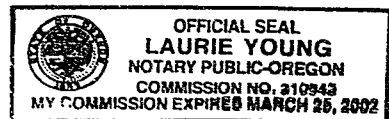
and will warrant and defend the same against all persons who may
lawfully claim the same, except as shown above.

The true and actual consideration for this transfer is
\$107,306.00.

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 20th day of September 1999.

Phillip A. Harbin Jr.
PHILLIP A. HARBIN JR.



STATE OF OREGON, County of Klamath)ss.

On September 20, 1999, personally appeared Phillip A. Harbin,
Jr. acknowledged the foregoing instrument to be his voluntary
act and deed.

Before me: Laurie Young
Notary Public for Oregon
My Commission Expires: 3/25/02