

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION,
Grantor(s) hereby grant, bargain, sell, warrant and convey to:
ELIZABETH A. BUCKLEY,

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

Lots 11 and 12 in Block 5 of SECOND HOT-SPRINGS ADDITION to the City of
Klamath Falls, according to the official plat thereof on file in the
office of the County Clerk of Klamath County, Oregon.

ACCT# 3809-028CC-09200 KEY #371957

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 will 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 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 30.930.

The true and actual consideration for this conveyance is 82,000.00.

Until a change is requested, all tax statements shall be sent to Grantee at the
following address: PO BOX 177, MIDLAND, OR 97634

Dated this 13th day of September, 2000.

KLAMATH FIRST FEDERAL SAVINGS AND LOAN
ASSOCIATION
BY: Stan C. Penn
STAN C. PENN, SENIOR COMMERCIAL
LOAN OFFICER

State of Oregon
County of KLAMATH

This instrument was acknowledged before me on Sept. 13, 2000 by STAN
C. PENN AS SENIOR COMMERCIAL LOAN OFFICER FOR KLAMATH FIRST FEDERAL SAVINGS &
LOAN ASSOCIATION.



Kristil Redd
(Notary Public for Oregon)

My commission expires 11/16/2003

ESCROW NO. MT51886-LB

Return to:
ELIZABETH A. BUCKLEY
PO BOX 177
MIDLAND, OR 97634

State of Oregon, County of Klamath
Recorded 09/13/00, at 3:25 p. m.
In Vol. M00 Page 33484
Linda Smith,
County Clerk Fee \$ 21⁰⁰