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WARRANTY DEED

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MBK, A PARTNERSHIP CONSISTING OF MELVIN L. STEWART, MARY LOU STEWART & KENNETH TUTTLE TRUSTEE OF THE KENNETH L. TUTTLE, M.D., P.C. EMPLOYEES PENSION AND PROFIT SHARING PLAN AND TRUST AGREEMENT,

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

FRANK Y. LAM AND BONNIE A. LAM, AS TENANTS BY THE ENTIRETY,

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:

LOT 15 OF TRACT 1306, SECOND ADDITION TO NORTHRIDGE ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

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.

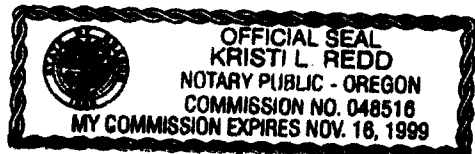
The true and actual consideration for this conveyance is \$. 40,000.00

Until a change is requested, all tax statements shall be sent to Grantee at the following address: 6409 HARLAN DRIVE, KLAMATH FALLS, OR 97603

Dated this 26th day of July, 1996

Melvin L. Stewart
MELVIN L. STEWART, PARTNER

Mary Lou Stewart
MARY LOU STEWART, PARTNER



Kenneth L. Tuttle
KENNETH L. TUTTLE, M.D., TRUSTEE

STATE OF Oregon, County of Klamath) ss.

This instrument was acknowledged before me on July 26, 1996

by Melvin L. Stewart, Mary Lou Stewart, Partners of MBK, a partnership & Kenneth L. Tuttle, M.D.,
as Trustee

of Kenneth L. Tuttle M.D., P.C. Employees Pension and Profit Sharing Plan and Trust Agreement, and Partner of MBK, a partnership

Notary Public of OREGON Kristi L. Redd

My commission expires 11/16/99

ESCROW NO. MTMBK

Return to:

FRANK Y. LAM & BONNIE A. LAM
6409 HARLAN DRIVE
KLAMATH FALLS OR 97603

State of Oregon, County of Klamath
Recorded 08/09/01 at 3:15 p.m.
In Vol. M01 Page 40165
Linda Smith,
County Clerk Fee \$ 21.00