

02 DEC 13 AM 10:10

WARRANTY DEED — TENANTS BY ENTIRETY

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KNOW ALL MEN BY THESE PRESENTS, That Kathy J. McGrath

hereinafter called the grantor, for the consideration hereinafter stated to the grantor paid by Kathy J. McGrath and David M. Ramirez, husband and wife, hereinafter called the grantees, does hereby grant, bargain, sell and convey unto the grantees, as tenants by the entirety, the heirs of the survivor and their assigns, that certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or appertaining, situated in the County of Klamath, State of Oregon, described as follows, to-wit:

Lot 37, Block 20, Tract 1113 - Oregon Shores - Unit 2, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Subject to covenants, conditions, reservations, easements, restrictions, rights, rights of way and all matters appearing of record

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)

To Have and to Hold the above described and granted premises unto the grantees, as tenants by the entirety, their heirs and assigns forever.

And grantor hereby covenants to and with grantees and the heirs of the survivor and their assigns, that grantor is lawfully seized in fee simple of the above granted premises, free from all encumbrances

No exceptions

and that grantor will warrant and forever defend the 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.

The true and actual consideration paid for this transfer, stated in terms of dollars, is love and affection. However, the actual consideration consists of or includes other property or value given or promised which is the whole consideration (indicate which). (The sentence between the symbols @, if not applicable, should be deleted. See ORS 93.030.)

In construing this deed, where the context so requires, the singular includes the plural and all grammatical changes shall be made so that this deed shall apply equally to corporations and to individuals.

In Witness Whereof, the grantor has executed this instrument this 6th day of December, 2002; if a corporate grantor, it has caused its name to be signed and its seal, if any, affixed by an officer or other person duly authorized to do so by order of its board of directors.

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.

Kathy J. McGrath

STATE OF OREGON, County of Klamath ss. This instrument was acknowledged before me on December 6th, 2002

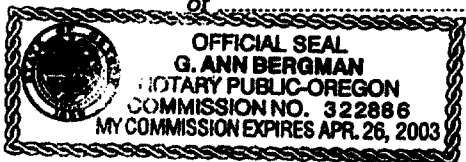
by KATHY J. MCGRATH

This instrument was acknowledged before me on _____, 19____

by _____

as _____

of _____



G. Ann Bergman Notary Public for Oregon My commission expires 4-26-03

Kathy J. McGrath 1230 Wild Plum Drive Klamath Falls, Oregon 97601 Grantor's Name and Address Kathy J. McGrath, David M. Ramirez 1230 Wild Plum Drive Klamath Falls, Oregon 97601 Grantee's Name and Address

State of Oregon, County of Klamath Recorded 12/13/2002 10:10 A m. Vol M02, Pg 72521 Linda Smith, County Clerk Fee \$ 21.00 # of Pgs 1

SPACE RESERVED FOR RECORDER'S USE

After recording return to (Name, Address, Zip): Kathy J. McGrath 1230 Wild Plum Drive Klamath Falls, Oregon 97601

Until requested otherwise send all tax statements to (Name, Address, Zip): Kathy J. McGrath 1230 Wild Plum Drive Klamath Falls, Oregon 97601