

RETURN TO: Brandsness, Brandsness, Rudd & Bunch, P.C. 411 Pine Street Klamath Falls, OR 97601	MAIL TAX STATEMENTS: South Valley Bank & Trust P. O. Box 5210 Klamath Falls, OR 97601
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State of Oregon, County of Klamath
Recorded 03/24/2003 3:03 p.m.
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Linda Smith, County Clerk
Fee \$ 21 # of Pgs 1

mtc
59516
-BARGAIN AND SALE DEED-

Marilyn Kay Rudesill, Grantor, conveys to South Valley Bank & Trust, an Oregon banking corporation, Grantee, the following described real property situated in the County of Klamath, State of Oregon, to-wit:

Parcel 1: Lot 47 in Block 1 of FIRST ADDITION TO HARBOR ISLES, TRACT NO. 1252, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Parcel 2: Lots 45 and 46 in Block 1 of FIRST ADDITION TO HARBOR ISLES, TRACT 1252, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

The true and actual consideration for this transfer is debt settlement.

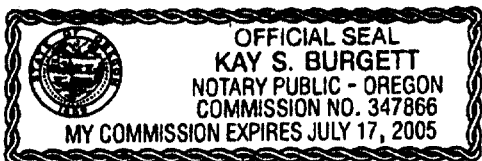
THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.930.

DATED this 20 day of March, 2003.

Marilyn Kay Rudesill
Marilyn Kay Rudesill

STATE OF OREGON)
) ss.
County of Klamath)

Personally appeared before me this 20th day of March, 2003, the above-named Marilyn Kay Rudesill and acknowledged the foregoing instrument to be her voluntary act.



Kay S. Burgett
Notary Public for Oregon
My Commission expires: 7/17/05