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GRANTOR NAME AND ADDRESS

M. Phillip O'Keeffe
12333 Crystal Springs Rd.
Klamath Falls, OR 97603

GRANTEES NAME AND ADDRESS

M. Phillip O'Keeffe and Carolyn Jean Schroeder
12333 Crystal Springs Rd.
Klamath Falls, OR 97603

AFTER RECORDING RETURN TO

Neal G. Buchanan

435 Oak Ave.

Klamath Falls, OR 97601

SEND TAX STATEMENTS TO

Grantees

State of Oregon, County of Klamath
Recorded 07/01/2004 1:02 p m
Vol M04 Pg 43210
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 1

DEED CREATING SURVIVORSHIP TENANCY

KNOW ALL MEN BY THESE PRESENTS, that M. PHILLIP O'KEEFFE, who took title as M. PHILLIP O'KEEFFE, GRANTOR, for the consideration hereunder stated, conveys to M. PHILLIP O'KEEFFE and CAROLYN JEAN SCHROEDER, it being the intention of the parties that the grantees herein do not take the title in common but with the right of survivorship; that is, that the fee shall rest in the survivor of the grantees, GRANTEES, the following described real property situated in Klamath County, Oregon, to-wit:

Lot 6 in Block 2 of River Ranch Estates, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING AND 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.

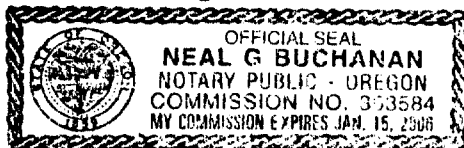
The true and actual consideration for this conveyance is \$-0-. However, the actual consideration consists of or includes other property or value given or promised which is the whole consideration.

DATED this 30 day of June, 2004.

M Phillip O'Keeffe
M. PHILLIP O'KEEFFE who took
title as M. PHILLIP O'KEEFE

STATE OF OREGON, County of Klamath) ss.

On June 30, 2004, personally appeared the above named M. PHILLIP O'KEEFFE and acknowledged the foregoing instrument to be his voluntary act and deed.



Neal Buchanan
NOTARY PUBLIC FOR OREGON