RETURN TO: EVERGREEN LAND TITLE CO. 1651 CENTENNIAL BLVD SPRINGFIELD, OR 97477 EUT-2014-01

Bargain and Sale Deed

2014-000009

Klamath County, Oregon 01/02/2014 02:20:25 PM

Fee: \$42.00

KNOW ALL MEN BY THESE PRESENTS, That OREGON PACIFIC BANK, SUCCESSOR CUSTODIAN TO SOUTH VALLEY BANK & TRUST, AN OREGON BANKING CORPORATION, OF THE PATRICIA L. SHAMA IRA, AS PROVIDED IN THE ASSIGNMENT AND SUBSTITUTION AGREEMENT BY AND BETWEEN SOUTH VALLEY BANK & TRUST, AS ASSIGNOR AND OREGON PACIFIC BANK AS ASSIGNEE DATED SEPTEMBER 5, 2012, hereinafter called Grantor, for the consideration hereinafter stated, does hereby grant, bargain, sell and convey to PATRICIA L. SHAMA, AN UNDIVIDED ONE-HALF INTEREST, hereinafter called Grantee, and unto Grantees' heirs, successors and assigns, all of that certain real property situated in the County of Klamath, State of Oregon, described as follows, to wit:

LOT 12, OF TRACT 1407, HOME DALE TERRACE, according to the Official Plat thereof on File in the Office of the County Clerk of Klamath County, Oregon.

To have and to hold the same unto the said Grantee and Grantee's heirs, successors and assigns forever. The true and actual consideration paid for this transfer, stated in terms of dollars is \$58,100.00 as a RMD Distribution of IRA 2013.

"BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON'S RIGHTS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010. THIS INSTRUMENT DOES 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 THAT THE UNIT OF LAND BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010."

In Witness Whereof, the Grantor has executed this instrument this 2th day of December, 2013.

OREGON PACIFIC BANK, SUCCESSOR CUSTODIAN OF THE PATRICIA L. SHAMA IRA

STATE OF OREGON, (County of Jackson) ss.

This instrument was acknowledged before me on December 26, 2013 by KATHLEEN S. FINNEY

TRUST OFFICER PATRICIA L. SHAMA IRA.

of OREGON PACIFIC BANK, SUCCESSOR CUSTODIAN OF THE

Notary Public for Oregon

NOTARY PUBLIC OREGON COMMISSION NO. 480495 MY COMMISSION EXPIRES AUGUST 07. 2017

Grantor's Name and Address:

Oregon Pacific Bank P O Box 1784

Medford, Oregon 97501-0140

Grantee's Name and Address:

Patricia L. Shama 90567 Lure Lane Leaburg, Oregon 97489

Send Tax Statements to:

Same as Grantee Above