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WARRANTY DEED TO CREATE ESTATE BY THE ENTIRETY

THIS INDENTURE WITNESSETH, THAT MARGARET J. McKAY and JOHN D. McKAY, husband and wife, hereinafter known as grantors, for the consideration hereinafter stated have bargained and sold and by these presents do grant, bargain, sell and convey unto PAUL K. BENDER and LORETTA F. BENDER, husband and wife, grantees, the following-described premises, situated in Klamath County, Oregon, to-wit:

A tract of land situated in Lot 1, Section 18, Township 38 South, Range 9 East of the Willamette Meridian, more particularly described as follows:

Beginning at an iron pin located North 89 degrees 54 minutes West a distance of 78.32 feet; North 23 degrees 48 minutes West a distance of 128.77 feet and North 73 degrees 10 minutes West a distance of 151.55 feet from the gas pipe monument on the northwest corner of "Pelican City" subdivision, said gas pipe monument being North 89 degrees 54 minutes West a distance of 1995.5 feet from the southeast corner of said Section 18; thence North 86 degrees 13 minutes 30 seconds West along the northerly line of a 20 foot roadway a distance of 57.90 feet to an iron pin; thence north-westerly along the northeasterly line of said roadway on a curve to the left a distance of 114 feet, more or less, to an iron pin (the long chord of said curve bears North 70 degrees 36 minutes 30 second West a distance of 111.77 feet); thence North 9 degrees 48 minutes 30 seconds West along the easterly line of a roadway a distance of 208.40 feet to an iron pin; thence leaving said roadway at right angles thereto, North 80 degrees 11 minutes 30 second East a distance of 52.00 feet to an iron pin; thence North 9 degrees 48 minutes 30 second West a distance of 5.00 feet to an iron pin; thence North 80 degrees 11 minutes 30 second East a distance of 111.60 feet; thence following the arc of a curved fence line to the right the following courses and distances; South 40 degrees 09 minutes East 37.35 feet; South 21 degrees 33 minutes East 64.7 feet; South 7 degrees 03 minutes East 65.78 feet; South 3 degrees 58 minutes West 72.4 feet; and South 13 degrees 39 minutes West 54.45 feet, more or less to the point of beginning;

SUBJECT TO: Contracts and/or liens for irrigation and/or drainage; Agreements, including the terms and provisions thereof, recorded in Volume 41 at page 60 and Volume 79 at page 319, Deed Records of Klamath County, Oregon; Right of way granted to The California Oregon Power Company by instrument recorded in Volume 228 at page 12, Deed Records of Klamath County, Oregon; The rights of the public and of governmental bodies in and to any portion of the above property lying below the high water mark of Klamath Lake; Easements and rights of way of record and those apparent on the land, if any; Taxes for the current fiscal year, 1969-70, which are a lien but not yet payable.

SUBJECT ALSO to a Mortgage to the United States National Bank of Oregon, which grantees assume and agree to pay.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$25,000.00.

TO HAVE AND TO HOLD the said premises with their appurtenances unto the said grantees as an estate by the entirety. And the said grantors do hereby covenant, to and with the said grantees, and their assigns, that they are the owners in fee simple of said premises; that they are free from all incumbrances, except as above set forth, and that they will warrant and defend the same from all lawful claims whatsoever, except those above set forth.

IN WITNESS WHEREOF, grantors have hereunto set their hands and seals this 22nd day of September, 1969.

Margaret J. McKay (SEAL)

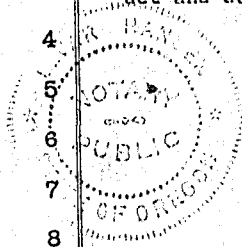
John D. McKay (SEAL)

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1 STATE OF OREGON, County of Jackson) ss. September 29, 1969

2 Personally appeared the above named MARGARET J. McKay and JOHN
3 D. McKay and acknowledged the foregoing instrument to be their voluntary
4 act and deed.



Before me:

Lester Hansen
Notary Public for Oregon
My commission expires August 24, 1971

STATE OF OREGON,
County of Klamath
Filed for record at request of
Transamerica Title Ins. Co.
on this 30th day of Sept. A.D. 1969
at 11:11 o'clock P. M., and
recorded in Vol. M-69 of Deeds
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Wm D. MILNE, County Clerk
By Christina L. Dora Deputy
Fee \$3.00

26 Return to:
27 U. S. National Bank
28 Main Street
29 Klamath Falls, Oregon
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31
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