

GENERAL AGREEMENT

THIS AGREEMENT, made this 20th day of January, 1981
between Wallace W. Watkins, First Party and Dora LaVonne Watkins, Second Party

WITNESSETH, that the party of the first part for and in considerations
of the covenants hereinafter on the part of the party of the Second Part, does
hereby covenant and agree to and with the second party as follows:

Item 1 - To file the Conveyance Agreement signed by both Parties
December 31, 1977 to be filed if necessary to reimburse
Second Party in the event it appears there is a possibility
of losing any of her assets by the IRS or any other
creditor of First Party. Conveyance Agreement shall be
limited to ten years and void thereafter.

Item 2 - In the event of her being liable for any of First Party's
obligations, First Party will forthwith deed to Second Party
any interest he may have in Lot 2, Block 1; Lot 5, Block 2;
Portions A & B of Lot 1, Block 1, Arrowhead Village, Klamath
County, Oregon.

Item 3 - Lifetime Tenancy to First Party.

And the Second Party in consideration of said covenants of First Party
does covenant and agree with said First Party that Second Party will

Item 1A - Require Item 1 be required only if absolutely necessary.

Item 2A - Require the deed from First Party only if she becomes liable
and sustains a loss.

Item 3A - Lifetime Tenancy to First Party.

IN WITNESS WHEREOF, this Agreement shall become final when signed.

Signed and Sealed this 20th day of January, 1981.

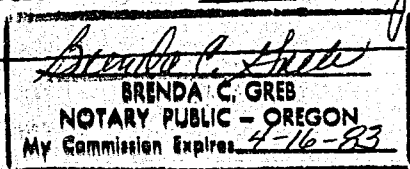
Accepted and Agreed to

Wallace W. Watkins
Wallace W. Watkins, First Party

Accepted and Agreed to

Dora LaVonne Watkins
Dora LaVonne Watkins, Second Party

The foregoing instrument was acknowledged
before me this 20th day of January, 1981.



STATE OF OREGON,
County of Klamath ss.

Filed for record at request of:

W. Watkins
on this 14th day of Oct. A.D., 19 91
at 12:02 o'clock P M. and duly recorded
in Vol. M91 of Misc. Page 21477
Evelyn Biehn County Clerk
By Pauline Mueller Deputy.

Fee, \$5.00/cc 1.00

20 JAN 21 1981

Return to - W. Watkins
1059 Craig Rd
Medford, Ore 97501