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SPECIAL WARRANTY DEED—STATUTORY FORM

CORPORATE GRANTOR

ASPEN 37855 Vol. 92 Page 10814

Western United Life Assurance Company

and existing under the laws of the State of Washington, a corporation duly organized
 Patricia J Richards, a single person, Grantor, conveys and specially warrants to
 Grantee, the following described real property free of encumbrances created or suffered by the grantor except as
 specifically set forth herein, situated in Klamath County, Oregon, to-wit:

For legal description, see Exhibit "A" attached and by reference
 made a part hereof,

(IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE)

The said property is free of all encumbrances created or suffered by the Grantor except

future R.E. Taxes, assessments; rules and regulations of Fire Patrol
 District; right of public in and to any portion of the herein described
 premises lying within the boundaries of roads or highways.

The true consideration for this conveyance is \$42,000.00 (Here comply with the requirements of ORS 93.030)

Done by order of the grantor's board of directors with its corporate seal affixed on May 1, 1992

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.

Western United Life Assurance Company

By John Dillingham President

By Reuel Swanson Secretary

(CORPORATE SEAL)

Washington, Spokane, AS:

Personally appeared

John Dillingham

May 13

and Reuel Swanson

who, each being first duly sworn, did say that the former is the president and that the latter is the secretary of Western United Life Assurance Company, a corporation, and that the seal affixed to the foregoing instrument is the corporate seal of said corporation and that said instrument was signed and sealed in behalf of said corporation by authority of its board of directors, and each of them acknowledged said instrument to be its voluntary act and deed.

(OFFICIAL SEAL)

Before me, _____
 Notary Public for Oregon My commission expires: 7-9-95
 Washington

SPECIAL WARRANTY DEED

Western United Life Assurance Company

GRANTOR

P.J. Richards

GRANTEE

61343 Benham Road, Bend OR 97702

GRANTEE'S ADDRESS, ZIP

After recording return to:

WESTERN UNITED LIFE ASSURANCE COMPANY

PO Box 2162

Spokane, WA 99210-2162

Attn: Records Management

NAME, ADDRESS, ZIP

Until a change is requested, all tax statements
 shall be sent to the following address:

P.J. Richards

61343 Benham Road

Bend OR 97702

NAME, ADDRESS, ZIP

STATE OF OREGON, } ss.
County of _____

I certify that the within instrument
 was received for record on the _____ day
 of _____, 19____, at
 _____ o'clock _____ M., and recorded in
 book/reel/volume No. _____ on
 page _____ or as fee/file/instru-
 ment/microfilm/reception No. _____,
 Record of Deeds of said county.

Witness my hand and seal of
 County affixed.

NAME

TITLE

By _____ Deputy

SPACE RESERVED
 FOR
 RECORDER'S USE

EXHIBIT "A"

A parcel of land situated in the E 1/2 SW 1/4, Section 15, Township 38 South, Range 11 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a point on the North-South centerline of said Section 15, said point being situated South 00 degrees 31' 49" West a distance of 903.74 feet from the Northeast corner of the NE 1/4 SW 1/4 of said Section 15; thence West a distance of 100 feet; thence South 00 degrees 31' 49" West parallel with the North-South center line of said Section, a distance of 405.51 feet, more or less, to the Northerly right of way line of the Keno Springs Road; thence North 56 degrees 52' 28" West along said Northerly right of way line a distance of 499.72 feet, more or less to an intersection with the Easterly right of way line of the County Road; thence North 15 degrees 06' 55" West along said County Road a distance of 393.38 feet, more or less to the Southwest corner of Parcel described in partial Release of Mortgage recorded August 16, 1971 in Volume M-71 at Page 8560, Microfilm Records of Klamath County, Oregon; thence North 78 degrees 28' 56" East a distance of 641.20 feet along the Southerly line of said parcel, to the East line of the NE 1/4 SW 1/4 of said Section 15; thence South along the East line of said NE 1/4 SE 1/4 to the point of beginning.

CODE 114 MAP 3811-15CO TL 300

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 18th day
of May A.D., 19 92 at 3:39 o'clock P. M., and duly recorded in Vol. M92
of Deeds on Page 10814.

Evelyn Biehn - County Clerk

By *[Signature]*

FEE \$35.00