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Aspen
 TITLE & ESCROW, INC.

WARRANTY DEED

#01039648

 AFTER RECORDING RETURN TO:
 Mr. and Mrs. Donald A. Stewart
316 California Ave #133
Kenilworth, N.J. 07033

 UNTIL A CHANGE IS REQUESTED ALL TAX
 STATEMENTS TO THE FOLLOWING ADDRESS:
 SAME AS ABOVE

 FRANCES M. ZILE, hereinafter called GRANTOR(S), convey(s) to
 DONALD A. STEWART and MARGARET J. STEWART, husband and wife,
 hereinafter called GRANTEE(S), all that real property situated
 in the County of KLAMATH, State of Oregon, described as:

 The N 1/2 NW 1/4 SE 1/4 of Section 12, Township 37 South, Range
 14 East of the Willamette Meridian, in the County of Klamath,
 State of 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 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."

 and covenant(s) that grantor is the owner of the above described
 property free of all encumbrances except covenants, conditions,
 restrictions, reservations, rights, rights of way and easements
 of record, if any, and those apparent upon the land.

 and will warrant and defend the same against all persons who may
 lawfully claim the same, except as shown above.

 The true and actual consideration for this transfer is
 \$9,000.00.

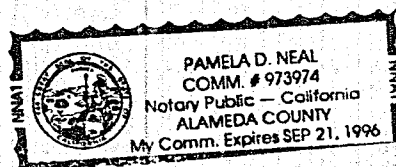
 In construing this deed and where the context so requires, the
 singular includes the plural.

 IN WITNESS WHEREOF, the grantor has executed this instrument
 this 26th day of February, 1993.

X Frances M. Zile
 FRANCES M. ZILE

 STATE OF CALIFORNIA, County of ALAMEDA) ss.

 On March 5, 1993, personally appeared the above-named
 FRANCES M. ZILE, who acknowledged the foregoing instrument to be
 her voluntary act and deed.

 Before me:
 Notary Public for California
 My Commission Expires: Sept. 21, 1996


STATE OF OREGON: COUNTY OF KLAMATH:

 Filed for record at request of Aspen Title Co the 17th day
 of March A.D. 19 93 at 10:43 o'clock A M., and duly recorded in Vol. M93
 of Deeds on Page 5467
 By Evelyn Biehn County Clerk
Pauline G. Nilsen

FEE \$30.00