

EXCEPTIONS - EXHIBIT "A"

1. Rights of the public in and to any portion of the herein described premises lying within the limits of streets, roads or highways.
2. Agreement, subject to the terms and provisions thereof; Dated: November 30, 1977 Recorded: January 17, 1978 Volume: M78, page 1034, Microfilm Records of Klamath County, Oregon By and between: Alfred L. Kreusch, Lena Kreusch and Frank F. Ganong and William Ganong, Jr.
3. Notwithstanding Paragraph 4 of the insuring clauses of the policy, the policy will not insure against loss arising by reason of any lack of a right of access to and from the land.

State of COLORADO

County of PUEBLO

March 1, 1995

Personally appeared the above named BERNARD A. KREUSCH AND ALFRED R. KREUSCH, and acknowledged the foregoing instrument to be THEIR voluntary act and deed.

WITNESS My hand and official seal.

(seal)

Marlene M. Knepper
 Notary Public for COLORADO
 My Commission expires: 2-13-99



STATE OF OREGON: COUNTY OF KLAMATH: ss:

Filed for record at request of Mountain Title Co the 7th day
 of March A.D., 1995 at 3:47 o'clock P M., and duly recorded in Vol. M95
 of Deeds on Page 5117

FEE \$35.00

Bernetha G. Letsch, County Clerk

By *Bernetha G. Letsch*