



WARRANTY DEED

ASPEN TITLE ESCROW NO. 04046578
AFTER RECORDING RETURN TO:

TOM AND CHERYL BERNAL
4510 SWAN DRIVE
BONANZA, OR 97623

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

FRANK V. BERNAL AND WANDA I. BERNAL, hereinafter called
GRANTOR(S), convey(s) to TOM BERNAL AND CHERYL BERNAL, husband
and wife, hereinafter called GRANTEE(S), all that real property
situated in the County of Klamath, State of Oregon, described
as:

Lot 13 and 14, Block 54, KLAMATH FALLS FOREST ESTATES HIGHWAY
66 UNIT, PLAT NO. 2, in the County of Klamath, State of Oregon.

CODE 114 MAP 3811-2380 TAX LOT 1900

"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 TO DETERMINE ANY LIMITS ON LAWSUITS AGAINST
FARMING OR FOREST PRACTICES AS DEFINED IN ORS 30.390."

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 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
\$28,000.00.

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 15th day of September, 1997.


FRANK V. BERNAL


WANDA I. BERNAL

STATE OF OREGON, County of)ss.

On this ____ day of September, 1997,

Personally appeared the above named Frank V. Bernal and Wanda
I. Bernal and acknowledged the foregoing instrument to be their
voluntary act and deed.

Before me:

Notary Public for Oregon

My Commission Expires: April 18, 2000



LaDonna Joyner
President
Chief Executive Officer

30953

STATE OF CALIFORNIA

COUNTY OF Butte

On September 15, 1997 before me, DeAnnah L. Epp, a Notary Public
DATE NAME OF NOTARY PUBLIC

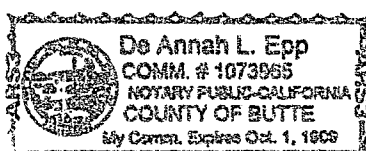
personally appeared FRANK V. BERNAL and Wanda F. BERNAL
NAME(S) OF SIGNER(S)

_____ personally known to me

-OR-

X

proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.



WITNESS my hand and official seal.

[Signature]
SIGNATURE OF NOTARY

This Notary is attached to that certain Warranty, dated September 15, 1997

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 22nd day
of Sept. A.D., 19 97 at 3:46 o'clock P. M., and duly recorded in Vol. M97
of Deeds on Page 30952

FEE \$35.00

By Bernetha G. Letsch County Clerk
[Signature]