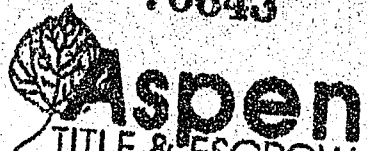


70643

'98 NOV 30 P3:53 Vol. 198 Page 43660



TITLE & ESCROW, INC.

ATC 03048349
WARRANTY DEED

ASPEN TITLE ESCROW NO. 03048349
AFTER RECORDING RETURN TO:
DENNIS BENNETT
TERRY BENNETT

630 No. 5th St.
Klamath Falls, OR 97601

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

ROBERT C. DOWDELL, TRUSTEE OF BDK NOMINEE REALTY TRUST, UTA
DATED JANUARY 27, 1989, hereinafter called GRANTOR(S),
convey(s) to DENNIS BENNETT AND TERRY BENNETT, HUSBAND AND WIFE
hereinafter called GRANTEE(S), all that real property situated
in the County of KLAMATH, State of Oregon, described as:

SEE LEGAL DESCRIPTION MARKED EXHIBIT "A" ATTACHED HERETO AND BY
THIS REFERENCE MADE A PART HEREOF AS THOUGH FULLY SET FORTH
HEREIN

"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 those covenants,
conditions, restrictions, Reservations, rights, rights of way
and easements of record.

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
\$150,000.00.

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 23RD day of NOVEMBER, 1998.

ROBERT C. DOWDELL, TRUSTEE OF BDK NOMINEE REALTY TRUST, UTA
DATED JANUARY 27, 1989.

Robert C. Dowdell
ROBERT C. DOWDELL, TRUSTEE

Robert C. Dowdell
ROBERT C. DOWDELL, INDIVIDUALLY

STATE OF MASS., County of ESSEX) ss.

NOVEMBER 24, 1998

Personally appeared the above named ROBERT C. DOWDELL and
acknowledged the foregoing instrument to be HIS voluntary act
and deed.

Before me:
Notary Public for
My Commission Expires:

Daniel P. Murphy
DANIEL P. MURPHY
Notary Public, Massachusetts
My Commission Expires September 30, 1999

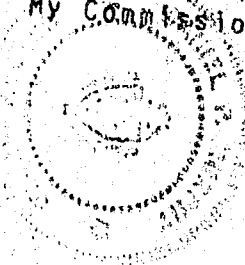


EXHIBIT "A"

PARCEL 1:

A portion of Section 32, Township 38 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at the intersection of the Westerly line of Tenth Street and the Southerly line of Pine Street; thence Southeasterly along the Westerly line of Tenth Street 125.3 feet; thence Southwesterly parallel with Pine Street 96.92 feet to the Easterly line of Ninth Street; thence Northwesterly along the Easterly line of Ninth Street 129.04 feet, more or less, to the Southerly line of Pine Street; thence Northeasterly along the Southerly line of Pine Street 127.5 feet, more or less to the point of beginning.

CODE 1 MAP 3809-32AA TL 8800

PARCEL 2:

Lot 1, Block 36, FIRST ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, State of Oregon.

CODE 1 MAP 3809-32BA TL 5800

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title & Escrow the 30th day
of November A.D., 19 98 at 3:53 o'clock P. M., and duly recorded in Vol. M98,
of Deeds on Page 43660.

FEE \$35.00

By Bernetha G. Letsch, County Clerk
Kathleen Ross