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AFTER RECORDING RETURN TO:

Michael B. McCord PC

725 NW Broadway

Bend, OR 97701

(541) 398-4437

UNTIL A CHANGE IS REQUESTED, ALL TAX

STATEMENTS SHOULD BE SENT TO: (NO CHANGE)

STATUTORY SPECIAL WARRANTY DEED

Michael B. McCord PC, Grantor, conveys and specially warrants unto Michael B. McCord, Grantee, the following described real property, free of encumbrances created or suffered by the Grantor, except as specifically set forth herein:

Lot 10, Block 6, Two Rivers North, Klamath County, Oregon.

SUBJECT TO:

1. Rights of the public and of governmental bodies in and to that portion of the herein described premises lying below the high water mark of the Little Deschutes River.

2. A 25 foot building setback line as shown on dedicated plat.

3. Restrictions as contained in plat dedication, to wit:

"(1) Building setback lines as shown on the annexed plat; (2) A 16 foot public utilities easement centered on all back and side lot lines for the purpose of constructing and maintaining said public utilities, with any fences or plantings to be placed thereon at the lot owners risk; (3) One foot street plugs and reserve strips as shown on the annexed plat to be dedicated to Klamath County and later released by resolution of the County Commissioners when the adjoining property is developed; (4) All sanitary facilities subject to the approval of the County Sanitarian; (5) Rear lot lines of those lots on Little Deschutes River and Hemlock Creek are in the center of the main channel and will remain in the center of said channel regardless of any meandering of said channel; (6) Sanitary setback lines from

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Little Deschutes River and Hemlock Creek as shown on the annexed plat; (7) A 15 foot easement for public use, measured horizontally inland from the main high water line on each side of Little Deschutes River and Hemlock Creek; (8) Access to Two Rivers Road is vacated on all lots fronting on Two Rivers Road except Lots 8 and 9 of Block 10; (9) All easements and reservations of record."

4. Reservations as contained in Deed recorded March 15, 1976 in Volume M76, page 3627, Microfilm Records of Klamath County, Oregon, to wit:

"(1) Animals will be restricted to household pets. No cows, pigs, chickens ducks or goats; three horses per lot maximum. (2) Buildings shall be constructed in a workmanlike manner and comply with State and County building codes. (3) Any mobile home used as a permanent residence shall have a retail value of \$5,000.00 or more when installed. (4) All lot owners shall be responsible for maintaining their lots free of trash and refuse at all times. (5) No tents shall be used as dwellings on the property. (6) No business shall be conducted on the property except for Lots 1 and 2, Block 7; Lots 1 and 2, Block 12; Lots 11 and 12, Block 6; and Lots 1 and 2, Block 13; (7) Owners shall comply with all sanitary laws and regulations of Klamath County and the State of Oregon; and grantor will warrant and defend the same against all persons who may lawfully claim the same, except as shown above."

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 30.930.

The true and actual consideration for this transfer is \$NONE.

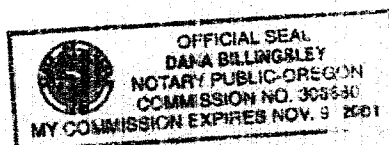
DATED this 29th day of December 1998.

Michael B. McCord
 Michael B. McCord, President
 Michael B. McCord, P.C.

STATE OF OREGON)
) ss.
 County of Deschutes)

Personally appeared this 29th day of December 1998, the above named Michael B. McCord, President of Michael B. McCord, P.C., and acknowledged the foregoing instrument to be his voluntary act and deed.

Before me:



Dana Billingsley
 Notary Public for Oregon
 My commission expires: 11/9/01

STATE OF OREGON: COUNTY OF KLAMATH ss.

Filed for record at request of Michael B. McCord the 15th day
 of January A.D. 1999 at 11:44 o'clock A.M., and duly recorded in Vol. M99
 of Deeds on Page 1527

FEE \$40.00

Linda Smith, County Clerk
 by Kathleen Rose