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MTC 45734-MG
WARRANTY DEED

Vol. M99 Page 6537

OLD STANDARD LIFE INSURANCE COMPANY, AN IDAHO CORPORATION

Grantor(s) hereby grant, bargain, sell, warrant and convey to:

ARTHUR ROBERT BELSKY,

Grantee(s) and grantee's heirs, successors and assigns the following described real property, free of encumbrances except as specifically set forth herein in the County of KLAMATH and State of Oregon, to wit:

THE SOUTHERLY 50 FEET OF TRACT 4, BAILEY TRACTS, ACCORDING TO THE
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON.

SUBJECT TO: all those items of record and those apparent upon the land, if any, as of the date of this deed and those shown below, if any:
and the grantor will warrant and forever defend the said premises and every part and parcel thereof against the lawful claims and demands of all persons whomsoever, except those claiming under the above described encumbrances. This deed is made expressly subject to all restrictions, exceptions, reservations, easements, rights-of-way, conditions and covenants in view and of record.

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 conveyance is \$ 63,000.00.

Until a change is requested, all tax statements shall be sent to Grantee at the following address: 7606 DONEGAL, KLAMATH FALLS, OR 97603

Dated this 22nd day of February, 1999.

OLD STANDARD LIFE INSURANCE COMPANY

BY:

By: Philip Sandifur, Vice President

STATE OF WASHINGTON, County of SPOKANE ss.

This instrument was acknowledged before me on February 22, 1999

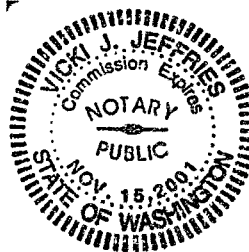
by Philip Sandifur

as Vice President

of Old Standard Life Insurance Company

Notary Public of Washington

My commission expires 11-15-2001



ESCROW NO. MT45734-MG

Return to:

ARTHUR ROBERT BELSKY

7606 DONEGAL

KLAMATH FALLS, OR 97603

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of AMERTITLE the 25TH day
of FEBRUARY A.D., 99 at 11:16 o'clock A.M., and duly recorded in Vol. M99
of DEEDS on Page 6537

Linda Smith, County Clerk

FEE \$30.00

by Kathleen Ross