

1997 OCT 12 PM 3:50

MTC 49317  
WARRANTY DEED

Vol. M99 Page 40582

HOME ADVANTAGE FINANCIAL SERVICES, INC,  
Grantor(s) hereby grant, bargain, sell, warrant and convey to:

STEPHEN IRA WARD  
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:

LOT 13 . IN BLOCK 2 TRACT 1098 SPLIT RAIL RANCHOS, ACCORDING TO THE  
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF  
KLAMATH COUNTY, OREGON

TAX ACCOUNT NO.: 2310 035A0 03000

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:

1) THE PREMISES HEREIN DESCRIBED ARE WITHIN AND SUBJECT TO THE STATUTORY  
POWERS, INCLUDING THE POWER OF ASSESSMENT AND EASEMENTS OF WALKER RANGE  
TIMBER 2) RESERVATIONS AND RESTRICTIONS AS CONTAINED IN DEED EXECUTED BY  
ROLLIN E. COOK AND HELEN E. COOK, HUSBAND AND WIFE, TO HARDY G. HAND AND  
BETTY P. HAND, HUSBAND AND WIFE, DATED JULY 8, 1954 AND RECORDED JULY 22,  
1954 IN VOLUME 268, PAGE 209, DEED RECORDS OF KLAMATH COUNTY, OREGON 3)  
RESERVATIONS AND RESTRICTIONS AS CONTAINED IN DEDICATION OF TRACT  
1098-SPLIT RAIL RANCHOS 4) CONVENANTS, CONDITIONS AND RESTRICTIONS,  
SUBJECT TO THE TERMS AND PROVISIONS THEREOF, RECORDED APRIL 1, 1994  
VOLUME M94, PAGE 9622, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON 5)  
COVENANTS, CONDITIONS AND RESTRICTIONS, SUBJECT TO THE TERMS AND  
PROVISIONS THEREOF RECORDED APRIL 14, 1994 VOLUME M94 PAGE 11266,  
MICROFILM RECORDS OF KLAMATH COUNTY, OREGON 6) AN EASEMENT CREATED BY  
INSTRUMENT, SUBJECT TO THE TERMS AND PROVISIONS THEREOF, DATED MARCH 1,  
1994, RECORDED APRIL 26 1994 VOLUME: M94, PAGE 12551 MICROFILM RECORDS OF  
KLAMATH COUNTY, OREGON IN FAVOR OF : MIDSTATE ELECTRIC COOPERATIVE, INC.

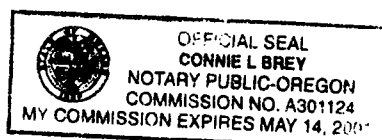
and the grantor will warrant and forever defend the said premises and every  
part and parcel thereof against the lawful claims and demands of all persons  
whomsoever, except those claiming under the above described encumbrances.

THIS 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 \$18,000.00

Until a change is requested, all tax statements shall be sent to Grantee at the  
following address:

Dated this 7th day of October, 1999



By Patrick M. Smith  
HOME ADVANTAGE FINANCIAL SERVICES, INC

STATE OF Oregon SS October 7th 19 99  
COUNTY OF Deschutes

Personally appeared the above named Patrick M. Smith  
Manager of Home Advantage Financial Services, Inc.  
and acknowledged the foregoing instrument to be his voluntary act.

Before me:

Connie L. Brey  
Notary Public for Oregon  
My commission expires May 14, 2001

Return to: AmeriTitle-Bend

State of Oregon, County of Klamath  
Recorded 10/12/99, at 3:50 p.m.  
In Vol. M99 Page 40582  
Linda Smith,  
County Clerk Fee \$ 30.00