

ROGER K. WHITE and PRISCILLA D. WHITE, as tenants by the entirety,
Grantor(s) hereby grant, bargain, sell, warrant and convey to:

JOAN C. STEWART,

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 12 BLOCK 54 SECOND HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
COUNTY CLERK OF KLAMATH COUNTY, OREGON

3809-028CC-03000-000

372509

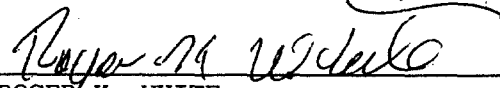
SUBJECT TO: all those items of record and those apparent upon the land, if
any, as of the date of this deed and those shown below, if any:
and the grantor will warrant and forever defend the said premises and every
part and parcel thereof against the lawful claims and demands of all persons
whomsoever, except those claiming under the above described encumbrances.

THIS 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 38,000.00.

Until a change is requested, all tax statements shall be sent to Grantee at the
following address: 312 MICHIGAN AVENUE, KLAMATH FALLS, OR 97601

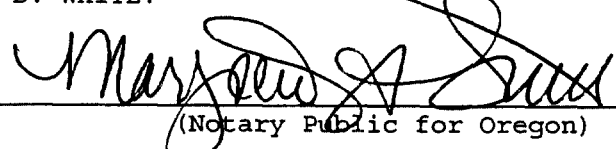
Dated this 29th day of November, 2000


ROGER K. WHITE


PRISCILLA D. WHITE

State of Oregon
County of KLAMATH

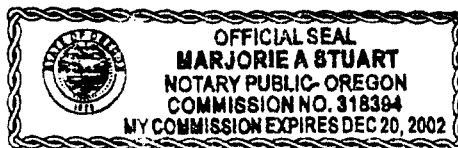
This instrument was acknowledged before me on November 29, 2000 by ROGER
K. WHITE AND PRISCILLA D. WHITE.


(Notary Public for Oregon)

My commission expires 12-20-02

ESCROW NO. MT52551-MS

Return to:
JOAN C. STEWART
312 MICHIGAN AVENUE
KLAMATH FALLS, OR 97601



State of Oregon, County of Klamath
Recorded 11/29/00, at 3:23 p. m.
In Vol. M00 Page 42868
Linda Smith,
County Clerk Fee \$ 21.00