

The grantor covenants and agrees to and with the beneficiary and those claiming under him, that he is lawfully seized in fee simple of said-described real property and has a valid, unencumbered title thereto and that he will warrant and forever defend the same against all persons whomsoever.

The grantor warrants that the proceeds of the loan represented by the above described note and this trust deed are:
(a) primarily for grantor's personal, family or household purposes (see Important Notice below),
(b) for an organization, or (even if grantor is a natural person) are for business or commercial purposes.

This deed applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, personal representatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgee, of the contract secured hereby, whether or not named as a beneficiary herein. In construing this deed and whenever the context so requires, the masculine gender includes the feminine and the neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, said grantor has hereunto set his hand the day and year first above written.

* IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a creditor as such, word is defined in the Truth-in-Lending Act and Regulation Z, the beneficiary MUST comply with the Act and Regulation by making required disclosures; for this purpose use Stevens-Ness Form No. 1319, or equivalent. If compliance with the Act is not required, disregard this notice.

(If the signer of the above is a corporation, use the form of acknowledgement opposite.)

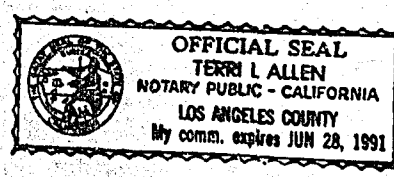
STATE OF OREGON,
County of _____ } ss.
This instrument was acknowledged before me on _____, 19____, by _____
Billie L. Andrews & Jean E. Andrews

X Billie L. Andrews
Billie L. Andrews
X Jean E. Andrews
Jean E. Andrews
Witnessed by: Brian Brodsky

STATE OF OREGON,
County of _____ } ss.
This instrument was acknowledged before me on _____, 19____, by _____
as _____
of _____

STATE OF CALIFORNIA
COUNTY OF Los Angeles } ss.
On September 5, 1989 before me
the undersigned, a Notary Public in and for said County and State, personally appeared Brian Brodsky
personally known to me to be the person whose name is subscribed to the within instrument as a witness thereto, (or proved to be such person by the oath of a credible witness who is personally known to me), who being by me duly sworn, deposes and says: That he
resides at 18840 Ventura Blvd., Tarzana, CA
that _____ was present and saw Billie L. Andrews
and Jean E. Andrews
personally known to Brian Brodsky
in, and whose name is subscribed to the within and annexed instrument, execute the same; and that affiant subscribed his name thereto as a witness of said execution.
Signature _____

WTC WORLD TITLE COMPANY



TRUST DEED
YOU TYPE (FORM No. 881) FILED OF C
STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.
Billie L. Andrews & Jean E.
1455 Arabian St.
Simi Valley, CA 93065
Grantor
Norman A. Beyer & Elizabeth
28325 N. Poppy Meadow St.
Canyon Country, CA 91351
Beneficiary
AFTER RECORDING RETURN TO
Mountain Title Company
222 South Sixth
Klamath Falls, OR 97601
Fee \$13.00

STATE OF OREGON,
County of Klamath } ss.
I certify that the within instrument was received for record on the 29th day of Sept., 1989, at 11:19 o'clock A.M., and recorded in book/reel/volume No. M89 on page 18400 or as fee/file/instrument/microfilm/reception No. 5813, Record of Mortgages of said County.
Witness my hand and seal of County affixed.
Evelyn Biehn, County Clerk
NAME TITLE
By Caroline Muller, Deputy