

EXHIBIT "A"

This Trust Deed is an "all-inclusive Trust Deed" and is second and inferior to a first Trust Deed recorded August 27, 1971 in Book M-71 at Page 9097, in favor of First Federal Savings and Loan Association of Klamath Falls, Oregon as Beneficiary which secures the payment of Note therein mentioned. The Beneficiaries herein agree to pay, when due, all payments due upon the said Note in favor of First Federal Savings and Loan Association and will save Grantees herein, William A. Mc Gowan and Dixie L. Mc Gowan, harmless therefrom. Should the said Beneficiaries herein default in making any payment due upon said prior Note and Trust Deed, Grantees herein may make said delinquent payments and any sums so paid by Grantees herein shall then be credited upon the sums next to become due upon the Note secured by this Trust Deed.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 3rd day
of Oct. A.D. 19 89 at 3:48 o'clock P.M., and duly recorded in Vol. M89
of Mortgages on Page 18695.

Evelyn Biehn, County Clerk
By Evelyn Biehn

FEE \$18.00