

6. This Agreement shall inure to the benefit of and shall be binding upon, the assigns, successors in interest, personal representatives, estates, heirs and legatees of each of the parties hereto.

Executed on Nov. 3, 1989 at Klamath Falls, OR.

Assuming Party:

William H. Martella
William H. Martella

Shirley R. Martella
Shirley R. Martella

EPI:

Equity Preservation, Inc.
A California Corporation

By Maggie Mammiller

Lender:

Kelly K. Adams
Kelly K. Adams

Charlotte Adams
Charlotte Adams

STATE OF CALIFORNIA Oregon)
COUNTY OF Klamath) SS.

On this 3 day of Nov., in the year 1989, before me,
Darlene J. Tucker, a Notary Public, State of California,
duly commissioned and sworn, personally appeared

Kelly K. Adams & Charlotte Adams
personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person(s) whose name(s) are subscribed to
this instrument, and acknowledged that they executed it.
IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal
in the County of Klamath
on the date set forth above in this
certificate.

Darlene J. Tucker
Notary Public, State of California Oregon

My Commission expires 6-16-92

STATE OF CALIFORNIA Oregon)
COUNTY OF Klamath) SS.

On this 3rd day of Nov., in the year 1989, before me,
Darlene J. Tucker, a Notary Public, State of California,
duly commissioned and sworn, personally appeared

William H. Martella & Shirley R. Martella
personally known to me (or proved to me on the basis of satisfactory
evidence) to be the person(s) whose name(s) are subscribed to
this instrument, and acknowledged that they executed it.
IN WITNESS WHEREOF I have hereunto set my hand and affixed my official seal
in the County of Klamath
on the date set forth above in this
certificate.

Darlene J. Tucker
Notary Public, State of California

My Commission expires 6-16-92

STATE OF CALIFORNIA)
COUNTY OF Santa Clara) SS.

On November 7, 1989, before me, the undersigned, a
Notary Public in and for said County and State personally appeared

Maggie Mammiller
proved to me on the basis of satisfactory evidence to be the person(s) who
executed the within instrument as President, and
Assistant Secretary of the Corporation therein named, and
acknowledged to me that such Corporation executed the within instrument
pursuant to its By-laws or a Resolution of its Board of Directors.

Nora J. Joy
Notary Public, State of California

My Commission expires Dec 1, 1989

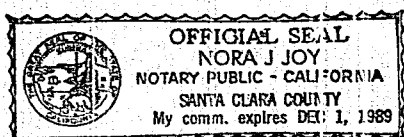


Exhibit "A"

Lot 16 in Block 6, TRACT NO. 1016, known as GREEN ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Tax Account No. 3903 001CO 05600

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 9th day
of Nov. A.D. 19 89 at 10:10 o'clock AM., and duly recorded in Vol. M89,
of Mortgages on Page 21697.

Evelyn Biehn - County Clerk

FEE \$18.00

By Pauline Mulendore