



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) use for business or commercial purposes.

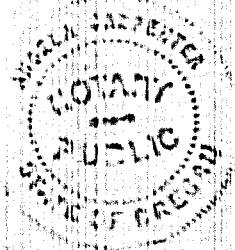
This deed applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, personal representatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgee, of the contract secured hereby, whether or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

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

IMPORTANT NOTICE: Debtors, by filing this, whichever exactly (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 Oregon-How Form No. 1319, or equivalent. If compliance with the Act is not required, disregard this notice.

Ellen M. Lovell  
Ellen M. Lovell

Jodie W. Foran  
Jodie W. Foran  
Catherine E. Foran  
Catherine E. Foran  
Nova D. Lovell  
Nova D. Lovell



STATE OF OREGON, County of Coos ss.  
This instrument was acknowledged before me on September 21, 1990  
by Nova D. Lovell and Ellen M. Lovell  
This instrument was acknowledged before me on \_\_\_\_\_, 19\_\_\_\_,  
by \_\_\_\_\_  
at \_\_\_\_\_  
of \_\_\_\_\_

Angela Carpenter  
Notary Public for Oregon  
My commission expires 12-07-93

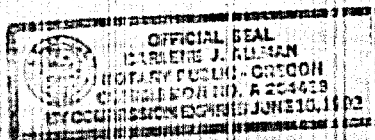
FORM NO. 23 - ACKNOWLEDGMENT  
STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

STATE OF OREGON,  
County of Klamath ss.

BE IT REMEMBERED, That on this 1st day of October, 1990,  
Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Jodie W. Foran and Catherine E. Foran

known to me to be the identical individual described in and who executed the within instrument and acknowledged to me that they executed the same freely and voluntarily.

MY TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.



Darlene J. Allman  
Notary Public for Oregon  
My Commission expires 6/16/92

STATE OF OREGON,  
County of Klamath ss.

I certify that the within instrument was received for record on the 2nd day of Oct., 1990, at 2:43 o'clock P.M., and recorded in book/reel/volume No. M90 on page 19934 or as fee/file/instrument/microfilm/reception No. 20952 Record of Mortgages of said County. Witness my hand and seal of County affixed.

Evelyn Biehn County Clerk  
NAME TITLE  
By Pauline Mulholland Deputy

Lovell: 1555 Old Wagon Rd, Coos Bay, OR  
Foran: 6331 Juniper Way, KFO

Grantor  
Workman Sawdust Services  
600 Sweet Ln  
Cottage Grove, OR 97424  
Beneficiary  
AFTER RECORDING RETURN TO  
MDC  
222 South Sixth Street  
Klamath Falls, OR 97601

SPACE RESERVED  
FOR  
RECORDER'S USE

Fee \$13.00