

This grantor covenants and agrees to and with this 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 the purchase, construction, reconstruction, maintenance or improvement of real property.

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 in, each 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 Nevada-Ness Form No. 1219, 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 acknowledgment opposite.)

STATE OF OREGON,

County of Klamath

This instrument was acknowledged before me on

October 12, 1990, by

Frances B. Stilwell

[Signature]
Notary Public for Oregon

My commission expires: 4-24-94

STATE OF OREGON,

County of KLAMATH

This instrument was acknowledged before me on October 12, 1990, by

ss.

cl.

Notary Public for Oregon

My commission expires:

(SEAL)

REQUEST FOR FULL RECONVEYANCE

To be used only when obligations have been paid.

TO:

The undersigned is the legal owner and holder of all indebtedness secured by the foregoing trust deed. All sums secured by said trust deed have been fully paid and satisfied. You hereby are directed, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to cancel all evidence of indebtedness secured by said trust deed (which are delivered to you herewith together with said trust deed), and its recovery, without warranty, to the parties designated by the terms of said trust deed the estate now held by you under the same. Must reconveyance and documents to

DATED:

, 19

Beneficiary

Do not lose or destroy this Trust Deed or THIS NOTE which it secures. Both must be delivered to the trustee for cancellation before reconveyance will be made.

TRUST DEED

(FORM NO. 881-1)

STEVENS PUBLISHING CO., PORTLAND, ORE.

Stilwell

Grantor

Stilwell, Eva W.

Beneficiary

AFTER RECORDING RETURN TO
RICHARD N. BELCHER
815 WASHBURN WAY
KLAMATH FALLS OR 97603

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON,

County of _____ ss.

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ or as fee/file/instrument/microfilm/reception No. _____, Record of Mortgages of said County. Witness my hand and seal of County affixed.

NAME _____ TITLE _____
By _____ Deputy

20815

EXHIBIT "A"

The following described real property situate in the
County of Klamath, State of Oregon:

A tract of land situated in Lots 20 and 21, Summers Heights Subdivision in the SW 1/4 of Section 14, Township 39 South, Range 9 East Williamette Meridian, more particularly described as follows: Beginning at a fence corner on the Northeast corner of said Lot 21, Summers Heights Subdivision; thence South 0 deg. 16' West along the Easterly line of said subdivision a distance of 156.00 feet to a one-half inch iron pin; thence North 68 deg. 47' West a distance of 74.96 feet to a one-half inch iron pin; thence North 0 deg. 16' East a distance of 129.53 feet to a one-half inch iron pin on the Northerly line of said Lot 21; thence South 89 deg. 27' East along the Northerly line of said Lot 21 a distance of 70.00 feet to the point of beginning.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Richard N. Belcher the 15th day
of Oct. A.D., 19 90 at 2:39 o'clock P.M., and duly recorded in Vol. M90
of Mortgages on Page 20813
By Hvelyn Biehn County Clerk
Charles M. Miller

FEE \$18.00