

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 the purchase, construction, improvement, maintenance or repair of real property owned or to be owned by the grantor or for the payment of taxes on such 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: Beware, by signing her, 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. 1317, or equivalent. If compliance with the Act is not required, disregard this notice.

(If the signor of the above is a corporation, use the first of acknowledgment opposite.)

STATE OF OREGON,

County of Klamath

This instrument was acknowledged before me on
October 23, 1990, by
Richard E. Werdeman and
Hazel L. Werdeman

(SEAL) DANA M. NIELSEN
NOTARY PUBLIC FOR OREGON
My Commission Expires: 1/30/94

STATE OF OREGON,

County of _____

This instrument was acknowledged before me on _____
19____, by _____
as _____
of _____

Notary Public for Oregon

My commission expires: _____

(SEAL)

REQUEST FOR FULL RECONVEYANCE

To be used only when obligations have been paid.

TO: Mountain Title Company of Klamath County, Trustee

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 evidences of indebtedness secured by said trust deed (which are delivered to you herewith together with said trust deed) and to reconvey, without warranty, to the parties designated by the terms of said trust deed the estate now held by you under the same. Mail reconveyance and documents to _____

DATED: _____, 19____.

Beneficiary

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

TRUST DEED

(FORM No. 891-1)

STEVENS-NESS LAW FIRM, CO., PORTLAND, ORE.

Richard E. & Hazel L. Werdeman
824 TIBBETTS ST.
San Diego, CA 92114
Grantor

Anna G. Antman
113 West 300 South St.
St. George, UT 84077
Beneficiary

AFTER RECORDING RETURN TO

Mountain Title Company
1221 S. Sixth St.
Klamath Falls, OR 97601

SPACE RESERVED

FOR

RECORDING'S USE

STATE OF OREGON,
County of Klamath } ss.

I certify that the within instrument was received for record on the 25th day of Oct., 1990, at 3:31 o'clock P.M., and recorded in book/reel/volume No. M90 on page 21498 or as fee/file/instrument/microfilm/reception No. 21873 Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk

NAME

TITLE

By Dana M. Nielsen Deputy

Fee \$13.00