

22212

WHEN RECORDED, RETURN TO:
JAMES E. MCCOBB
1200 The Bank of California Tower
707 S. W. Washington Street
Portland, Oregon 97205
Telephone: 224-5560

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MEMORANDUM OF TRUST AGREEMENT

DATE OF TRUST: 10/23/90
NAME OF TRUST: RESTATED MABEL HENZEL 1984 LIVING TRUST
TRUSTEES: MABEL HENZEL AND LUCILLE ESTES
PROPERTY: 159 Ridge Crest, Klamath Falls, Oregon,
more fully described as Lot 20 in Block 2
of Tract 1145, Nob Hill Replat, a
resubdivision of portions of Nob Hill,
Irrington Heights, Mountain View
Addition, and Eldorado Heights, according
to the official plat thereof on file in
the office of the County clerk, Klamath
County, Oregon.
DURATION: Trust terminates with the life of the Grantor.
POSSESSION: Beneficiary has right of possession of the
dwelling for her lifetime.

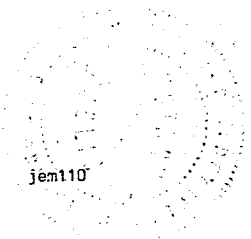
Grantor has signed this Memorandum of Trust Agreement
on the 23rd day of October, 1990.

Mabel Henzel
MABEL HENZEL

STATE OF OREGON)
) ss.
County of Klamath)

Acknowledged before me this 23rd day of October, 1990,
by Mabel Henzel.

Sharon L. Reynolds
Notary Public for Oregon
My Commission Expires: 6-11-92



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of James E. McCobb the 5th day
of Nov. A.D., 19 90 at 10:06 o'clock AM., and duly recorded in Vol. M90,
of Deeds on Page 22098.

FEE \$28.00

Evelyn Biehn - County Clerk
By Pauline M. Muckler