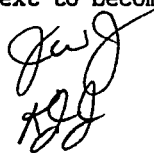


EXHIBIT "A"

This Trust Deed is an All Inclusive Trust Deed and is second and subordinate to the Trust Deed now of record which was recorded on 12/01/89, in Volume M89, Page 23309, Microfilm Records of Klamath County, Oregon, in favor of TRANSAMERICA FINANCIAL SERVICES, as Beneficiary, which secures the payment of a Note therein mentioned.

The Beneficiary, named herein, agrees to pay, when due, all payments due upon the said Promissory Note recorded in favor of TRANSAMERICA FINANCIAL SERVICES, and will save the Grantors herein harmless therefrom.

Should the said Beneficiary herein default in making any payments due upon said prior Note and Trust Deed, Grantor herein may make said delinquent payments and any sums so paid by the Grantor herein shall then be credited upon the sums next to become due upon the Note secured by this Trust Deed.



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 11th day
of June A.D., 19 91 at 10:59 o'clock A.M., and duly recorded in Vol. M91,
of Mortgages on Page 10952.

FEE \$18.00

Evelyn Biehn - County Clerk

By Pauline Mueselore