

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

except none.

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 any other purpose (see Important Notice below)~~

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 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. 1319, or equivalent. If compliance with the Act is not required, disregard this notice.

KENNETH J. HESS

SHEILA HESS

STATE OF OREGON, County of Los Angeles) ss.
This instrument was acknowledged before me on May 29, 1991,
by KENNETH J. HESS and SHEILA HESS
This instrument was acknowledged before me on _____, 19____,
by _____
as _____
of _____

Staple
STATE OF CALIFORNIA) ss.
COUNTY OF Los Angeles

On May 29, 1991 before me
the undersigned, a Notary Public in and for said County and
State, personally appeared Kerry S. Penn

_____ personally known to me to be the
person whose name is subscribed to the within instrument as
a witness thereto, (or proved to be such person by the oath
of a credible witness who is personally known to me), who
being by me duly sworn, deposes and says: That he

resides at
18850 Ventura Blvd., Tarzana, CA.

that he was present and saw Kenneth J. Hess
and Sheila Hess

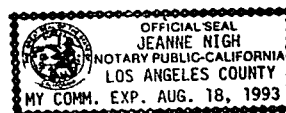
personally known to Kerry S. Penn the person described
in, and whose name is subscribed to the within and annexed
instrument, execute the same; and that he subscribed
his name thereto as a witness of said execution.

Signature Jeanne Nigh



WTC WORLD TITLE COMPANY

FOR NOTARY SEAL OR STAMP



TRUST DEED

(FORM No. 881)

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

KENNETH J. HESS and SHEILA HESS
2573 MARATHON DRIVE
SAN DIEGO, CA 92123

Grantor

GLETA WAMPLER
P.O. BOX 134
CHILOQUIN, OR 97624

Beneficiary

AFTER RECORDING RETURN TO
MOUNTAIN TITLE COMPANY
OF KLAMATH COUNTY

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON,) ss.
County of Klamath

I certify that the within instrument
was received for record on the 2nd day
of July, 1991,
at 11:21 o'clock A.M., and recorded
in book/reel/volume No. M91 on
page 12694 or as fee/file/instru-
ment/microfilm/reception No. 31445,
Record of Mortgages of said County.

Witness my hand and seal of
County affixed.

Evelyn Biehn, County Clerk
NAME TITLE
By Rauline M. Mueland, Deputy

Fee \$13.00