

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 an organization, or (even if grantor is a natural person) are for business or commercial purposes.

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 wherever 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.

Patrick C. Wheeler
PATRICK C. WHEELER
Janice Forcier Wheeler
JANICE FORCIER WHEELER

STATE OF OREGON, County of _____) ss.
This instrument was acknowledged before me on _____, 19____,
by PATRICK C. WHEELER and JANICE FORCIER WHEELER
This instrument was acknowledged before me on Aug-st 5, 1991,
by _____
as _____
of _____
[Signature]
Notary Public for Oregon
My commission expires 10-1-92

REQUEST FOR FULL RECONVEYANCE
To be used only when obligations have been paid.

TO: _____, 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 _____, 19____.

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. 881)
STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

PATRICK C. WHEELER and JANICE FORCIER WHEELER	
9221 E. INDIO PLACE	
TUCSON, AZ 85749	
Grantor	
JEANNE SPICER	
29321 HIGHWAY 97 N	
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 _____
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/instru-
ment/microfilm/reception No. _____.
Record of Mortgages of said County.
Witness my hand and seal of
County affixed.

NAME _____ TITLE _____
By _____ Deputy

EXHIBIT "A"
LEGAL DESCRIPTION

Government Lots 19, 20, 21 and 22 in Section 3, Township 36 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, lying East of the Dalles-California Highway U.S. 97, EXCEPTING THEREFROM a tract of land situated in Government Lot 21, Section 3, Township 36 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at an iron pin at the Southeast corner of Lot 21; thence North along the East line of said lot a distance of 400 feet to an iron pin; thence West a distance of 301 feet to an iron pin on the Easterly boundary of the Dalles-California Highway; thence Southeast along the Easterly boundary a distance of 415.9 feet to an iron pin on the South line of said Lot; thence Easterly along the South line of said Lot a distance of 219 feet, more or less to the point of beginning.

ALSO EXCEPTING THEREFROM a tract of land situated in Government Lots 19 and 20 of Section 3, Township 36 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at an iron pin on the North line of said Lot 19, said point being East a distance of 253.3 feet from the Northwest corner of said lot; thence South parallel with the West line of said lots a distance of 172.0 feet to an iron pin; thence West parallel with the North line of Lots 19 and 20, a distance of 698.8 feet to an iron pin on the Easterly boundary of the Dalles-California Highway; thence Northwest along said Easterly boundary line a distance of 175.0 feet to an iron pin on the North line of said Lot 20; thence, East along the North line of Lots 19 and 20 a distance of 732.3 feet, more or less, to the point of beginning.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 12th day of Aug. A.D. 19 91 at 11:46 o'clock AM. and duly recorded in Vol. M91 of Mortgages on Page 15734.

Evelyn Biehn, County Clerk

FEE \$18.00

By Dorothy N. Biehn