

KNOW ALL MEN BY THESE PRESENTS, That

~~PHILIP HART and JOAN M. HART, as tenants by the entirety~~
hereinafter called the grantor, for the consideration hereinafter stated, to grantor paid by
~~RONALD J. ARGALL and PAMELA S. SCHWIER, husband and wife~~, hereinafter called
the grantee, does hereby grant, bargain, sell and convey unto the said grantee and grantee's heirs, successors and assigns,
the certain real property, with the tenements, hereditaments and appurtenances thereunto belonging or appertaining,
situated in the County of KLAMATH and State of Oregon, described as follows, to-wit:

Lot 24, Block 5, LATAKOMIE SHORES, according to the official plat
thereof on file in the office of the County Clerk of Klamath County,
Oregon.

"This instrument will not allow use of the property described in this instrument in violation of applicable land use
laws and regulations. Before signing or accepting this instrument, the person acquiring fee title to the property should
check with the appropriate city or county planning department to verify approved uses."

To Have and to Hold the same unto the said grantee and grantee's heirs, successors and assigns forever.
And said grantor hereby covenants to and with said grantee and grantee's heirs, successors and assigns, that grantor
is lawfully seized in fee simple and the above granted premises, free from all encumbrances

except those of
record and those apparent upon the land, if any, as the date of this deed and that
grantor will warrant and forever defend the said premises and every part and parcel thereof against the lawful claims
and demands of all persons whomsoever, except those claiming under the above described encumbrances.

The true and actual consideration paid for this transfer, stated in terms of dollars, is \$ 8,000.00

In construing this deed and where the context so requires, the singular includes the plural and all grammatical
changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

In Witness Whereof, the grantor has executed this instrument this 5 day of November, 19 91 ;
if a corporate grantor, it has caused its name to be signed and seal affixed by its officers, duly authorized thereto by
order of its board of directors.

STATE OF California
County of Orange) ss.
10-15, 19 91

Philip Hart
PHILIP HART
Joan M Hart
JOAN M. HART

Personally appeared the above named _____
PHILIP HART
JOAN M. HART

and acknowledged the foregoing instrument
to be their voluntary act and deed.

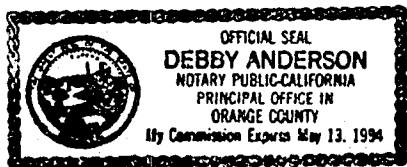
Before me: Debby Anderson
Notary Public for Oregon California
My commission expires:

STATE OF OREGON, County of _____) ss.

The foregoing instrument was acknowledged before me this
_____, 19____, by _____,
_____, president, and by _____,
_____, secretary of _____

a _____ corporation, on behalf of the corporation.

Notary Public for Oregon _____
My commission expires: (SEAL)



PHILIP HART and JOAN M. HART
23511 Portacel
Hayden Place Ca 92677

GRANTOR'S NAME AND ADDRESS
RONALD J. ARGALL and PAMELA S. SCHWIER
P. O. BOX 6444
RENO, NV 89513

GRANTEE'S NAME AND ADDRESS
After recording return to:
RONALD J. ARGALL and PAMELA S. SCHWIER
P. O. BOX 6444
RENO, NV 89513

NAME, ADDRESS, ZIP
Until a change is requested all tax statements shall be sent to the following address:
RONALD J. ARGALL and PAMELA S. SCHWIER
P. O. BOX 6444
RENO, NV 89513
NAME, ADDRESS, ZIP

STATE OF OREGON, _____ ss.

County of Klamath
I certify that the within instrument was
received for record on the 5th
day of Nov., 19 91,
at 9:03 o'clock A. M., and recorded
in book M91 on page 23092 or as
file/reel number 36928

Record of Deeds of said county.
Witness my hand and seal of County
affixed.

Evelyn Biehn, County Clerk
Recording Officer
By Pauline Mendenhall Deputy

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).

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.

MICHAEL B. METTS

STATE OF OREGON, County of Klamath.....) ss.
This instrument was acknowledged before me on November 4, 19 91.
by MICHAEL B. METTIS

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

Nancy M. Shinn
My commission expires 6-8-92 Notary Public for Oregon

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 _____

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.

MICHAEL B. METTS
609 VAN NESS
KLAMATH FALLS, OR 97601

Granter

IRENE C. ANDERSON
607 VAN NESS AVENUE.....
KLAMATH FALLS, OR 97601

Beneficiary

AFTER RECORDING RETURN TO
MOUNTAIN TITLE COMPANY
OF KLAMATH COUNTY

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON,
County ofKlamath..... } ss.

I certify that the within instrument was received for record on the 5th day of Nov., 1991, at 9:03 o'clock A.M., and recorded in book/reel/volume No. M91 on page 23090 or as fee/file/instrument/microfilm/reception No. 36927. Record of Mortgages of said County.

Witness my hand and seal of
County affixed.

.....Evelyn Biehn, County Clerk
NAME TITLE

By Pauline T. Mullins Deputy

Fee \$13.00