

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).

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.

DEBORAH A. GOBER

WITNESSED BY

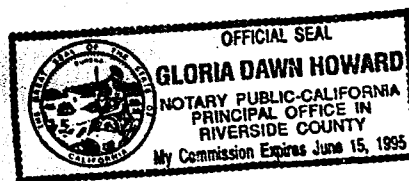
CALIFORNIA

STATE OF OREGON, County of _____, 19____, This instrument was acknowledged before me on _____, 19____, by DEBORAH A. GOBER _____, 19____, This instrument was acknowledged before me on _____, 19____, by _____, as _____, of _____.

CAT. NO. NN00634 TO 21950 CA (1-83) (Witness-Individual)

STATE OF CALIFORNIA COUNTY OF _____

On November 18, 1991 before me, the undersigned, a Notary Public in and for said State, personally appeared _____, ss. personally known to me to be the person whose name is subscribed to the within Instrument, or proved to be such by the oath of a credible witness who is personally known to me, as being the subscribing Witness thereto, said subscribing Witness being by me duly sworn, deposes and says: That this witness resides in _____ and that said witness was present and saw _____ personally known to said witness to be the same person described in and whose name is subscribed to the within and annexed Instrument as a party thereto, execute and deliver the same, and that affiant subscribed his/her name to the within Instrument as a Witness. WITNESS my hand and official seal.



Signed

(This area for official notarial seal)

TRUST DEED

(FORM NO. 881)

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

DEBORAH A. GOBER
1618-A CORONADO AVE
SAN DIEGO, CA 92154

Grantor

DONALD M. LEFLER and PHYLLIS E. LEFLER
P.O. BOX 6477 HCR 82
MIDDLETOWN, CA 95461

Beneficiary

AFTER RECORDING RETURN TO
MOUNTAIN TITLE COMPANY
OF KLAMATH COUNTY

SPACE RESERVED
FOR
RECORDER'S USE

STATE OF OREGON, County of Klamath, ss.

I certify that the within instrument was received for record on the 22nd day of Jan., 1992, at 11:36 o'clock A.M., and recorded in book/reel/volume No. M92 on page 1331 or as fee/file/instrument/microfilm/reception No. 40089, Record of Mortgages of said County. Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk

NAME

TITLE

By _____ Deputy

Fee \$13.00