

This agreement is made by the parties identified below for the purpose of amending and/or clarifying certain provisions of the Trust Deed dated as of August 3, 1989 between David L. and Debra J. VanSickle as husband and wife, as Beneficiary, and Gerry Acord and Wanda Acord as husband and wife, as Grantor, recorded August 16, 1989, in Book M89 of Official Records, Page 15158, in the County of Klamath, State of Oregon.

For valuable consideration, receipt of which is hereby acknowledged, the parties agree to amend/clarify the terms of the above-mentioned document(s) as follows:

Said Purchase Money Trust Deed includes a 1969 MARLE HT Mobile Home, Vehicle Identification Number 90930, Title Number 9210892004. Plate Number X216940, and is intended to represent a security agreement as to said mobile home. Said mobile home was intended to be included as part of the premises as defined in said Purchase Money Trust Deed.

It is further understood and agreed as follows:

1. The undersigned Beneficiary desires to sell and assign the receivable described above to Western United Life Assurance Company, hereinafter referred to as "Western", and/or its assigns. Western has requested the foregoing amendment and will not accept an assignment of the receivable without such amendment.

2. This amendment is made and executed to facilitate Western's purchase of the receivable but does not guarantee such purchase. It is accordingly agreed that this agreement shall become effective only upon Western's purchase of the receivable within 90 days of the date hereof.

3. Each/all of the parties hereto have read this agreement in its entirety; has been advised to obtain the advise and counsel of an attorney or other counsel of his choice and at his expense with respect hereto; and hereby acknowledge that no statements or representations have been made by Western, its agents or employees as an inducement for the execution of this agreement.

4. Western has provided the form of this agreement. It makes no representations or warranties as to its legal effect and the parties agree to hold harmless Western against any loss or claim arising herefrom.

In witness whereof, this agreement is made and executed this 26 day of May, 1992.

BENEFICIARY:

X David L. VanSickle
David L. VanSickle, husband

X Debra J. VanSickle
Debra J. VanSickle, wife

GRANTOR:

X Gerry Acord
Gerry Acord, husband

X Wanda Acord
Wanda Acord, wife

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JUN 26

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STATE OF CALIFORNIA

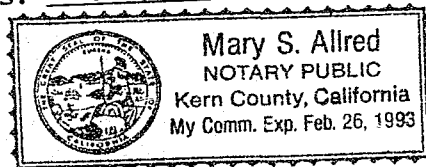
County of Kern

ss.

On this day personally appeared before me, David L. VanSickle and Debra J. VanSickle, husband and wife, to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26th day of May, 1992.

Mary S. Allred
Notary Public in and for the State of California,
residing at Tehachas
My commission expires: 2-26-93



STATE OF OREGON

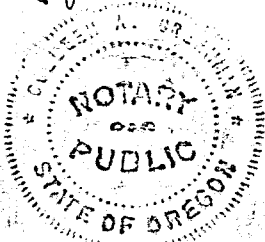
County of Deschutes
Klamath

ss.

On this day personally appeared before me, ~~Gerry Acord and Wanda Acord~~, ^{she} ~~husband and wife~~, to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that ~~they~~ ^{she} signed the same as ~~their~~ ^{her} free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 4 day of June May, 1992.

Deleen Agreeman
Notary Public in and for the State of Oregon
residing at Bend, Oregon
My commission expires: 7-8-92



STATE OF CALIFORNIA

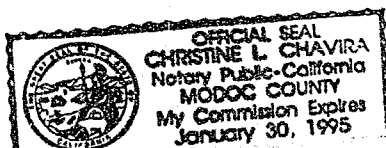
County of Modoc

ss.

On this day personally appeared before me, Gerry Acord, to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 1st day of June, 1992.

Christine L. Chavira
Notary Public in and for the State of California
residing at 1080 East Modoc, Alturas, CA
My Commission Expires: 1-30-95



STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 8th day of June A.D., 19 92 at 2:19 o'clock P. M., and duly recorded in Vol. M92 of Mortgages on Page 12407

Evelyn Biehn County Clerk
By Pauline Muehlendore

FEE \$15.00

Return: MTC