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ASSUMPTION AGREEMENT

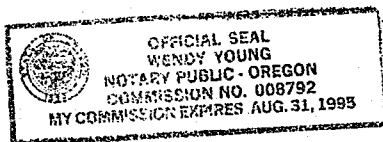
I, Tommy Allen Zacharias, am the buyer of property located at 5603 Harlan Drive and 5605 Harlan Drive, Klamath Falls, Oregon 97603 from Karen M. Noller, seller. I do hereby acknowledge and agree that I am buying the real property subject to the underlying Trust Deed and Promissory Note dated July 18, 1991 and recorded on July 18, 1991 in the official records of Klamath County, Oregon in favor of Gerald Y. and Terry W. Allen. As of the date of my assumption of the obligations evidenced by said Trust Deed, there was approximately owing a principal balance of \$44,819.05 which includes approximately \$4,541.83 owing on the mobile home located on the subject property which is to be paid off in monthly payments of \$189.69.

DATED THIS 18th day of November, 1992.

Tommy Allen Zacharias
Tommy Allen Zacharias, Buyer

STATE OF OREGON, County of Klamath) ss.

SUBSCRIBED AND SWORN to before me this 18th day of November, 1992.



Wendy Young
Notary Public for Oregon

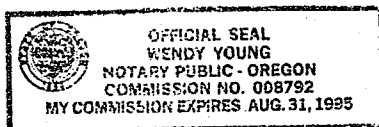
My Commission Expires: 8-31-95

I agree to the above-described assumption.

Karen M. Noller
Karen M. Noller

STATE OF OREGON, County of Klamath) ss.

SUBSCRIBED AND SWORN to before me this 18th day of November, 1992.



Wendy Young
Notary Public for Oregon

My Commission Expires: 8-31-95

STATE OF OREGON, County of Klamath) ss.

I certify that the within instrument was received for record on the 7th day of December, 1992, at 10:42 o'clock A.m., and recorded in Volume M 92 on page 28854 - Mortgages of the Official Records of Klamath County, Oregon.

Witness my hand and seal of County affixed.

AFTER RECORDING,

EVELYN BIEHN, County Clerk

RETURN TO: BRANI
MICHAEL L. BRANI

By: Deputy
Deputy

ATTORNEY AT LAW
325 MAIN STREET

KLAMATH FALLS, OR 97601 Fee \$10.00