



EXHIBIT "A" TO TRUST DEED

THIS TRUST DEED IS AN ALL-INCLUSIVE TRUST DEED AND IS JUNIOR AND SUBORDINATE TO A TRUST DEED RECORDED IN BOOK M-91 AT PAGE 15088 IN FAVOR OF ASPEN TITLE & ESCROW, INC. RETIREMENT TRUST ACCOUNT AS BENEFICIARY/MORTGAGEE, WHICH SECURES THE PAYMENT OF A NOTE THEREIN MENTIONED. MORRIS TURTLETAUB, THE BENEFICIARY(IES) HEREIN, AGREE TO PAY, WHEN DUE, ALL PAYMENTS DUE UPON THE SAID NOTE IN FAVOR OF ASPEN TITLE & ESCROW, INC., RETIREMENT TRUST ACCOUNT AND WILL SAVE GRANTOR(S) HEREIN, KEITH E. ASHBY AND SHELLY R. WILLIAMS, HARMLESS THEREFROM. SHOULD THE SAID BENEFICIARY(IES) HEREIN DEFAULT IN MAKING THE PAYMENTS DUE UPON SAID PRIOR NOTE AND TRUST DEED, GRANTOR(S) HEREIN MAY MAKE SAID DELINQUENT PAYMENTS AND ANY SUMS SO PAID BY GRANTOR(S) HEREIN SHALL THEN BE CREDITED UPON THE SUMS NEXT TO BECOME DUE UPON THE NOTE WHICH IS SECURED BY THIS ALL-INCLUSIVE TRUST DEED.

(INITIALS OF BENEFICIARY(IES))
 (INITIALS OF GRANTOR(S))

STATE OF OREGON: COUNTY OF KLAMATH:

Filed for record at request of _____
 of _____ April _____ A.D. 19 94 at _____ Aspen Title Co.
 _____ 11126 00001 _____ the _____ day
 of _____ and duly recorded in Vol. _____
 _____ on Page _____
 _____ County Clerk

 FEB \$20.00