

When recorded, return to:
 Western United Life Assurance Company
 Attn.: Beth Pauley
 W. 929 Sprague Ave.
 Spokane, WA 99204
 Account Reference:

#80318

MTC 13960-7074

AMENDMENT AGREEMENT

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 October 19, 1993 between Thomas N. Thomas and Carmen O. Thomas, as Beneficiary, and Ronald Krettinger and Sharon Krettinger, as Trustors, recorded October 20, 1993, in Volume M-93 page 27501 of Official Records, 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 1974 Suburban Mobile Home, Vehicle Identification Number 62242 DMFU 21158, 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 26th day of May, 1994.

BENEFICIARY:

Thomas N. Thomas
 Thomas N. Thomas, husband

Carmen O. Thomas
 Carmen O. Thomas, Wife

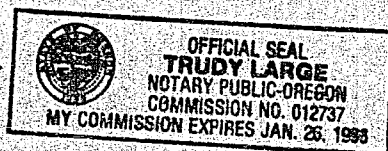
STATE OF OREGON

) ss.

County of DESCHUTES

On this day personally appeared before me, Thomas N. Thomas, and Carmen O. Thomas, Wife to me known to be the individual(s) 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, 1994.



Trudy Large
 Notary Public in and for the State of OREGON
 Residing at LA PINE
 My commission expires: 1-26-96

18453

TRUSTOR:

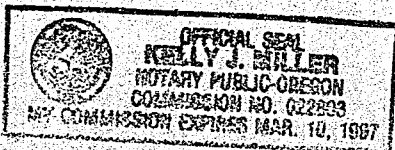
Ronald Krettinger
 Ronald Krettinger, husband

Sharon Krettinger
 Sharon Krettinger

STATE OF OREGONCounty of Deschutes) ss.
)

On this day personally appeared before me, RONALD KRETTINGER and SHARON KRETTINGER, HUSBAND AND WIFE to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of May, 1994.



Kelly J. Miller
 Notary Public in and for the State of Oregon
 Residing at Deschutes County
 My commission expires: 03/10/97

STATE OF OREGON,

County of Clackamas

) ss.

On this 2nd day of June, 1994,
 before me, the undersigned, a notary public in and for said county and state, personally appeared the within
 named Ronald Krettinger

known to me to be the identical individual described in and who executed the within instrument and
 acknowledged to me that he execute the same freely and voluntarily.



IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed
 my official seal the day and year last above written.

Bonnie Mull
 Notary Public for Oregon.
 My commission expires 8-30-95

COM-61-76

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co the 13th day
 of June A.D., 19 94 at 11:07 o'clock A M., and duly recorded in Vol. M94,
 of Mortgages on Page 18452.

FEE \$15.00

Evelyn Biehn

County Clerk

By Dorlene Miller-More