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P			DISCLOSUR	41360 12 E STATEMENT	434-40119	
ANNUAL		FINANCEC		CONTRIEMENT		
The cost of your yearly rate.	AGE RATE our credit as a 2.29 %	The dollar arrice will cost y: u. \$ 17	nt the credit	Amount Financed: The amount of credit pro- vkled to you or on your behall. \$ 3079,00	Total of Payments: The amount you will have paid after you have made all payments as scheduled. \$ 3250,200	
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	nber of Paymenta	Amaunt	of Payments			
	1		.17	When Payments Are Du		
	58		17	First Installment Due Date	: April 1, 1995	
		54	The second se	Due on the /st	day of each month.	
Late Chame- H	a payment is late, y r Refinance: if you			Final Installment Due Dat	pay all of the unpaid balance.	
LOAN PROCEE • We will loan	DS you the Amount	Financed descrit	and show as the		required repayment in full before the	
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MISCELLANEOUS

- Each person who signs this note will be responsible for performing all the obligations in it, even if another person who signs the note does not perform these obligations.

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Form 4161 Rev. 8/32 Pape 2 or 2		
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Gregory Scott Hines 3878 Rio Vista Way Klamath Falls, OR 97603

EXHIBIT A

4640

All that portion of Lot 9, Block 3, ALTAMONT ACRES, in the County of Klarnath. State of Onegon, more particularly described as follows:

E ginning at a point on the East line of Altamont Drive 54.4 feet South of the Northwest corner of said Lot 9; thence running East at right angles to Altamont Drive, a distance of 221.9 feet; thence South parallel with Altamont Drive. a distance of 54.5 feet; thence West at right angles to Altamont Drive 221.9 feet; thence North along the East line of Altamont Drive 54.5 feet to the place of beginning.

CODE 41 MAP 3909-30C TL 5100