

The grantor covenants and agrees to and with the beneficiary and those claiming under him, that he is lawfully seized in fee simple of said described real property and has a valid, unencumbered title thereto

and that he will warrant and forever defend the same against all persons whomsoever.

The grantor warrants that the proceeds of the loan represented by the above described note and this trust deed are:

(a) primarily for grantor's personal, family or household purposes (see Important Notice below).

(b) for an investment or even if grantor is a natural person) or for business or commercial purposes.

This deed applies to inures to the benefit of and binds all parties hereto, their heirs, legal heirs, devisees, administrators, executors, personal representatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgee, of the contract secured hereby, whether or not named as a beneficiary herein. In construing this deed and wherever the context so requires, the masculine gender includes the feminine and the neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, said grantor has hereunto set his hand the day and year first above written.

IMPORTANT NOTICE: Deeds, by being put, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable, and the beneficiary is a creditor in such word is defined in the Truth-in-Lending Act and Regulation Z, the beneficiary MUST comply with the Act and Regulation by making required disclosures for this purpose use Stevens-Ness Form No. 319, or equivalent. If compliance with the Act is not required, disregard this notice.

Nancy J. Haskins
Nancy J. Haskins

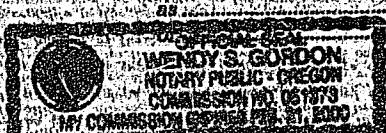
STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on March 7, 1997.

by Nancy J. Haskins

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by Nancy J. Haskins



Wendy S. Gordon
Notary Public for Oregon
My commission expires 2-21-2000

REQUEST FOR FULL RECONVEYANCE

To be used only when obligations have been paid.

TO: Trustee

The undersigned is the legal owner and holder of all indebtedness secured by the foregoing trust deed. All sums secured by said trust deed have been fully paid and satisfied. You hereby are directed, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to its terms, to cancel all encumbrances of indebtedness secured by said trust deed (which are delivered to you herewith together with said trust deed) and to reconvey, without warranty, to the parties designated by the terms of said trust deed the estate now held by you under the same. Mail reconveyance and documents to:

Beneficiary

DATED: March 7, 1997

Do not take or deliver this Trust Deed OR THE NOTE which it secures, both must be delivered to the trustee for cancellation before reconveyance will be made.

NOTE: SEE PAGE 2 OF 2 FOR FULL RECONVEYANCE AND CANCELLATION OF DEEDS.

TRUST DEED

(FORM NO. 311)

STEVENS-NESS LAW FIRM, P.C., PORTLAND, ORE.

NANCY J. HASKINS Grantor

WILLIAM G. CARTER Beneficiary

AFTER RECORDING RETURN TO

William G. Carter

900 West 8th Street

Medford, OR 97501

Fee: \$15.00

STATE OF OREGON,) ss.

County of Klamath

I certify that the within instrument

was received for record on the 18th day

of March, 1997,

at 1:27 o'clock P.M., and recorded

in book/roll/volume No. 197 on

page 1941 or as fee/file/instrument

Record of Mortgages of said County.

Witness my hand and seal of

County affixed.

Bernetha G. Letsch, Co. Clerk

By Ruth Ann Deputy

NAME TITLE