25. Riders to this Security Instrument.  Security Instrument, the covenants and agreen the covenants and agreements of this Security [Check applicable box(es)]  Adjustable Rate Rider Graduard Payment Rider Balloon Rider VA Rider	If one or more riders are executed by Borrower and ements of each such rider shall be incorporated into and Instrument as if the rider(s) were a part of this Security I  Condominium Rider  Planned Unit Development Rider  Biwee		Borrower and recorded ated into and shall amen this Security Instrument 1-4 Family Ride	i shall amend and supplement Instrument. Family Rider ækly Payment Rider	
BY SIGNING BELOW, Borrower accepts any rider(s) executed by Borrower and recorded Witnesses:	and agrees to the		March	Instrument and in  (Seal)  -Borrower  (Seal)  -Borrower	
	(Seal) -Borrower			(Seal)	
STATE OF OREGON, Klameth On this 4th day of JAMES A. HOREY, JR. & JAN K.	May MOREY	County ss , 1999	: , personally appeared the	ne above named	
the foregoing instrument to be their	voluntary a	ect and deed.	and	acknowledged	
My Commission Expires: 11/16/99 (Official Seal)  OFFICIAL KRISTI L. NOTARY PUBLIC COMMISSION N MY COMMISSION EXPIRES N	REDD - OREGON	Before me:  Notary Public for Oregon	S. Ged	L	
-8R(OR) (9803)	Page 6 of 6		Ferm 3038 9/90		

State of Oregon, County of Klamath Recorded May 7, 1999, at 3:30 em at the referenced page, Vol. M99. Linda Smith, County Clerk
Fee \$ 35

Linda Smith County Clerk

166 -/ P3:30

## MTC 47916-MS

For Value Received, the undersigned as Beneficiary, hereby grants, conveys, assigns and transfers to Western United Life Assurance Company, a Corporation whose address is Metropolitan Financial Center 601 W. 1st Ave., Dept. 113300, Spokane, WA 99201, all beneficial interest under that certain Trust Deed, dated March 27, 1992, executed by CLIFTON S HINTON AND KATHLEEN HINTON, HUSBAND AND WiFE, Grantor, to William L. Sisemore, Trustee, and recorded on March 27, 1992, in Volume M92, at Page 6410, Records of Klamath County, Oregon, describing land therein as:

See Exhibit A attached hereto and by this reference made a part hereof.

Together with note or notes therein described or referred to, the money due and to become due thereon, with interest, and all rights accrued or to accrue under said Deed of Trust.

The undersigned hereby covenants to and with assignee that the undersigned is the beneficiary or his successor in interest under said trust deed and is the owner and holder of the beneficial interest therein; that he has good right to sell, transfer and assign the same, and the note or other obligation secured thereby, and that there is now unpaid of the obligation secured by said trust deed the sum of not less than \$81,319.77 (approximately) with interest thereon from April 27, 1999.

DATED: this 6th day of May Deloralithurston DEBORAH THURSTON FKA DEBORAH IVONN THOMAS STATE OF \_\_\_\_Oregon Klamath County of On this day personally appeared before me, DEBORAH THURSTON FKA DEBORAH IVONN THOMAS 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 free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 6th day of 1999 Printed/Typed Notary Name \_ Marjorie A. Stuart Notary Public in and for the State of Oregon Residing at/in Klamath Falls, 12-20-02 My commission expires

THIS SPACE PROVIDED FOR RECORDER'S USE

When Racorded Return By Mail To:

WESTERN UNITED LIFE ASSURANCE COMPANY METROPOLITAN FINANCIAL CENTER 601 W. 1ST AVE., DEPT. 113300 SPOKANE WA 99201

Prepared By: Adrienne Greeley

Account Reference # 10002801

## EXHIBIT "A" LEGAL DESCRIPTION

A portion of Tract 49 of MERRILL TRACTS in Section 11, Township 41 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, described as follows:

Commencing at the Northwest corner of said Tract 49 (which point is also on the Southerly line of Front Street); thence South along the West line of said Tract 49 a distance of 330 feet to the Southwest corner of said Tract 49; thence East along the South line of said tract a distance of 264 feet, more or less, to the Southeast corner of said Tract 49; thence North along the East line of said Tract a distance of 170 feet; thence West at right angles a distance of 140 feet; thence North at right angles a distance of 160 feet, more or less, to the North line of said Tract 49; thence West along the North line of said Tract 49 a distance of 124 feet, more or less, to the point of beginning.

Along with the North 20 feet of vacated Water Street adjacent to the South line of the above described parcel.

State of Oregon, County of Klamath Recorded May 7, 1999, at 3:30 pm at the referenced page, Vol. M99. Linda Smith, County Clerk

Fee \$ 15 -Linda Smith