

TRUST DEED

THIS TRUST DEED, made this 15 day of October, 1975, between

JAMES D. CHARLES AND SHIRLEY L. CHARLES, Husband and Wife, as GRANTOR,

TRANSAMERICA TITLE INSURANCE COMPANY, as TRUSTEE,

and FIRST NATIONAL BANK OF OREGON, HEADQUARTERS, as BENEFICIARY.

WITNESSETH: Grantor irrevocably GRANTS, BARGAINS, SELLS, and CONVEYS, to TRUSTEE IN TRUST, WITH
POWER OF SALE, the property in Klamath County, Oregon, described as:

Lot 2 in Block 1 Tract No. 1059 KOERTJE KOURT, Klamath County, Oregon-----

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which said described real property is not currently used for agricultural, grazing or timber purposes
appurtenances and all other rights thereunto belonging or in anywise now or hereafter appertaining, and the rents, issues and
profits thereof, SUBJECT, HOWEVER, to the right, power, and authority hereinafter given to and conferred upon Beneficiary
to collect and apply such rents, issues, and profits; and all fixtures now or hereafter attached to or used in connection with said
real estate, and in addition thereto the following described household appliances, which are, and shall be deemed to be, fixtures and
a part of the realty, and are a portion of the security for the indebtedness herein mentioned:
2 Ranges or Counter Top Units
2 Dishwashers
2 Refrigerators
2 Hood Fans
Wall-To-Wall Carpeting