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Loan #01-41625 M/T 6701

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NORMA. A. CALVI as grantor, William Sisemore, as trustee, and KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States, as beneficiary;

TRUST DEED

WITNESSETH:

The grantor irrevocably grants, bargains, sells and conveys to the trustee, in trust, with power of sale, the property in Klamath. County, Oregon, described as:

Lot 3 in Block 30, HOT SPRINGS ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

## which said described real property is not currently used for agricultural, timber or grazing purposes,

together with all and singular the appurtemences, tenements, horaditaments, rents, issues, profits, water rights, casements or privileges now or hereafter belonging to, derived from or in anywise appartaining to the above described premises, and all plumbing, lighting heating, venti-lating, air-conditioning, refrigerating, watering and irrigation apparatus, equipment and fixtures, together with all awnings, venetian blinds, floor covering in place such as wall-to-wall carpeting and linelaum, shades and built-in appliances now or hereafter installed in or used in connection covering in place such as wail-ro-wail carpeting and lineiteum, snages and outline appliances new or nereather installed in or used in connection with the above described premises, including all interest therein which the grentor has or may hereafter acquire. For the purpose of securing performance of each egreement of the grantor herein contained and the payment of the sum of **HUNDRED AND**. NOV 100 [5, 39, 500, 00....] Dollars, with interest thereon according to the terms of a promissory note of even date herewith, payable to the beneficiary or order and made by the granter, principal and interest being payable in monthly installments of \$.342.25....... commencing

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This trust deed shall further secure the payment of such additional money, if any, as may be loaned here-fleer by the beneficiary to the grantor or others inving an interest in the above described property, as may be evidenced by a locator notes. If the incepteineas secured by this trust deed is evidenced by note, than one note, the beneficiery may credit payments received by it upon any of said notes or part of any payment on one note and part on another, is the beneficiary ruly sleet.

The grantor hereby coverants to and with the trustee and the beneficiary in that the said premises and property conveyed by this trist deed are and clear of all encumbrances and that the grantor will and his heirs, utors and similatrators abal warrast and defend his said title thereto ast the claims of all persons whomsoever. herein free

executors and administrators that warrasts and defined his said title thereto against the claims of all persons whomsoever. The grantor covenants and agrees to pay said note according to the terms thereof and, when due, all taxes, assessments and other charges lavid against taid property; to keep said property free from all encumbrances having pre-cedence over this true deed; to complete all buildings in course of construction or hereafter constructed on and premises within six months from the date bereof or the date construction is hereafter commenced; to repair and restore promptly and in good workmanike manner any building or improvements on said property which may be damaged or destroyed and said, where y at ines during construction; to replace any the industry of construction on bereafter construction; to replace any the number of the said property at all costs incurred therefor; to slow beneficiary of considerations new or hereafter constructed or and premises whilding or improvements new or hereafter constructed or and premises and improvements new or hereafter and the state of the state or date to be added and the state of such beneficiary within lifteen days after buildings or improvements new or becafter and the said property in good repair and improvements new or bereafter exceed on anid premises continuously insured sgains loss by the or such other harards as the beneficiary mar from time to the restlet is sum not less than the original principal caim of the note or obligation secured by this trust deed, in a company or comparies acceptable to the beneficiary integer of the target in favor of insurance in formed and with approved loss payable clause in favor of the beneficiary at and with promium paid, to the principal policy of insurance in on the favor and with provide obtain insurance to not so tendered, the beneficiary at and the insurance discretion obtain insurance to not so tendered, the beneficiary in the its of the state policy of insurance to not so tendered, the beneficiary in the its of

While the grantor is to pay any and all taxes, assessments and other charges levied or assessed actinst said property, or any part thered, hereden its same begin to bear interest and also to pay premiums on all insurance policies upon said property, and part rests are to be made through the beneficiary, as aforesid. The grantor nereby authorizes its beneficiary to pay any and all taxes, assessments and other charges levied or imposed signist said property in the anxwints as shown by the information drawing or the part of the same inposed solution is shown on its strategieness submittee by the human drawing of the information of the same interests and the weight taxes, resentialises and to withdraw the same which may be required from the to be been of the same interests of the property in a set of the information of the information of the information of the archiver resentialised for that purples. The grantor arress in no for any basis or damage drawing the such and solve the information of the same and set with any new round of an effect in any insurance company and to apply and the information of the resonant of the information is the information of the same any instrume written or for any basis of at athorized, in the each of any toos, to compromise and settle with any active roundary and to apply and to apply such insurance information in the indebtedness for payment and satisfaction in full or upon and o the resonance information of the indebtedness for payment and satisfaction in full or upon and or other

acquisition of the property by the beneficiary after default, any balance remaining in the reserve account shall be credited to the indectedness. If any authorized reserve account for taxes, assessments, insurance premiums and other charges is not sufficient at any time for the payment of such charges as they become due, the grantor shall pay the defact to the beneficiary upon demand, and if not paid within ten days after such demand, the beneficiary may at its pulse and the amount of such deficit to the principal of the obligation secured hereby.

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Should the grantor fail to keep any of the foregoing covenants, then the beneficiary may at its option carry out the same, and all its expenditures there-for shall draw interest at the rate specified in the note, shall be repayable by for shall draw interest at the rate specified in the note, shall be repayable by the grantor on demand and shall be secure by the lice of this trust deed. In this connection, the beneficiary shall have the right in its discretion to complete any improvements made on said premises and also to make such repairs to said property as in its sole discretion it may deem necessary or advisable.

property as in its sole discretion it may deem necessary or advisable. The grantor further agrees to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting said property; to pay all costs, fees and expenses of this trust, including the cost of little search, as well as the other costs and expenses of the truster incurred in connection with or in enforcing this obligation, and trustee's and attorney's fees actually incurred; to sppcar in and defend any action or proceeding purporting to affect the securi-ity hereof or the rights or powers of the beneficiary or trustee; and to pay all costs and expenses, including tot of evidence of little and attorney's feeding in reasonable sum to be fixed by the court, in any such action or proceeding which the beneficiary or trustee may appear and in any such brought by bene-ficiary to forciose this deed, and all said sums shall be secured by this trust deed.

The beneficiary will furpish to the grantor on written request therefor an annual statement of account but shall not be obligated or required to furnish any further statements of account.

## It is mutually agreed that:

it is mutually agreed that: 1. In the event that any portion or all of said property shall be taken under the right of eminent domain or condemnation, the beneficiary shall have the right to commence, prosecute in its own name, appear in 1 domedian with tion or proceedings, or to make any compromise or settlemention of the money's such taking and, if it so elects, to require that all or any period of the money's such taking and, if it so elects, to require that all or any period the money's quired to pay all reasonable costs, expenses and attorney's fees necessarily paid or incurred by the grantor in such proceedings, shall be appense and attorney's and applied by it first upon any reasonable costs and expense and storney's fees necessarily paid or incurred by the heneficiarred by and the proceedings, and the balance applied upon the indebtedness secured create such proceedings, and the balance applied upon the indebtedness secured execute such instruments as shall be necessary in obtaining such compensation, promptly upon the beneficiary's request.

request. 2. At any time and from time to time upon written request of the bene-ficiary, payment of its fees and presentation of this deed and the note for en-diversenter (in case of full reconvariate, for cancellation), without affecting the liability of any person for the payment of the indetenders, the trutce marking consent to the making of any map or plat of said property; (i) Join in granting any exement or creating and restriction thereon, (c) join in any schooneyer, without warranty, all or any part of the property. The granted thereon's (d) the described as the "person or persons length entitled thereto" and the tretikes therein of any matters or facts shall be conclusive proof of the school the store. Truster's fees for any of the services in this paragraph shall be 3.00.

shall be \$3.00. 3. As additional security, grantor hereby assigns to beneficiary during the continuance of these strusts all rents, issues, rayaities and profiles of the pro-perty affected by this deed and of any personal property located thereon. Until grantor shall default in the payment of any indebtedness secured hereby or in the performance of sany agreement hereunder, grantor shall have the right to col-lect all such rents, issues, royaities and profils earned prior to default as thay become due and payable. Upon any default by the grantor hereunder, the bane-ficiary may at any time-without notice, either in percon, by agent or by a re-ceiver to be appointed by a court, and without regard to the adequesy of any security for the indebtedness hereby secured, cuter upon and take persension the rents, issues and profits, including thoce past due to roticate and apply the same, less costs and expenses of operation and collection including rena-sit avection y and any didebtedness secured hereby the in and cake in and able attorney's fees, upon any iddebtedness accured hereby the in a stark order as the beneficiary may determine.

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STATE OF OREGON		슬슬슬 바랍니다. 이 말 알려요. 이 가지 않는 것을 가 봐야 한다. 같은 것은 것은 것은 것은 것은 것은 것을 가 봐야 한다.	
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THIS IS TO CERTIFY that on this 14-	of The T	가락 승규는 것을 같은 것을 알았는 것을 가지 않는 것을 가지 않는 것을 가지 않는 것을 했다. 2013년 2월 20일 - 1일 -	
Notary Public in and for said county and state, par	tsocally apparent the will	named, 19_78_, before me, the undersigned	
No. Contraction of the second s	NORMA A. CALVT	named	. <b>.</b>
to be the identical individual	- named in and who erect	ited the foregoing instrument and acknowledged to me the	
The precised the same freely and voluniarily for N TESTIMORY WEFFEDOF, I have because set m	t the uses and purposes they	is instrument and acknowledged to me the	inat
are and the property where the parents set m	y hand and affired my not	am athesed	
N TESTINORY WEEEDOF. I have becauto set m		an seal the day and year last above written.	
	-205	and all TC.	•
SEAR	Notary Public	for Orarian	
	My commissi	90 expires: 11-12-78	<u> </u>
	In the survey of the second		
Loan No.			
		STATE OF OREGON	
TRUST DEED		County of Klamath SS.	Ĥ
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	1 BASIC PRODUCTS		
		I certify that the within instrument	
			1
	(DON'T USE THIS		
Granter	SPACE: RESERVED FOR RECORDING		
	LABEL IN COUN.		. <b> </b> .
KLAMATH FIRST FEDERAL SAVINGS	TIES WHERE	Record of Mortgages of said County.	1
AND LOAN ASSOCIATION		Witness my hand and seal of County affixed.	
Boneficiary	이들 (문왕) 18 12 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	affixed.	
Atter Recording Keturn To:		n en senar persona en la companya de la companya d En la companya de la c	1
KLAMATH FIRST FEDERAL SAVINGS	2월 2월 24일 - 21일 - 21 - 21일 - 21 - 21일 - 21	Wm. D. Hilne	
AND LOAN ASSOCIATION	1993년 1월 18일 - 1993년 1993년 1993년 1993년 199 1993년 1993년 199	D County Clerk	1
	월 2월 2011 - 일이 있다. 일립 2월 2011 - 일이 있다.	Bypernecha Afital	
		Deputy	

BOF, them, be gue had no default occurred and inercepy sure the default. a. After the lapse of such time as may then be required by law following the recordstom of suid notice of default and giving of said notice of said, the brances shall sell said property as the time and giving of said notice of said, the said said, even the said property as the lightest billow for dy him in said notice the said said said a suite of the highest billow for dath, in lawful money of all or any said said as the said said said and the said said and the said said and the said said said said said said the said said the said said said the said said said said said said the said said said the said said said said the said said said property by public same branch as any partices the said said said said, and from time to the higher may postpone the said by public an-IN WITNESS WHEREOF, said grantor has hereunto set his hand and seal the day and year first above written.

TC: William Sisamore,

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The undersigned is the legal owner and halder of all indebiedness secured by the foregoing trust deed. All sums secured by said trust deed have been fully raid and satisfied. You have by an directed, an payment to you of any sums owing to you under the terms of said trust deed or pursuant to status, to cance all evidences of indebiedness secured by sold trust deed (which are delivered to you herewith together with soid 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

Rinneth First Federal Savings & Loan Association, Beneficiary

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by

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7. After default and any time prior to five days before the date set by the Trustee for the Trustee's sale, the grantor or other parson so the obligations secured theraby (including costs and expenses actually incurred to end the security of the obligation and trustee's and attorney's fees not enceding \$50.00 each) other than such portion of the prindpal as would then be due had no default occurred and thereby cure the default.

a service charge. a. Time is of the essence of this instrument and upon default by the sprantor in parment of any indebiedness sound hereby or in performance of any independent of the same parallely definery to the default sume secured hereby inde-and skip due and parable by definery to the default sume secured hereby lat-and skip due and parable by definery to the double of the state shall cause to be the hemeful for second US on delivery of skip onlice of the default duly filed (or second US on delivery of skip onlice of the default and slettlen to sell, notes and dominents write the trusters of skip of default and slettlen to sell, notes and dominents write regular expanditures secure due hereby, whereapon the required by law.

5. The granter shall bothly beneficiary is writing of any sale or con-tact for rais of the above described property and furnish beneficiary on a supplied it with such personal information concerning the purchaser as would ordinarily be required of a new loan applicant and shall pay beneficiary service charge.

6. The entering upon and taking possession of said propused in tents, issues and profits or the proceeds of fire and or application or private thereof, as aloneand, shall not carry is or compensation or relate thereof, as aloneand, shall not carry if or notice of default becaused or invalidate any act.

 $\sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{j=1}^{n-1} \sum_{j=1}^{n-1} \sum_{j=1}^{n-1} \sum_{i=1}^{n-1} \sum_{j=1}^{n-1} \sum_{j=1}^{n-1}$ 

nouncement at the time fixed by the precoding postponement. The trustee shall deliver to the purchaser his deed in form as required by law, conveying the pro-perty so sold, but without any covenant or warranty, capres or implied pro-rectials in the deed of any matters or facts shall be conclusive proof of the and the beneficiary, may purchase at the sale. and the percenticary, may purchase at the same. 9. When the Trustee sells pursuant to the powers provided herein, the trustee shall apply the proceeds of the trustee's sale as follows: (1) To reasonable compensation of the trustee, and a trust deed. (3) To all persons having the obligation scured by the order of their priority. (4) The surplus, if any, to the grantor of the trust deed or to his successor in interest entitle to surplus.

deed or to his successor in interest cutilied to such surplus. 10. For any reason permitted by law, the beneficiary may from time to time appoint a successor or successors to any truttee named herein, or to any successor trustee appointed hereinder. Upon such appointment and without con-and during appointed hereinder. Upon such appointed hereinder. Each by the beneficiary, containing reference to this trust deed and its place of the record, which, when recorded in the office of the conclusive proof of proper appointment of the successor trustee.

11. Trustee accepts this trust when this deed, duly executed and acknow-ledged is made a public record, as provided by law. The trustee is not obligated to notify any party hereto of noding sale under any other deed of trust or of any action or proceeding in which the grantor, beneficiary or trustee shall be a party unless such action or proceeding is brought by the trustee.

12. This deed applies to, inures to the benefit of, and binds all parties, hereto, their heirs, legates devisees, administrators, executors, successors and pledgee, of the nois secured hereby, whether or not named as a beneficiary culline gender includes the feminine and/or neuter, and the singular number in-cludes the plural.

Fee \$6.00

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