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$28.50

TRUST DEED

THIS TRUST DEED, made this 24 day of April, 1978, between Barbara M. Hemmac & Gregory A. Hemmac as Grantor, TRANSAMERICA TITLE INSURANCE COMPANY, a CALIFORNIA CORPORATION, as Trustee, and WELLS FARGO REALTY SERVICES, INC., a CALIFORNIA CORPORATION, TRUSTEE, 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 11 in Block 32 of Tract 1113-Oregon Shores-Unit 2 as shown on the Map filed on December 9, 1973 in Volume 21, Page 28 of Maps in the office of the County Recorder of said County.

NOTE: The Trust Deed Act provides that the trustee hereunder must be either an attorney who is an active member of the Oregon State Bar, a bank, trust company or savings and loan association authorized to do business under the laws of Oregon or the United States, a title insurance company authorized to insure title to real property of this state, its subsidiaries, affiliates, agents or branches, the United States or any agency thereof,

M93-3024

FC-1271

3-C-27044

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 deed are: (a) primarily for grantor's personal, family, household or agricultural purposes (see Important Notice below), (b) for an organization, or (even if grantor is a natural person) for business or commercial purposes other than agricultural purposes.

This deed applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, 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 whenever 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.

Barbara M. Ritzmann

Witnessed by Charles Ritzmann

IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a creditor as 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; if compliance with the Act not required, disregard this notice.

(If the signer of the above is a corporation, use the form of acknowledgment opposite.)

STATE OF HAWAII,
COUNTY OF Honolulu } ss.

On May 26, 1978

the undersigned, a Notary Public in and for said County and State, personally appeared Barbara M. Ritzmann

known to me to be the person whose name subscribed to the within instrument as a witness thereto, who being by me duly sworn, deposed and said that: 52-319 Halekua Road, Kaneohe, HI 96744 resides at the

he saw the person named in said instrument

personally know to me to be the person described in and who executed the within instrument, and also known to me to be the witness who signed as such witness; that said instrument was executed freely and voluntarily and that affiant signed his name hereto as a witness to said execution.

Signature

(FOR NOTARY SEAL OR STAMP)

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 are hereby directed, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to cancel all evidences 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

DATED: ..... 19....

Beneficiary

Do not lose or destroy this Trust Deed OR THE NOTE which it secures. Both must be delivered to the Trustee for cancellation before reconveyance will be made.

TRUST DEED

Ritzmann
Grantor

WITNESS
Beneficiary

AFTER RECORDING, RETURN TO

Wells Fargo Realty Services
572 E. Green Street
Pasadena, CA. 91101
Attn: K. Stark

STATE OF OREGON
County of Klamath } ss.

I certify that the within instrument was received for record on the 28th day of August, 19 78 at 11:44 o'clock A.M., and recorded in book M78 on page 17083 or as fee/file/instrument/microfilm/reception number 52620 Record of Mortgages of said County. Witness my hand and seal of County affixed.

Wm. D. Milne
County Clerk Title

By Deputy

Fee $ 6.00