

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, EXCEPT a prior Trust Deed for beneficiary First Federal Savings and Loan Association of Klamath Falls, Oregon, to which this Trust Deed is second and junior, 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, household or agricultural purposes (see Important Notice below),
(b) for an organization, or (even if grantor is a natural person) are 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.

IMPORTANT NOTICE: Lending by financing any warranty (a) or (b) is not applicable if warranty (a) is applicable and the beneficiary is a creditor beneficiary under a contract with the Act and Regulation Z, the disclosure for this purpose. If this instrument is to be a FIRST lien to finance the purchase of a dwelling, use Stevens-Ness Form No. 1305, or equivalent. If this instrument is NOT to be a first lien, use Stevens-Ness Form No. 1306, or equivalent. If compliance with the Act is required, disregard this notice.

STATE OF OREGON, County of Klamath, ss.
Personally appeared the above named Matthew L. Hurley and Mary K. Hurley, husband and wife, each for himself and not one for the other, did say that the former is the president and that the latter is the secretary of First Federal Savings and Loan Association of Klamath Falls, Oregon, a corporation, of said corporation and that said instrument was signed and sealed in behalf of said corporation by authority of its board of directors; and each of them acknowledged said instrument to be its voluntary act and deed.

Notary Public for Oregon
My commission expires: 5-19-81

Notary Public for Oregon
My commission expires: _____

REQUEST FOR FULL RECONVEYANCE

The above described property is not encumbered by any other lien or interest, and the obligations secured by said trust deed have been paid in full. 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 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 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: August 16, 1978

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		STATE OF OREGON	
(FORM NO. 101) CONVEYANCE		County of <u>Klamath</u> , ss.	
TO HAVE AND TO HOLD unto the said <u>First Federal Savings and Loan Association of Klamath Falls, Oregon</u>		I, <u>Matthew L. Hurley</u> , do hereby certify that the within instrument was received for record on the <u>16th</u> day of <u>August</u> , 19 <u>78</u> , at <u>2:02</u> o'clock <u>P.M.</u> , and recorded in book <u>N78</u> on page <u>18078</u> or as file/reel number <u>53512</u> .	
Grantor	SPACE RESERVED FOR RECORDER'S USE	Record of Mortgages of said County.	
Beneficiary		Witness my hand and seal of County affixed.	
AFTER RECORDING RETURN TO Mr. and Mrs. D. J. H. Hannigan 1601 Day Drive Carmichael, California 95608		H. D. Milne County Clerk Deputy	
23218		18079	