



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

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: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a creditor or 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; 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 not required, disregard this notice.  
(If the signer of the above is a corporation, use the form of acknowledgment opposite.)

*Rick A. Schmeck*  
*Patricia A. Schmeck*  
*Hans R. Simonsen*  
*Nancy A. Simonsen*

STATE OF OREGON,  
County of Jackson } ss.  
October 31, 19 78.  
Personally appeared the above named  
Rick A. Schmeck and Patty Schmeck

and acknowledged the foregoing instrument to be their voluntary act and deed.  
Before me:  
(OFFICIAL SEAL) *Ruth M. Tolay*  
Notary Public for Oregon  
My commission expires: 3-12-82

STATE OF OREGON,  
County of Klamath } ss.  
November 15, 19 78.

Personally appeared the above named  
Hans R. Simonsen and Nancy A. Simonsen

and acknowledged the foregoing instrument to be their voluntary act and deed.  
Before me:  
(OFFICIAL SEAL) *John D. Milne*  
Notary Public for Oregon  
My commission expires: 7/19/82

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 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:                     , 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

(FORM No. 881)

STEVENS NESS LAW PUB. CO., PORTLAND, ORE.

Schmeck and Simonsen

Grantor

Dore, Dore & Young

Beneficiary

AFTER RECORDING RETURN TO

Klamath County Title Co  
attn. Milly

22330

SPACE RESERVED  
FOR  
RECORDER'S USE

STATE OF OREGON

County of Klamath } ss.

I certify that the within instrument was received for record on the 27th day of November, 19 78, at 3:22 o'clock P.M., and recorded in book M78 or page 26646 or as file/reel number 58930

Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Wm. D. Milne  
County Clerk

By *Jaqueline J. Mettee* Deputy