

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, it is the duty of the person signing to use the form of acknowledgment opposite.)

STATE OF OREGON, County of Klamath

April 5, 1979

Personally appeared the above named Judith V. Osgood

and acknowledged the foregoing instrument to be her voluntary act and deed.

Before me, Notary Public for Oregon

My commission expires 2/16/81

Notary Public for Oregon

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My commission expires 2/16/81

Notary Public for Oregon

DATED: April 5, 1979

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. 881-1) STEVENS-NESS LAW PUB. CO., PORTLAND, ORE. GRANTOR: JUDITH V. OSGOOD BENEFICIARY: W. D. MILNE AFTER RECORDING RETURN TO: 836 KIAMATH AVE. KIAMATH FALLS, OREGON 97601

STATE OF OREGON County of Klamath I certify that the within instrument was received for record on the 6th day of April, 1979, at 10:49 o'clock A.M., and recorded in book M79 on page 7604 or as file/reel number 65129. Record of Mortgages of said County: Witness my hand and seal of W. D. Milne County Clerk Title Deputy Fee \$6.00