



If Borrower pays funds to Lender, the funds shall be held in an institution the depositor accounts of which are insured or is such an institution. Lender shall apply the funds to pay said guarantee by a Federal or state agency including Lender if Lender makes such payments to the holder of the Senior Mortgagor or deed of trust to make such payment of funds to Lender to the extent that Borrower and reasonable estimates thereof. Borrower shall not be obligated from time to time by Lender on the basis of assessments and bills of insurance, if any, all its reasonably estimated instalments for hazard insurance, plus one-twelfth of yearly premium instalments for mortality over this period of time, and ground rents on the property, one-twelfth of yearly premiums instalments for hazard Note, until the Note is paid in full, a sum (herein "funds") equal to day monthly payments of principal and interest payable under the law or a written waiver by Lender, Borrower shall pay to Lender on the Note.

2. Funds for taxes and insurance, subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest payable under the Note.

1. Payment of Principal and Interest Borrower shall promptly pay when due the principal and interest on the premises evidenced by the Note, and pay all future advances

secured by this Deed of Trust.

UNIFORM COVENANTS. - Borrower and Lender covenant and agree the parties hereto in consideration of and interest on any future advances in the Note, and the principal of the Note, prepayment charges provided prompt payment of principal and interest on the Note.

Borrower will warrant and defend generally the title to the property the sum of approximately \$19,029.03 as of August 15, 1984 Dollars.\*

Borrower hereby conveys to grant a mortgage or deed of estate that Borrower is lawfully seized of the property that is unencumbered, except for a mort-gage or deed of trust dated September 23, 1971, granted to or for the benefit of First Federal Savings & Loan Association and re-

corded as Document No. Book M-71, page 10977 in the Official Records of Klamath County, Oregon, upon which there remains owing the sum of approximately \$13,817.47 as of August 15, 1984 Dollars.\*

(herein "Note"), in the principal sum of one hundred ninety-five thousand and no/100ths Dollars, with interest pursuant to paragraph 21 hereof (herein "Future Advances").

and agreements of Borrower hereinafter made to Borrower by Lender any future advances, with interest thereon, to the extent that the covenants of this Deed of Trust, and (b) the repayment of certain amounts of principal hereinafter referred to as "Accrued interest" to protect the interest of the covenants with respect thereto, advanced in accordance with the performance of all other sums, able on August 23, 1987, due, and payable on the balloon date of the note sooner paid, due, and paid thereafter, providing for monthly instalments of principal and interest,

and a trust Deed dated August 27, 1980, granted to or for the benefit of Klamath First

Federal Savings & Loan Association, and recorded as Document No. Book M-80, page 16524 in the Official Records of Klamath County, Oregon upon which there remains owing the sum of approximately \$13,817.47 as of August 15, 1984.

writing at the time of execution of this Deed of Trust that interest on the funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the funds. Lender shall give to Borrower, without charge, an annual accounting of the funds showing credits and debits to the funds and the purpose for which each debit to the funds was made. The funds are pledged as additional security for the sums secured by this Deed of Trust.

If the amount of the funds held by Lender, together with the future monthly installments of funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amounts required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of funds. If the amount of the funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any funds held by Lender. If under paragraph 18 hereof the property is sold or the property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the property or its acquisition by Lender, any funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any future advances.

Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under the Senior Mortgage, deed of trust or any other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, in the manner provided under Paragraph 2 hereof or if not paid in such manner by Borrower making payment when due directly to the payee thereof. If requested by Lender, Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph and, in the event Borrower has or shall make payments directly, Borrower shall promptly furnish to Lender, upon Lender's request, receipts evidencing such payment. Except for the lien of the mortgage or deed of trust to which this deed of trust is subordinate, Borrower shall promptly discharge any lien which has priority over this deed of trust; provided that Borrower shall not be required to discharge such lien as long as Borrower and Lender shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by or defend enforcement of such lien in legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the property, or any part thereof.

REVERSE PAGE OF SHEET -3

Section 5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the property damaged, provided such restoration or repair is economically feasible and the security of this Deed of Trust is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Deed of Trust would be impaired, the insurance proceeds shall be applied to the sums secured by this Deed of Trust with the excess, if any, paid to Borrower. If the property is abandoned by Borrower or if the Borrower fails to respond to Lender within thirty (30) days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option, either to restoration or repair of the property or to the sums secured by this Deed of Trust. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds for principal shall not extend or postpone the due date of the monthly installments referred to in paragraph 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the property prior to the sale or acquisition shall pass to Lender to the extent of the sum secured by this Deed of Trust immediately prior to such sale or acquisition.

Section 6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the property in good repair and shall not commit waste or permit impairment or deterioration of the property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Deed of Trust, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Deed of Trust as if the rider were a part hereof. On the reverse page or object page the rider may refer to or be part of the original document or the original document may be the reverse of the copy of the rider or vice versa.

**7. Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

**8. Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the property.

**9. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender in accordance with the priority of Lender's interest and to the extent of Lender's interest in the property.

In the event of a total taking of the property, the proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid to Borrower. In the event of a partial taking of the property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Deed of Trust such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Deed of Trust immediately prior to the date of taking bears to the fair market value of the property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, against the sum due Lender and Borrower on account of any sums advanced by Lender or due Lender on account of any sums advanced by Borrower for construction or repair of the property or any other purpose.

either to restoration or repair of the property or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

**10. Borrower Not Released.** Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest.

**11. Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Deed of Trust.

**12. Remedies Cumulative.** All remedies provided in this Deed of Trust are distinct and cumulative to any other right or remedy under this Deed of Trust or afforded by law or equity, and may be exercised concurrently, independently or successively.

**13. Successors and Assigns Bound; Joint and Several Liability; Captions; Co-Signers.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof. Any Borrower who co-signs this Deed of Trust but does not execute the Note, (a) is co-signing this Deed of Trust only to grant and convey that Borrower's interest in the property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the property.

**14. Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by mailing such notice by certified mail addressed to Borrower at the property address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. Uniform Deed of Trust; Governing Law; Severability. This form of deed of trust combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Deed of Trust shall be governed by the law of the jurisdiction in which the property is located. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Deed of Trust and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Deed of Trust at the time of execution or after recordation hereof.

17. Transfer of the Property; Assumption. If all or any part of the property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Deed of Trust, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Deed of Trust to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Deed of Trust and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 14 hereof specifying (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the property. The notice shall further inform Borrower of the right to reinstate after acceleration and the

## JUNIOR DEED OF TRUST

right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorney's fees.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the property to be sold, and shall cause such notice to be recorded in each county in which the property or some part thereof is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to the other persons prescribed by applicable law. After the lapse of such time as may be required by applicable law, Trustee, without demand on Borrower, shall sell the property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the property by public announcement at the time and place of any previously scheduled sale. Lender or Lender's designee may purchase the property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

**19. Borrower's Right to Reinstate.** Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (i) the fifth day before sale of the property pursuant to the power of sale contained in this Deed of Trust; or (ii) entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust, the Note and notes securing future advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust and in enforcing Lender's and Trustee's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

**20. Assignment of Rents; Appointment of Receiver; Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the property and to collect the rents of the property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

**21. Future Advances.** Upon request of Borrower, Lender, at Lender's option prior to full reconveyance of the property by Trustee to Borrower, may make future advances to Borrower. Such future advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby.

**2. Reconveyance.** Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to reconvey the property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall reconvey the property without warranty and without charge to the person or persons legally entitled thereto. Such person or persons shall pay all costs of recordation, if any.

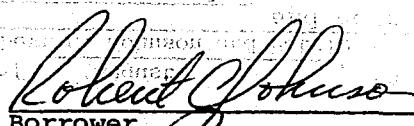
**23. Substituted Trustee.** In accordance with applicable law, Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

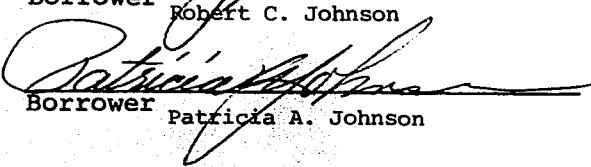
**24. Use of Property.** The property is not currently used for agricultural, timber or grazing purposes.

**25. Request for Notice.** Lender requests that copies of notices of foreclosure from the holder of the Senior Mortgage or Deed of Trust and any other lien which has priority over this Deed of Trust be sent to Lender's address as set forth on page 1 of this Deed of Trust.

**26. Attorney's Fees.** As used in this Deed of Trust and in the Note, "attorney's fees" shall include attorney's fees, if any, which shall be awarded by an appellate court.

**27. Releases.** See below.  
**IN WITNESS WHEREOF,** Borrower has executed this Deed of Trust.

  
**Borrower** Robert C. Johnson

  
**Borrower** Patricia A. Johnson

**Junior Deed of Trust -9**

**27. PROVIDING NO default exists in Borrower's performance of Borrower's obligations pursuant to the Note or this Deed of Trust, the real property encumbered by the Deed of Trust will be released from this encumbrance upon payment to the Noteholder of \$26,000.00.**

JNCC

14666

REGARDING THE MORTGAGE OF \$30,000.00  
 SUBSCRIBED BY THE DEED OF TRUST WITHIN LESS THAN ONE MONTH AFTER  
 THE ISSUANCE THEREOF TO THE HUSBAND AND WIFE OF ROBERT C. JOHNSON  
 RESIDING NO ADDRESS EXIST IN ROCIO, STATE OF OREGON.

CHARGE DEED OF JUNE 28

STATE OF OREGON )  
 COUNTY OF Klamath ) ss.

On this 23rd day of August, 1984, personally  
 appeared the above named Robert C. Johnson and Patricia A. Johnson  
 and acknowledged the  
 foregoing instrument to be their real voluntary act and deed.

Notary Public for Oregon  
 My Commission Expires: 3-22-85

Before me:  
 Notary Public for Oregon  
 At the County of Klamath, State of Oregon, this 23rd day of August, 1984,  
 the undersigned, being first duly sworn upon the penalty of perjury, do hereby depose and say that the above named principal and co-signer,  
 Robert C. Johnson and Patricia A. Johnson, did sign and affix their signatures to the foregoing instrument, and that the same was done voluntarily.  
 I further depose and say that the above named principal and co-signer are of sound mind, and that they were fully advised of the nature of the transaction  
REQUEST FOR RECONVEYANCE

TO TRUSTEE: Robert C. Johnson and Patricia A. Johnson

The undersigned is the holder of the note or notes secured  
 by this Deed of Trust. Said note or notes, together with all other  
 indebtedness secured by this Deed of Trust, have been paid in full.  
 You are hereby directed to cancel said note or notes and this Deed  
 of Trust, which are delivered hereby, and to reconvey, without war-  
 ranty, all the estate now held by you under this Deed of Trust to  
 the person or persons legally entitled thereto.

Date: Aug. 23, 1984  
 At the County of Klamath, State of Oregon, this 23rd day of August, 1984,  
 the undersigned, being first duly sworn upon the penalty of perjury,  
 did sign and affix his signature to the foregoing instrument, and  
 that he is the holder of the note or notes secured by this Deed of Trust.  
 I further depose and say that the above named principal and co-signer,  
 Robert C. Johnson and Patricia A. Johnson, did sign and affix their signatures to the foregoing instrument, and that the same was done  
 voluntarily.

Ret ATC

RECORDED PURSUANT TO THE PROVISIONS OF SECTION 845, FIFTH EDITION, OF THE OREGON LAWS RELATING TO MORTGAGES AND SECURITY AGREEMENTS, AS AMENDED. ALONG STATE OF OREGON,

County of Klamath )

Filed for record at request of

ROBERT C. JOHNSON AND PATRICIA A. JOHNSON, CO-SIGNERS

on this 23 day of Aug. A.D. 19 84at 3:44 o'clock P.M., and dulyrecorded in Vol. M84 of MortgagesPage 14657

EVELYN BIEHN, County Clerk

By Ronald J. Smith, DeputyFee \$40.00 Index: \$1.00

RECORDED PURSUANT TO THE PROVISIONS OF SECTION 845, FIFTH EDITION, OF THE OREGON LAWS RELATING TO MORTGAGES AND SECURITY AGREEMENTS, AS AMENDED. ALONG STATE OF OREGON,

the undersigned, being first duly sworn upon the penalty of perjury,  
 did sign and affix his signature to the foregoing instrument, and that he is the holder of the note or notes secured by this Deed of Trust.  
 I further depose and say that the above named principal and co-signer,  
 Robert C. Johnson and Patricia A. Johnson, did sign and affix their signatures to the foregoing instrument, and that the same was done  
 voluntarily.

RECORDED PURSUANT TO THE PROVISIONS OF SECTION 845, FIFTH EDITION, OF THE OREGON LAWS RELATING TO MORTGAGES AND SECURITY AGREEMENTS, AS AMENDED. ALONG STATE OF OREGON,

the undersigned, being first duly sworn upon the penalty of perjury,  
 did sign and affix his signature to the foregoing instrument, and that he is the holder of the note or notes secured by this Deed of Trust.

RECORDED PURSUANT TO THE PROVISIONS OF SECTION 845, FIFTH EDITION, OF THE OREGON LAWS RELATING TO MORTGAGES AND SECURITY AGREEMENTS, AS AMENDED. ALONG STATE OF OREGON,

the undersigned, being first duly sworn upon the penalty of perjury,  
 did sign and affix his signature to the foregoing instrument, and that he is the holder of the note or notes secured by this Deed of Trust.

Junior Deed of Trust -10-