

Mail-All Tax Information to:

52207  
DEBORAH ANN PLUMMER  
JEFF MERLE PLUMMER  
1139 CRESCENT AVENUE  
KLAMATH FALLS, OR 97601

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After Recording Return to:  
THE BENJ. FRANKLIN FEDERAL SAVINGS  
AND LOAN ASSOCIATION

Benj. Franklin Plaza  
Loan Closing Department  
One S.W. Columbia Street  
Portland, Oregon 97258  
LINDA LEE 967397-1  
MTC 15189K

SPACE ABOVE THIS LINE FOR RECORDER'S USE

## DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on  
The grantor is **JEFF MERLE PLUMMER AND DEBORAH ANN PLUMMER**  
HUSBAND AND WIFE

August 15, 19 85

HARRY M. HANNA  
The Benj. Franklin Federal Savings and Loan Association, which is organized and existing under the laws of The United States of America, and whose address is One S.W. Columbia Street, Portland, Oregon 97258 ("Lender"). Borrower owes Lender the principal sum of **FORTY THOUSAND FIVE HUNDRED AND 00/100**  
Dollars (U.S. \$ **40,500.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **SEPTEMBER 1, 2015**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in **KLAMATH** County, Oregon:

\* a corporation,  
Lot 5, Block 11, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, EXCEPT that portion described in Volume 301 at page 581, Deed Records of Klamath County, Oregon more particularly described as follows:

Beginning at a point on the Easterly line of Crescent Avenue, said point being Southwesterly a distance of 13.45 feet from the Northwesterly corner of said Lot 5; thence Northeasterly along the Easterly line of Crescent Avenue a distance of 13.45 feet to the Northwesterly corner of said Lot 5; thence Southeasterly along the line between Lots 5 and 6 of said Block, a distance of 67.7 feet to the Northeasterly corner of said Lot 5; thence Southwesterly along the line between Lots 5 and 8 a distance of 14.45 feet, more or less, to a point which is Northeasterly a distance of 50.25 feet from the Southeasterly corner of said Lot 5; thence Northwesterly to the point of beginning.

which has the address of **1139 CRESCENT AVENUE**, **KLAMATH FALLS**, Oregon **97601** ("Property Address");  
[Street] [City]  
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

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