

Then Recorded Return To:
Klamath Trust Federal Savings
and Loan Association
340 Main Street
Klamath Falls, Oregon 97601

(Space Above This Line For Recording Date)

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on March 19,
1988. The grantor is Lyle E. Green and Barbara J. Jones
("Borrower"). The trustee is William J. Sigmund
("Trustee"). The beneficiary is KLAMATH TRUST FEDERAL SAVINGS AND LOAN ASSOCIATION, which is organized and existing
under the laws of the United States, and whose address is 340 Main Street, Klamath Falls, Oregon 97601
("Lender").
Borrower owes Lender the principal sum of seventeen thousand five hundred fifty dollars and No/100
Dollars (U.S. \$ 17,550.00). 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 March 20, 2001. 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:

That portion of Section 1, Township 37 South, Range 14 East of the
Willamette Meridian, in the County of Klamath, State of Oregon,
described as follows:

Beginning at a point South 89°26'10" West along the Southerly line
of Section 1, 439.00 feet from the South quarter corner of said
Section 1; thence continuing South 89°26'10" West along the South
line of Section 1, a distance of 870.55 feet to the 1/16 corner of
said Section 1; thence South 89°26'10" West along the South line
of said Section 1, a distance of 60.88 feet to a point on the
Easterly line of Fishhole Creek Road; thence North 06°47'12" West
along the Easterly line of Fishhole Creek Road a distance of 898.47
feet; thence East parallel to the South line of said Section 1; a
distance of 1037.56 feet to a point; thence South 883.00 feet to the
point of beginning.

*See Attached Adjustable Rate Loan Ride

made a part herein.

which has the address of Fishhole Creek Road

(Street)

Ely

(City)

Oregon 97622

(Zip Code)

("Property Address"):

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 seized 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 contains uniform covenants for national use and non-uniform covenants with
various variations by jurisdiction to conform to a uniform security instrument covering real property.

POSITIVE COVENANTS. Borrower shall enter covenants and agree as follows: Borrower shall promptly pay when due.

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

1. **Payment of Principal and Interest.** 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 immediately due under the Note, until the Note is paid in full, a sum ("Funds") equal to the sum of (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly household 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.

3. **Application of Funds.** Lender shall apply the Funds to pay the escrow items.

The Funds shall be held in an institution (the depository or accounts of which are insured or guaranteed by a federal or state agency (including Lender if such an institution)), Lender shall apply the Funds to pay the escrow items, unless Lender may not charge for looking and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give its 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 Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

[illegible]

3. Application of Payments. Under paragraph 1 and 2 shall be applied: first, to the charges due under the Note; second, to prepayment charges due under the Note; third, to interest due; and last, to principal due.

[illegible]

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by or defends against enforcement of the lien in legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or foreclosure of any part of the Property; or (c) secures from the holder of the lien an agreement in writing to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice. Borrower shall keep the improvements now existing or hereafter erected on the Property free from "encumbrances" and any other hazards for which Lender

3. **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 any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make use of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given. Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or alter the term, rate or change the amount of the payments. If

the Property or to pay sums secured by this Security Instrument, whether or not the Lender has given notice in writing.

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 payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

Borrower shall not destroy, damage or substantially alter the Property, Leasehold, or any improvements thereon. If this Security Instrument is on a leasehold, Borrower shall not assign or sublease the leasehold without the written consent of Lender.

6. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall merge unless lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance.

Borrower shall comply with the provisions of the lease, and if not otherwise provided herein, shall meet, emerge or reimburse itself and agree to pay all amounts contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as proceedings in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do anything which is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys fees and entering on the Property to make repairs. Although Lender may initiate action under this paragraph 7, Lender does not have to do so.

Lender under this paragraph 7 shall become additional debt of Borrower secured by this instrument. In the event of payment, these amounts shall bear interest from the date they are due to Lender to Borrower.

in the Property. Lender's attorney's fees and charges on the note shall be reasonable attorneys' fees and charges and need not have to do so.

Borrower, appearing in court, paragraph 7, Lender does not have to do so.

Lender under this paragraph 7 shall become additional debt of Borrower secured by this

and Lender agree to other terms of payment, these amounts shall bear interest from

Note rate; and shall be payable, with interest, upon notice from Lender to Borrower

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

10. 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 the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

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 payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successor in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodation with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. **Regulations Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 19.

15. **Notice.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by sending it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

16. **Governing Law Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which are given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

17. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

18. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by Federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. **Borrower's Right to Redeem.** If Borrower meets certain conditions, Borrower shall have the right to have released all of this Security Instrument discharged at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (i) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (ii) cures any default of any other covenants or agreements; (iii) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (iv) takes such action as Lender may reasonably require to secure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligations to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to redeem shall not apply in the case of acceleration under paragraphs 13 or 17.

1. Lender shall give notice to Borrower prior to acceleration following Borrower's default of any payment or payment of the Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the 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 default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument 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 expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorney's fees and costs of collection.

19. Lender's remedies. (the power of sale). Lender shall execute or cause Trustee to execute a written notice of the existence of an event of default and Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time 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 any order Trustee determines. 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 its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, as provided or implied. The records 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 expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

20. Lender in Possession. Upon acceleration under paragraph 19 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. Any 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 Security Instrument.

21. Subrogation. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall receive for this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

22. Successor Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without recourse of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon Trustee herein and by applicable law.

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

24. Attorney's Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees incurred by an appellate court.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es)).

- | | | |
|-----------------------------------------------------------|---------------------------------------------------------|-------------------------------------------|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> 2-4 Family Rider |
| <input type="checkbox"/> Guaranteed Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | |
| <input type="checkbox"/> Other(s) (specify) | | |

By SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and to any rider(s) executed by Borrower and recorded with it.

Kyle E. Greenwood (Seal)
Kyle E. Greenwood - Borrower
Barbara J. Jones (Seal)
Barbara J. Jones - Borrower

(Please Print Name and Address)
STATE OF OREGON)
COUNTY OF CLATSOP) SS:
The foregoing instrument was acknowledged before me this 19th day of March, 1986 (date)
by Kyle E. Greenwood & Barbara J. Jones (person(s) acknowledging)

My Commission expires: 5-14-91
Ruth Owens (Seal)
Ruth Owens
Notary Public
This instrument was prepared by Clatsop First Federal Savings and Loan Association
4030

ADJUSTABLE RATE LOAN RIDER

4593

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 11th day of March, 1986, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to LENDERS FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at Fluhelm Creek Road, S.E. (Oregon 97622) Property Address

Notwithstanding, in addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 10.75%. The Note interest rate may be increased or decreased on the 1st day of the month beginning on September 1, 1987, and on that day of the month every 12 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the (1) 10-year U.S. Treasury Note.

(2) ☐ "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.

(3) ☐ _____

(Check one box to indicate whether there is any and from what on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.)

(1) ☐ There is no maximum limit on changes in the interest rate at any Change Date.

(2) ☐ The interest rate cannot be changed by more than 1.00 percentage points at any Change Date.

If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceed the permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

C. PRIOR LIENS

If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one-investor change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

With a limit on the interest rate adjustments during the life of the loan of plus or minus three (+/-3.00) percentage points

Lyle E. Greenwood (Seal)
Lyle E. Greenwood —Borrower

Barbara J. Jones (Seal)
Barbara J. Jones —Borrower

If there is a new law in effect on the date of this Rider, and Lender and Borrower do not otherwise agree in writing, the first index named will apply.

44295-4 SAF Systems and Forms

STATE OF OREGON: COUNTY OF TOLAMATH:

Filed for record at request of _____ the 19th day of _____ A.D. 1986 at _____ o'clock P. M., and duly recorded in Vol. 4589 on Page 4589
of _____ of _____
By Evelyn Blum, County Clerk
[Signature]

FILE \$21.00

AND WHEN RECORDED WILL TO

Will pay up -

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DECLARATION OF HOMESTEAD

(Single Person)

KNOW ALL MEN BY THESE PRESENTS:

I, EMILIE L. TETEN, do hereby declare:

That I am the declared homestead owner;

That I do now, at the date of recording this declaration, actually reside on the homestead hereinafter declared;

That the premises on which I declare as homestead are that certain land situated in the town of Merrill, County of Clatsop

CLATSOP State of OREGON, and bounded and described as follows, to wit:
A tract of land in the Northwest 1/4 of Section 1, Township 41 South, Range 10 East of the Willamette Meridian, Clatsop County, Oregon, described as follows: Beginning at the Southwest corner of said 1/4 section, extending thence North along the West line of said subdivision a distance of 30 feet to the True Point of beginning; extending thence East at right angles a distance of 138 feet; thence South at right angles a distance of 100 feet; thence West at right angles a distance of 138 feet to the West line of said subdivision; thence South along the West line of said subdivision a distance of 100 feet, more or less, to the true point of beginning;

together with the dwelling-house and the outbuildings thereon;

That I do, by these presents, claim the premises above described; together with the dwelling-house, and the outbuildings thereon, as a homestead; that all of said property is necessary to the use and enjoyment of said homestead;

That the declared homestead is the principal dwelling of the declared homestead owner;

That the facts stated in this homestead declaration are known to be true as of my personal knowledge.

IN WITNESS WHEREOF, I have hereunto set my hand this 18th day of

March one thousand nine hundred and eighty-six

Emilie L. Tetten

RECORDED IN BOOK 100 OF HOMESTEADS, CLATSOP COUNTY, OREGON, PAGE 100

STATE OF OREGON - COUNTY OF CLATSOP

Filed for record in Book of
March 19, 1986

Fee \$2.00

STATE OF OREGON

County of Klamath

On this 19th day of March, 1936, before me, Sharon K. Green, a Notary Public, State of Oregon, duly commissioned and sworn, personally appeared Ellis L. Tatam, personally known to me (or proved on the basis of satisfactory evidence) to be the person described in and whose name is subscribed to the within instrument, and acknowledged to me that he executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal on the day and year in this certificate first above written.

Sharon K. Green
Notary Public, State of Oregon

My Commission Expires October 11, 1939

DECLARATION
OF HOMESTEAD

BY *Ellis L. Tatam*
Claimant

Dated 19th day of March, 1936

STATE OF OREGON

County of Klamath

Ellis L. Tatam being duly sworn, deposes and says: That he is the declarant named in and who makes the within and annexed declaration of homestead, that he has read the same and knows the contents thereof, and that the matters therein stated are true and of his personal knowledge.

Ellis L. Tatam

Subscribed and sworn to before me this 19th day of March, 1936.

Sharon K. Green
Notary Public, State of Oregon

My Commission Expires October 11, 1939

STATE OF OREGON: COUNTY OF KLAMATH:

Filed for record at request of _____ the 19th day of March, A.D. 1936 at 3:15 o'clock P.M., and duly recorded in Vol. 586 of _____ on Page 459A.

Evelyn Biehn,
By _____

County Clerk