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commencement of seeb proceedings, or at the dow the protected.	<u>·····································</u>
This Deed of Trust, made this 19th day between TODD J. SCHROEDER and VICKI L. SCHROEDER	of September 19 00 DEDER, husband & wife
(perfection) and the contraction of the base of the second	, as Grantor a Court; Klamath: Falls, Oregon 97603
State of Oregon, ASPEN TITLE & ESCROW, INC, an	n Oregon Corneration
TOWN AND COUNTRY MORTGAGE, INC.,	그는 것 같은 것 같아요. 가슴 옷이 걸 것 같아요. 그 것 같아요. 이 가슴
some grade Witnesseth: That Grantor irrevocably Grants. Bargaine	an Uregon Corporation ,as Beneficiary , Sells and Conveys to Trustee in Trust, with Power of Sale, the Prop-
terty incleases on an <u>REAMATH</u> are when payment of the particulation of	ity, State of Oregon, described as:
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Together with all the tenements, hereditaments, and appurtenances	s now or hereafter thereunto belonging or in anywise appertaining, and
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For the Purpose of Securing Performance of each agree	cement of Grantor herein contained and payment of the sum of
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SEVENTY-ONE THOUSAND SIX HUNDRED TW	ENTY-TWO AND 00/100ths Dollars (\$ 71,622.00 ).
with interest thereon according to the terms of a promissory note, o	dated September 19 19 86
and payable on the first day of OCTOBER , 20 16	payment of principal and interest thereof, if not sooner paid, being due
<u>CENTRAL PROVINCE AND A REPORT AND AND AND AND AND AND AND AND AND AND</u>	and the second secon
This form is used in connection with deeds of trust insured under the	one- to four-family programs of the National Housing Act which require

Deed of Trust

a One-Time Mortgage Insurance Premium payment (including sections 203 (b) and (i)) in accordance with the regulations for those programs.

Previous Editions Are Obsolete

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in whole or in part; for any installment due date. manlike manner any building or improvement which may be or structed, damaged, or destroyed thereon, and pay when due to the constructed.

(a) A sum, as estimated by the Beneficiary, equal to the ground

(a) A sum, as estimated by the beneficiary, equal to the ground rents, if any, and the taxes and special assessments next due on the rents, it any, and the taxes and special assessments next due on the premises covered by this Deed of Trust, plus the premiums that will next become due and payable on policies of fire and other hazard insurance on the premises covered hereby as may be required by Beneficiary in amounts and in a company or companies satisfactory beneficiary in amounts and in a company or companies satisfactors to Beneficiary, Grantor agreeing to deliver promptly to Beneficiary all bills and notices therefor, less all sums already paid therefor all onus and notices therefor, less all sums alleauy paid incretor divided by the number of months to elapse before 1 month prior to uvilueu oy the humber of humber to clapse octore i month prior to the date when such ground rents, premiums, taxes and assessments will become delinguistic such sume to be held by the Remeficiary in will become delinquent, such sums to be held by the Beneficiary in

trust to pay said ground rents, premiums, taxes and special trust to pay said ground rents, premiums, taxes and special assessments, before the same become delinquest and (b) All payments mentioned in the safe pointing subsection of this paragraph and all payments to be made under the note secured this paragraph and all payments to be made under the note secure hereby shall be added together and the aggregate amount thereof shall be paid each month in a single payment to be applied by

Beneficiary to the following items in the order set forth: (i) ground rents, if any, taxes, special assessments, fire and other hazard insurance premiums; interest on the note secured hereby; and (iii)

amortization of the principal of the said note. Any deficiency in the amount of any such aggregate monthly

Any conciency in the amount of any such aggregate monthly payment shall, unless made good prior to the due date of the next such payment, constitute an event of default under this Deed of

In the event that any payment or portion thereof is not paid within fifteen (15) days from the date of the same is due, Grantor agrees to pay a "late charge" of four cents (4¢) for each dollar so 3 overdue, if charged by Beneficiary.

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4. If the total of the payments made by Grantor under (a) of Paragraph 2 preceding shall exceed the amount of payments actually made by Beneficiary for ground rents, taxes or actually made by believed by the Brown terms, when the assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Grantor, shall be credited on subsequent payments to be made by Grantor, or creaties on subsequent payments to be made by Granton, of refunded to the Grantor, If, however, the monthly payments made under:(a) of paragraph 2 preceding shall not be sufficient to pay Bround rents, taxes, and assessments, and insurance premiums, as the case may be, when the same shall become due and payable, then Grantor shall pay to Beneficiary any amount necessary to make up the deficiency on or before the date when payment of such ground rents, taxes, assessments, or insurance premiums shall be due. If all rents, taxes, assessments, or insurance premiums shan be use: it at any time Grantor shall tender to Beneficiary, in accordance with the any time orantor shall tenter to beneficiary, in accordance with the provisions hereof, full payment of the entire indebtedness secured hereby, Beneficiary shall, in computing the amount of indebtedness, credit to the account of Grantor any balance remaining in the funds accumulated under the provisions of (a) of paragraph 2 hereof. If there shall be a default under any of the provisions of this Deed of Trust and thereafter a cole of the provisions of this Deed of Trust and thereafter a sale of the premises in accordance with the provisions hereof, or the Beneficiary acquires the property otherwise after default, Beneficiary shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under (a) of paragraph 2 proceeding, as a credit against the amount of principal then remaining unpaid under said note.

To Protect the Security of This Deed of Trust, Grantor Agrees: 5. To keep said property in as good order and condition as 5. To keep said property in as good order and condition they now are and not to commit or permit any waste thereof,

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constructed, damaged, or destroyed thereon, and pay when due all

constructeo, damageo, or destroyed increon, and pay when due an costs incurred therefor, and, if the loan secured hereby or any part costs incurred increases, and, it the total secured hereby of any part thereof is being obtained for the purpose of financing construction of improvements on said property, Grantor further agrees: (a) to commence construction promptly and in any event within 30 days from the date of the commitment of the Department of

Housing and Urban Development, and complete same in accordance with plans and specifications satisfactory to Beneficiary,

(b) to allow Beneficiary to inspect said property at all times during construction,

(c) to replace any work or materials unsatisfactory to

(c) to replace any work or materials unsatisfactory to Beneficiary, within fifteen (15) calendar days after written notice from Beneficiary of such fact, which notice may be given to the personal service of the same,

Grantor by registered mail, sent to his last known address, or by (d) that work shall not cease on the construction of such

tay inat work snall not cease on the construction of such improvements for any reason whatsoever for a period of fifteen (15) calendar days. The Trustee, upon presentation to it of an affidavit signed by Beneficiary, setting forth facts showing a default by Grantor under this numbered paragraph, is authorized to accept as true and conclusive all facts and statements therein, and to act thereon

7. Not to remove or demolish any building or improvement

thereon.

8. To comply with all laws, ordinances, regulations, covenants, conditions, and restrictions affecting said property.

9. To provide and maintain insurance against loss by fire and other hazards, casualties, and contingencies including war damage as may be required from time to time by the Beneficiary in such amounts and for such periods as may be required by the Beneficiary, with loss payable to the Beneficiary and Grantor, as. beneficiary, with ross payable to the beneficiary and Oranton, as." their interests may appear, and to deliver all policies to Beneficiary, which delivery shall constitute an accomment to Beneficiary of all which delivery shall constitute an assignment to Beneficiary of all return premiums.

10. To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and should Beneficiary or Trustee elect to Benericiary or Frustee, and should benericiary or Frustee elect to also appear in or defend any such action or proceeding, to pay all

costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum incurred by Beneficiary or Trustee. 11. To pay at least 10 days before delinquency all assessments

upon water company stock, and all rents, assessments and charges for water, appurtenant to or used in connection with said property. to pay, when due, all encumbrances, charges, and liens with interest, on said property or any part thereof, which at any time appear to be prior or superior hereto; to pay all costs, fees, and

expenses of this Deed of Trust.

12. To pay immediately and without demand all sums expended hereunder by Beneficiary of Trustee, with interest from date of expenditure at the rate provided on the principal debt, and the repayment thereof shall be secured hereby.

13. To do all acts and make all payments required of Grantor and of the owner of the property to make said note and this Deed

Page 2 of 4 pages

Real Anna

of Trust eligible for insurance by Beneficiary under the provisions of the National Housing Act and amendments thereto, and agrees not to do, or cause or suffer to be done, any act which will void such insurance during the existence of this Deed of Trust.

### It is Mutually Agreed that:

14. Should Grantor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Grantor and without releasing Grantor from any obligation hereof, may: Make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon the property for such purposes; commence, appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest, or compromise any encumbrance, charge, or lien which in the judgment of either appears to be prior or superior hereto; and in exercising any such powers, incur any liability, expend whatever amounts in its absolute discretion it may deem necessary therefor, including costs of evidence of title, employ counsel, and pay his reasonable fees.

15. Should the property or any part thereof be taken or damaged by reason of any public improvement or condemnation proceeding, or damaged by fire, or earthquake, or in any other manner, Beneficiary shall be entitled to all compensation, awards and other payments or relief therefor, and shall be entitled at its option to commence, appear in, and prosecute in its own name, any action or proceedings, or to make any compromise or settlement, in connection with such taking or damage. All such compensation, awards, damages, rights of action and proceeds, including the proceeds of any policies of fire and other insurance affecting said property, are hereby assigned to Beneficiary, who may after deducting therefrom all its expenses, including attorney's fees, release any moneys so received by it or apply the same on any indebtedness secured hereby. Grantor agrees to execute such further assignments of any compensation, award, damage, and rights of action and proceeds as Beneficiary or Trustee may require.

16. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right either to require prompt payment when due of all other sums so secured or to declare default for failure to pay.

17. At any time and from time to time upon written request of Beneficiary, payment of its fees and presentation of this Deed of Trust and the note for endorsement (in case of full reconveyance, for cancellation and retention), without affecting the liability of any person for the payment of the indebtedness Trustee may (a) consent to the making of any map or plat of said property; (b) join in granting any easement or creating any restriction thereon; (c) join in any subordination or other agreement affecting this Deed of Trust or the lien or charge thereof; (d) reconvey, without warranty, all or any part of the property.

"The Grantee in any reconveyance may be described as the "person or persons legally entitled thereto," and the recitals therein of any matters or facts shall be conclusive proof of the truthfulness thereof.

18. As additional security, Grantor hereby assigns to Beneficiary during the continuance of these trusts, all rents, issues, royalties, and profits of the property affected by this Deed of Trustand of any personal property located thereon. Until Grantor shall default in the payment of any indebtedness secured hereby or in the performance of any agreement hereunder, Grantor shall have the right to collect all such rents, issues, royalties, and profits earned prior to default as they become due and payable: 19. Upon any default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon any take posession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fees, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

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20. Upon default by Grantor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, or should this Deed and said note not be eligible for insurance under the National Housing Act within the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent months' time from the date of this Deed of Trust, declining to insure said note and this Deed of Trust, being deemed conclusive proof of such ineligibility), or should the commitment of the Department of Housing and Urban Development to insure this loan cease to be in full force and effect for any reason whatsoever, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale, and of written notice of default and of election to cause the property to be sold, which notice Trustee shall cause to be duly filed for record. Beneficiary shall also deposit with Trustee this Deed of Trust, the note and all documents evidencing expenditures secured hereby Notwithstanding the foregoing, this option may not be exercised by the Beneficiary when the ineligibility for insurance under the National Housing Act is due to the Beneficiary's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.

21. After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Grantor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine (but subject to any statutory right of Grantor to direct the order in which such property, if consisting of several known lots or parcels, shall be sold), at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone the sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to the purchaser its Deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in this Deed of any matters or facts shall be conclusive proof of the truthfulnness thereof. Any person, including Grantor, or Beneficiary, may purchase at the sale. After deducting all costs, fees, and expenses of Trustee and of this trust, including cost of title evidence and reasonable attorney's fees, in connection with sale, Trustee shall apply the proceeds of sale to the payment of all sums expended under the terms hereof not then repaid, with accrued interest at the rate provided on the principal debt; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.

22: Beneficiary may, from time to time, as provided by statute, appoint another Trustee in place and instead of Trustee herein

	named, and thereupon the Trustee herein named shall be discharged and Trustee so appointed shall be substitute hereunder with the same effect even of shall be substitute herein.	de tions beten	
	discharged and Trustee so appointed shall be substituted as Trustee effect as if originally named Trustee 323. This part	Sale -	17632
			17632 of Trust or of any action or proceeding ry, or Trustee shall be a party und
	of the parties hereto, All all executors	25. The to-	J, UNPEC
	of the parties, devisees, administrators, executors, successors, and assign of the parties hereto. All obligations of Grantor hereunder are join and several. The term "Beneficiary" shall mean the owner and older, including pledgees, of the note secured hereby, whether or 24. Trustee	same as, and be synonymous in the laws of Oregon	
i. S	24. Trustee	plural the singular	rust," as used herein, shall mean the with, the term "Trust Deed," as used to Deeds of Trust and Trust Deed, humber, shall include

several The term "Beneficiary" shall mean the owner and ll obligations of Grantor hereunder are joint is, successors, and assigns holder, including pledgees, of the note secured hereby, whether or

24. Trustee accepts this Trust when this Deed of Trust, duly executed and acknowledged, is made public record as provided by law. Trustee is not obligged to notify any party hereto of pending TODD J. SCHROEDER

TODD J. SCHROEDER County of the Klamath of the program of the county of the Klamath County of the booking by of the Hillenbergers ( Hieron (2004 40) ).

I, the undersigned, Marlene T. Addington Todd J. Schroeder and Vicid L. Schroeder

to me known to be the individual described in and who executed the within instrument; and acknowledged that Success receiver (us suffrage signed and sealed the same as therein mentioned. For gas of gu what some reaction of a set Given under my hand and official seal the day and year last above written. their free and voluntary act and deed, for the uses and purposes

Return to Town & Country Mtg

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Do not record. To be used only when note has been paid.

10: I rustee: The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said. Deed of Trust has been fully haid and satisfied; and you are bereby requested and The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of 1 rust. Said note to gether with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed on payment to you of any sums owing to you under the terms of said Deed of Trust to cancel said note above mentioned and and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned and the terms of said Deed of Trust to cancel said note above mentioned to the terms of said Deed of Trust to cancel said note above mentioned to the terms of said Deed of Trust to cancel said note above mentioned to the terms of said Deed of Trust to cancel said note above mentioned to the terms of said Deed of Trust to cancel said note above mentioned to the terms of said Deed of Trust to cancel said note above mentioned to the terms of said Deed of Trust to cancel said note above mentioned to the terms of said Deed of Trust to cancel said note above terms o Stogether with all other indebtedness secured by said Deed of 1 rust, has been tully paid and satisfied; and you are hereby requested and directed on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to whit herewith "together with the said Deed of Trust, and to all directed on payment to you of any sums owing to you under the terms of said Deed of 1 rust, to cancel said note above mentioned, and other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to secure without warranty to the parties designated by the terms of said Deed of Trust all the state now held by you therewide to other evidences of indebtedness secured by said Deed of I rust delivered to you herewith, together with the said Deed of I rust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder. Defensioned under a Conference in the summer of conference of the annun on a dischur datienta it mar diegennen ond est fils annun ondere der die eine de seinen onde sei fils Sectorial Sector

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Page 4 of 4 pages

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Deputy.

J. C. S.

,hereby certify that on this

Signature of Grantor.

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Notary Public in and for the State of Oregon.

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same as, and be synonymous with, the term interaction, as used in the laws of Oregon relating to Deeds of Trust and Trust Deeds. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to

26. 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

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