

40259

WHEN RECORDED RETURN TO:
 KLAMATH FIRST FEDERAL SAVINGS
 AND LOAN ASSOCIATION
 540 MAIN STREET
 KLAMATH FALLS, OREGON 97601

ATC 27889

ATC# 38-27889

L# 09-12700

Vol. 1884 Page 14357

20427

Ex.b.7 "A"

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on August 6, 1984. The grantor is K. Ben Wiseman & Nina M. Villalobos. William Sisenore ("Borrower"). The trustee is Klamath First Federal Savings and Loan Association ("Trustee"). The beneficiary is under the laws of the United States, which is organized and existing at 540 Main, Klamath Falls, Oregon 97601, and whose address is Borrower owes Lender the principal sum of Twenty-Five Thousand Five Hundred Fifty and 00/100's Dollars (U.S. \$25,550.00). 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 August 6, 2004. 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 tract of land situated in the SE $\frac{1}{4}$ of the SE $\frac{1}{4}$ of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Commencing at the intersection of the North line of N $\frac{1}{4}$ of N $\frac{1}{4}$ of SE $\frac{1}{4}$ of SE $\frac{1}{4}$ of Section 11, Township 39 South, Range 9 East of the Willamette Meridian, with the Easterly line of Homedale Road, and running Easterly along said North line a distance of 100 feet; thence Southerly at right angles a distance of 135 feet; thence Westerly parallel with said North line 100 feet to the East line of Homedale Road; thence Northerly along said Easterly line of Homedale Road 135 feet to the point of beginning.

EXCEPT from the above described property a strip of land 20 feet by 100 feet being on the North side and more particularly described in Deed Recorded January 11, 1961 in Deed Volume 326 at page 4621 Records of Klamath County, Oregon.

which has the address of 4211 Homedale Klamath Falls Oregon 97603 (Street) (City) [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 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.

OREGON—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

Form 3038 12/83
 44727 SAF SYSTEMS AND FORMS
 CHICAGO, IL

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of November of A.D. 19 86 at 2:41 o'clock P M., and duly recorded in Vol. M86 of Mortgages on Page 20426

FEE \$9.00

Evelyn Biehn, County Clerk
 By *[Signature]*