

After executing above document etc.

**First Trust Federal
1903 South Main Street
Eugene, Oregon 97401**

Please Sign This Line For Recording Purposes

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made this 21st day of December, 1971, by Robert L. H. Johnson and Barbara Jean O'Leary, husband and wife (hereinafter referred to as "Borrower") to First Trust Federal Savings and Loan Association ("Lender"),

First Trust Federal Savings and Loan Association, a state corporation and banking under the laws of the United States of America, and doing business at 1941 South 5th Street, Eugene, Oregon 97401 ("Lender").

Borrower owes Lender the principal sum of \$10,000.00 (Ten Thousand Dollars) and one-half (\$10,000.50), plus interest thereon at the rate of six percent per annum, from the date evidenced by Borrower's note dated the same date as this Security Instrument ("Note") which provides for monthly payments with the full sum of all principal due and payable on June 5, 1972. The Security Instrument creates a security interest in the property described in Paragraph 10 of the Note, and interest and all amounts, advances and modifications of the payment of all other sums, with accrued interest and expenses, to protect the security of the Security Instrument, and for the performance of Borrower's covenants and agreements under the Security Instrument and the Note. For this purpose, Borrower grants and conveys to Lender, in trust, with power of sale, the following described property, located in Eugene, Oregon:

"(1) The reversion of any future advances, with interest thereon, made to Borrower by Lender pursuant to the paragraph below ("Future Advances").
SUBJECT PROPERTY. Upon request of Borrower, Lender, at Lender's option prior to full assumption of the Property by Borrower to Borrower, may make Future Advances on Borrower. Such Future Advances, with interest current, shall be secured by this Deed of Trust when evidenced by promissory notes setting forth said rates and secured hereby."

Lot 4 in Block 11 of First Addition to Eugene Village, according to the official plan recorded in 1916 in the office of the County Clerk of Eugene County, Oregon.

See attached descriptive form loan officer made a photocopy.

Deed of Trust	WTS Certificate No.	Plat Book
Oregon	97401	City
Co. Ct.	Property Address	

Borrower Wishes all the improvements now or hereafter created on the property, and all structures, equipment, tools, equipment, animals, oil and gas rights and profits, water rights and land and all fixtures now or hereafter a part of the property, All rights, titles and interests that shall be created by the Security Instrument. All of the foregoing shall be subject to the Security Instrument and the Note.

Borrower certifies that Borrower is lawfully owner of the above property described and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower agrees and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

This Security Instrument contains sufficient covenants for normal use and non-conforming covenants and does not contain any provision which would render it unenforceable concerning real property.

Section 10.10.1. Right to apply funds held by Lender.

1. Payment of Principal and Interest, Premiums and Late Charges. Borrower shall promptly pay when due the principal of the Note and interest and monthly late charges and other charges due under the Note.

2. Payment of Expenses. Subject to application of the terms set forth below, Lender 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 month of full yearly taxes and assessments which may accrue prior to the Security Instrument, (b) yearly household payments or annual costs of the Property, if any, (c) yearly hazard insurance premiums, and (d) yearly mortgage insurance premium, if any. These items are called "extra items." Lender may consume the Funds for all the items of current taxes and assessments, or for any item or items.

The Funds shall be held in escrow for the deposit or accounts of which are required or permitted by a federal or state agency, including Lender or Lender's agent. Lender shall apply the Funds, retaining the amount of monthly taxes, unless Lender may not charge for holding and applying the Funds, retaining the amount of monthly taxes, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree to setting that amount shall be paid on the Funds. Unless no agreement is made or applicable law requires, attorney's fee to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, written notice, a general accounting of the Funds showing credits and debits to the Funds and the property for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by the Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due date of the extra items, shall exceed the amount required to pay the extra items when due, the excess shall be at Borrower's option, either promptly applied to Borrower or carried to Borrower as monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the extra 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.

Upon payment in full of all sums secured by the Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 29 the Property is sold or 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 in accord against the sums secured by the Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first, to late charges due under the Note, second, to prepayment charges due under the Note, third, to amounts payable under paragraph 2, fourth, to amounts due and last, to principal due.

4. Charge Liens. Borrower shall pay all taxes, assessments, charges, fees and expenditures attributable to the Property, which may accrue prior to the Security Instrument, and insurance premiums or general rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in this manner, Borrower shall pay them on time directly to the person so paid. Borrower shall promptly forward to Lender all notices of amounts to be paid under this paragraph. If Borrower makes their payments directly, Borrower shall promptly forward to Lender copies certifying the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower has agreed to making the payment of the obligation secured by the lien to a trustee acceptable to Lender, or to causing to go to court for bankruptcy or default judgment enforcement of the lien or legal proceeding which is the Lender's expense, except to prevent the enforcement of the lien or bankruptcy of any part of the Property, or (c) secure from the holder of the lien an assignment transferring to Lender the benefit of the Security Instrument. If Lender determines that any part of the Property is subject to a lien which may accrue prior to the Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall notify the holder of said lien or notice of the amount of such claim within 30 days of the giving of notice.

5. Second Mortgages. Borrower shall keep the improvements now existing or hereafter erected on the Property unencumbered by the loans evidenced under the term "second mortgage" and any other loans for which Lender requires insurance. This insurance shall be maintained at 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.

5.2 Insurance policies and amounts shall be acceptable to Lender and shall include a standard coverage clause. Lender shall have the right to hold the policies and amounts. If Lender requires, Borrower shall promptly give and cause all receipts of paid premiums and renewed policies. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender, Lender may take control of the policies and promptly by Borrower.

6. Other Lender and Borrower rights. Borrower agrees to setting insurance premiums shall be applied for restoration or repair of the Property damaged, if the restoration or repair is reasonably feasible and Lender's security is not breached. If the restoration or repair is not reasonably feasible or Lender's security would be breached, the insurance premiums shall be applied to the sums secured by the Security Instrument, whether or not due, until any excess paid to Borrower. If Borrower abandons the Property, or does not restore within 30 days a notice from Lender that the insurance carrier has discontinued coverage, then Lender may collect for insurance premiums. Lender may use the proceeds to repair or restore the Property or to your needs secured by the Security Instrument, whether or not due due. The 30-day period will begin when damage occurs.

7. Non-Lender and Borrower under new agency theory, any application of proceeds to principal shall not exceed or postpone for the date of the maturity of payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 10 the Property is required by Lender, Borrower's right to any insurance policies and premiums resulting from damage to the Property prior to the acquisition shall pass to Lender in the extent of the sums secured by the Security Instrument immediately prior to the acquisition.

8. Preservation and Maintenance of Property, Lender. Borrower shall not deface, damage or substantially change the Property, after the Property is determined or deemed waste. If the Security Instrument is on a leased lot, Borrower shall comply with the provisions of the lease, and if Borrower acquires or leases the Property, the landlord and lessee shall not negotiate Lender's rights or impose restrictions.

9. Protection of Lender's Rights in the Property Mortgagee. If Borrower fails to perform the covenants and agreements contained in the Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations that Lender may demand pay for affecting a necessary or greater the value of the Property and Lender's rights in the Property, Lender's rights may include paying any sums accrued by a lien which has priority over this Security Instrument, applying to same, paying reasonable attorney fees and costs in the Property to make repairs. Although Lender may take action under the paragraph 7, Lender shall have no action.

10. Insurance Premiums. Lender and the insurance 1 shall receive additional data of Borrower secured by the Security Instrument. Unless otherwise and Lender agrees otherwise, all premium, these amounts shall bear interest from the date of determination of the Note rate and shall be payable with interest upon notice from Lender to Borrower upon request.

If Lender requires Borrower's assistance in a situation of making the Rent required by the Security Instrument, Borrower shall pay the amounts required to maintain the instrument in effect until such time as the requirement for the instrument continues, notwithstanding with Borrower's right under the Security Agreement or applicable law.

8. Inspection. Lender or its agents may make reasonable entries upon and inspection of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying a 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 convenience in lieu of condemnation, are hereby assigned and held in trust for Lender.

In the event of a total taking of the Property, the proceeds shall be applied as the same directed by the Security Instrument, whether or not due, with any excess paid to Borrower. In the event of a partial taking of the Property, either Borrower and Lender shall have split title, the sum named by the Security Instrument shall be reduced by the amount of the proceeds anticipated by the following fraction: (a) the total amount of the sum named, unadjusted, before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium officer or master or agent or trustee claims 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 continuation or liquidation of the Property or to the sum named in the Security Instrument, whether or not due.

Unless Lender and Borrower otherwise agree writing, any application of proceeds is principal and not interest or premium for the first day of the monthly payments referred to in paragraph 1 and 2 or charge the amount of each payment.

10. Borrower Not Required to Deduct By Lender Not a Worker. Extension of the time for payment or satisfaction of indebtedness of the sum named by the Security Instrument posted by Lender to any person or agent of Borrower shall not operate to reduce the liability of the original Borrower or Borrower's successors or assigns. Lender shall not be required to commence proceedings against any successor or reflect in related time for payment or other way modify, amendment of the sum named by the Security Instrument by reason of any demand made by the original Borrower or Borrower's successors or assigns. Any information by Lender is concerning any right or remedy shall not be waiver of or prejudice for exercise of any right or remedy.

11. Successors and Assigns; Right and General Liability Contract. The covenants and agreements of the Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 11. Borrower's covenants and agreements shall bind and prevail. Any Borrower who changes the Security Instrument but does not change the Note and is ceasing the Security Instrument only as principal, prior and current that Borrower's interest in the Property under the terms of the Security Instrument shall not personally obligate to pay the sum named by the Security Instrument, and (b) agrees that Lender and any other Borrower may agree to extend credit, forgive or make any accommodations with regard to the terms of the Security Instrument or the Note without the Borrower's consent.

12. Late Charge. If the sum named by the Security Instrument is subject to a law which permits late charges, and that law is finally interpreted so that the interest or other late charge collected or to be collected in connection with the late exceed the permitted limit, there shall be no late late charge shall be reduced to the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceed permitted limit will be refunded to Borrower. Lender may choose to make the refund by reducing the principal sum due on the Note or by making a direct payment to Borrower. If a refund refund is made, the reduction will be treated as a partial payment without any prepayment charge under the Note.

13. Liquidation Affecting Lender's Rights. If extinction or extinguishment of applicable law has the effect of rendering any provision of the Note or the Security Instrument nonenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums named by the Security Instrument and may invoke the non-enforcement provision by paragraph 14. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 14.

14. Notice. Any notice to Borrower provided for in the Security Instrument shall be given by delivering it or by mailing it by first class mail under applicable law requires one of either 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 to the address in Lender's address listed because any other address Lender designates by notice to Borrower. Any notice provided for in the Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in the paragraph.

15. Governing Law, Sovereignty. The 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 the Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of the Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of the Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one unexecuted copy of the Note and of the Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. Until or any part of the Property or any interest in the title or transferability of 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 named by the Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law or if the term of the Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of cancellation. The notice shall provide a period of no less than 30 days from the date the notice is delivered or mailed unless such Borrower may pay all sums named by the Security Instrument. The Borrower shall pay these sums prior to the expiration of the period. Lender may exercise any remedies provided by the Security Instrument without further notice or demand to Borrower.

18. Borrower's Right to Demand. If Borrower makes certain conditions, Borrower shall have the right to have enforcement of the Security Instrument discontinued during three years from the earlier of (a) 30 days or such other period as applicable law may specify for commencement before sale of the Property pursuant to any power of sale contained in the Security Instrument, or (b) entry of a judgment following the Security Instrument. These conditions are that Borrower (a) pays Lender all sums which they would be due under the Security Instrument and the Note had no acceleration occurred, the sums are devoid of any other amounts or expenses, (b) paid all expenses incurred in enforcing the Security Instrument, including, but not limited to, reasonable attorney fees, and (c) takes such action as Lender may subsequently require to assure that the law of the Security Instrument, Lender's rights in the Property, and Borrower's obligation to pay the sums named by the Security Instrument shall continue unchanged. Upon commencement by Borrower, the Security Instrument and the obligations remain valid until notice fully describes if no acceleration has occurred. However, the right to demand and entry of judgment under paragraph 18(a).

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- Automatic Premium Payments**
- Guaranteed Payment Rate**
- Guaranteed Insurability**
- Conversion Rate**
- Reduced Paid Up Death Benefit Option**
- Life Family Plan**

By Scoring Below, Remove Excess End Paper If the Scored Lines Are Too Long

Ernestine Chasten
Mrs Louis Chasten
Waldron Hill C. Co.
Morgan Park Cemetery

This image shows a document page that has been severely redacted with black ink. At the top, there are two lines of text that are mostly obscured by redaction marks. Below this, there is a large rectangular area that has been completely blacked out. In the bottom left corner, there is a circular stamp with the word "SECRET" at the top. The center of the stamp contains the text "U.S. Central Command and U.S. Forces Korea Command". At the very bottom of the page, there is a date stamp that reads "10-3-90".

10-13-20
Dawn & Caren
100% PAPER

ADJUSTABLE RATE LOAN RIDER

NOTICE: THIS SECURITY INSTRUMENT CONTAINS A PROVISION WHICH ALLOWS 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 the 22nd day of May, 1981, and is incorporated herein and deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") and the other documents by which the Debtor (the "Borrower") has granted to Lender his/her/its interest, right and title to the following described property:

The "Property" of the above date (the "Title") and containing the property described in the Security Instrument and located at 3435 Cambridge Park, Elkhorn, Nebraska, 68022.

PURPOSE

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 PAYMENT CHANGES

The term for the "Initial Interest Rate" of 9.25%. The Initial Interest Rate may be increased or decreased on the 1st day of the month beginning on September 1, 1981, and on the 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 determined as follows:

(a) The "Current Interest Rate, Purchase of Primary Occupied Homes, National Average for all Major Types of Lender" published by the Federal Home Loan Bank Board.

(b) 0%

Notwithstanding the above, the maximum increase or decrease in the interest rate will be limited to the amount of the change in the Consumer Price Index for All Urban Consumers (CPI-U) for the twelve month period preceding the change.

(c) 0% There is no minimum limit on changes in the interest rate at any Change Date.

Notwithstanding the above, 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 Title. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. FEES CHARGED

It shall be that the loan secured by the Security Instrument is subject to a fee which will represent late charges and that fee is incorporated so that the amount of such charges collected or to be collected in connection with the late would exceed permitted limits. If this is the case, then (a) any such late charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any such charge collected from Borrower which exceed the permitted limit will be refunded to Borrower. Lender may choose to make the refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

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

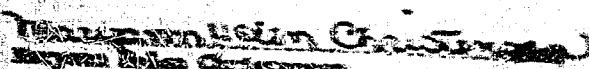
C. PAYMENT OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (i) a statement in the current Statement of the Title or the amount of any unpaid taxes of the former family, or (ii) a statement in the new family figure, or all of them, as a condition of Lender's giving the option to accelerate provided in paragraph 17.

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

Notwithstanding the above, if the interest rate increases during the life of the loan of plus or minus 2.50 percentage points,


Bertie Ann Clinton
Elkhorn, Nebraska


Bertie Ann Clinton
Elkhorn, Nebraska

STATE OF NEBRASKA: COUNTY OF OMAHA

Filed for record at Register of Deeds, County of Omaha, Nebraska, on May 22, 1981, and my signature is that of Bertie Ann Clinton, Elkhorn, Nebraska, on May 22, 1981.

Bertie Ann Clinton, Elkhorn, Nebraska