78464	/\\81 Page 1522 August 12 19 87
THE COUNTRY PRINCIPLE THAT	, 19 87
19 W. E. Olney Rend Own	
Utilled States National P-1 5	Granto
Bank of Corvallis Rend, Oregon 97701	Beneficiary ("Lender")
P. 0. Box 3347 Post1 3 3	Address
	Trustee Trustee
which is repayable with interest according to the terms of the following described promissory note(s):	Address
	* (Borrower)
Note Date Original Principal Current Principal Balance Balance	Date Final Payment
APTIL 30. 1987	is Due
	October 15, 1987
The term "Indebtedness" as used in this Deed of Trust shall mean (a) the principal and interest payable under the extensions and renewals of the note(s), (b) any future amounts, together with interest, that the Lender may in its discreti-	

this Deed of Trust and any number of extensions and renewals, and (c) any sums paid or advanced by the Lender to discharge obligations of Grantor as permitted under this Deed of Trust, with interest. The interest rate, payment terms and balance due under the note(s) may be indexed, adjusted, renewed or renegotiated in accordance with the terms of the note(s) and on account of any extensions and renewals of the note(s).

To secure payment of the Indebtedness and performance of all obligations of Grantor under this Deed of Trust, Grantor irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Klamath "all the death and and the enterior of the t

See attached descriptionshipstru(mantibitia) recorded as an

accommodation only, and has not been exemined as to validity, sufficiency or effect it may have upon this herein described property.

This courtesy recording has been requested of

ASPEN TITLE & ESCROW, INC.

3.2 Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as the Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within 15 days after the lien arises or, if a lien is filed, within 15 days after Grantor has notice of the filing, secure the discharge of the lien or deposit with the Lender cash or a sufficient corporate surety bond or other security satisfactory to the Lender in an amount sufficient to discharge the lien plus any costs, attorneys' fees or other charges that could accrue as a result of a foreclosure or sale under the

3.3 The assessor or tax collector of the county in which the Property is located is authorized to deliver to the Lender a written statement of the property taxes assessed or owing at any time.

Insurance.

4.1 Grantor shall carry such insurance as the Lender may reasonably require. This shall include insurance on the Property against fire, additional risks covered by a standard endorsement for extended coverage, and such other risks as may be specified by the Lender, including without limitation flood and war risks. Insurance on the Property shall be carried in companies and under policies approved by the Lender and shall be for an amount equal to the remaining unpaid portion of the Indebtedness or the full insurable value of the Property, whichever is less, and an amount sufficient to comply with any co-insurance provision in any policy.

4.2 All policies of insurance on the Property shall bear an endorsement in a form satisfactory to the Lender making loss payable to the Lender and shall be deposited with the Lender. In the event of loss, Grantor shall immediately notify the Lender, who may make proof of loss if it is not made promptly by Grantor. Proceeds shall be paid directly to the Lender who may compromise with any insurance company and make a final settlement which shall be binding upon Grantor. The Lender may, at its election, apply the proceeds to the reduction of the Indebtedness or the restoration or repair of

4.3 At least 30 days prior to the expiration of any policy, a satisfactory renewal or substitute policy shall be secured by Grantor.

Reserves; Mortgage Insurance Premiums.

- 5.1 If allowed by law, and if Grantor and Lender do not otherwise expressly agree in writing, Lender may require Grantor to maintain reserves for payment of taxes (including special assessments and other charges against the Property by governmental or quasi-governmental bodies) or premiums on property insurance or both. The reserves shall be created by payment each month to the Lender of an amount determined by the Lender to be sufficient to produce by the date they are due amounts equal to the estimated taxes and insurance premiums to be paid. If at the time that payments are to be made the reserve for either taxes or insurance premiums is insufficient, Grantor shall upon demand pay such additional sum as the Lender shall determine to be necessary to cover the required payment.
- 5.2 If the Lender carries mortgage (default) insurance covering the repayment of all or any part of the Indebtedness, the premiums for such insurance shall be paid by the Grantor, and if allowed by law, the Lender may

which has the address of _ Star Route, Cresent, Oregon Together with all appurtenances, all existing or subsequently erected or affixed improvements or fixtures, and, ur less this Deed of Trust is being given to secure an extension of consumer credit requiring disclosures under the Federal Truth-in-Lending Act, Grantor also hereby grants to Lender a Uniform Commercial Code security interest in all equipment, furnishings and other articles of personal property now or subsequently located on or used in connection with the property; all of the foregoing is collectively referred to as the Property. The Property is not currently used for agricultural, timber, or agrazing purposes. Granter hereby assigns to lender as additional security for grazing purposes. Grantor hereby assigns to Lender as additional security for the Indebtedness all present and future rents, leases, and profits from the

Maintenance of the Property.

- 1.1 The Property shall be maintained in good condition at all times. Grantor shall promptly make all necessary repairs, replacements and renewals so that the value of the Property shall be maintained, and Grantor shall not commit or permit any waste on the Property. Grantor shall comply with all laws, ordinances, regulations and private restrictions affecting the Property.
- 1.2 To the extent that the Property constitutes commercial property, Grantor shall operate the Property in such manner as to prevent deterioration of the land and improvements including fences, except for reasonable wear
- 1.3 Grantor shall not demolish or remove any improvements from the Property without the written consent of Lender

Completion of Construction.

If some or all of the proceeds of the loan creating the indebtedness are to be used to construct or complete construction of any improvement on the Property, Grantor agrees:

2.1 To commence construction promptly and in any event within 30 days from the date of this instrument, and complete the same in accordance

with any agreements relating to construction and plans and specifications satisfactory to Lender within 8 months of the date of this instrument; 2.2 To allow Lender to inspect said property at all times during construction;

2.3 To replace any work or materials unsatisfactory to Lender within 15 calendar days after written notice to the Grantor of such fact;

2.4 That work shall not cease on the construction of such improvements for any reason whatsoever for a period of 15 consecutive days.

Taxes and Liens.

3.1 Grantor shall pay before they become delinquent all taxes and assessments levied against or on account of the Property, and shall pay as due all claims for work done on or for services rendered or material furnished to the Property. Special assessments shall be paid currently, without deferral, unless the lien for deferred assessments is subordinate to the interest of Lender under this Deed of Trust, or Lender gives its prior written consent to the deferral. Grantor shall maintain the Property free of any liens. having priority over or equal to the interest of the Lender under this Deed of Trust, except for "Permitted Encumbrances" as defined in 8.1, the lien of taxes and assessments not delinquent, and except as otherwise provided in

*Insert "Grantor" or the name of the Borrower if different from the Grantor.

requite Grantor to maintain a reserve for such purposes in the same manner same effect as a default, and the Lender may exercise any or all of the as for taxes and property insurance, and subject to the same agreements.

- 5.3 If Grantor desires to carry a package plan of insurance that includes coverage in addition to that required under this Deed of Trust, the Lender, if allowed by law, may at its option establish and administer a reserve for that purpose. In such event the premium attributable to the required insurance coverage shall be quoted separately, and the Lender may permit Grantor to furnish a certificate of insurance rather than deposit the policy as required in 4.2. If at any time the Lender holds an insufficient amount in the insurance reserve to cover the premium for the entire package policy, the Lender may, at its discretion, pay only that portion of the premium attributable to the required insurance coverage. If the blanket policy does not permit such partial payment, the Lender may use the reserve funds for the premium on a new, separate policy providing the required insurance coverage and allow the package policy to lapse.
- 5.4 Lender shall not charge a service charge for collecting reserves and paying taxes and insurance premiums. The reserves shall not constitute a trust Grantor agrees that Lender may commingle reserve funds with other funds of Lender, and need not invest them for the benefit of Grantor. Grantor agrees that Lender need not pay Grantor interest on reserves, unless applicable statutes require payment of interest notwithstanding any con-

Expenditures by Lender.

If Grantor shall fail to comply with any provision of this Deed of Trust, the Lender may, at its option, on Grantor's behalf take the required action and any amount that it expends in so doing shall be added to the Indebtedness. Amounts so added shall be payable on demand with interest at the same rate as provided in the note from the date of expenditure. The rights provided for in this paragraph shall be in addition to any other rights or any remedies to which the Lender may be entitled on account of the default, and the Lender shall not by taking the required action cure the default so as to bar it from any remedy that it otherwise would have had.

Late Payment Charges.

To cover the extra expenses involved in handling delinquent payments, Lender may charge a late charge on any scheduled payment which Lender does not receive within 15 days after the due date, or by the next business day, if the 15-day period ends on a Siturday, Sunday, or legal holiday. The amount of the late charge shall be as specified in the note or, if the note specifies no late charge ment of principal and interest, or portion of such payment, which Lender does not receive within the 15-day period. The late charge under the note or under this Deed of Trust shall in no event exceed the maximum charge, if any, specified under applicable law. Collection of a late charge shall not constitute a waiver of or prejudice the Lender's right to pursue any other right or remedy available on account of the delinquency.

Warranty; Defense of Title.

8.1 Grantor warrants that he holds merchantable title to the Property in fee simple, free of all encumbrances other than (a) those enumerated in the title policy, if any, issued for the benefit of the Lender in connection with this transaction and accented by the lender; and (b) the encumbrances described as: Item #I and #2 (murnerated in the scribed as: Item #1 and #2 table at Lot Book Search dated July 10,

(hereinafter referred to as "Permitted Encumbrances").

- 8.2 Grantor warrants and will forever defend the title against the lawful claims, other than Permitted Encumbrances, of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of the Lender under this Deed of Trust, Grantor shall defend the action at Grantor's expense.
- 8.3 If any Permitted Encumbrance is a lien, Grantor shall pay any sums and do any other acts necessary to prevent a default or prevent any action or condition which with the lapse of time, the giving of notice, or any other action of a creditor, would be a default or enable any creditor to declare a default or foreclose any Permitted Encumbrance which is a lien.

Condemnation.

- $9.1\,$ If all or any part of the Property is condemned, the Lender may at its election require that all or any portion of the net proceeds of the award be applied on the Indebtedness. The net proceeds of the award shall mean the award after payment of all reasonable costs, expenses and attorneys' fees necessarily paid or incurred by Grantor and the Lender in connection with the condemnation.
- 9.2 If any proceeding in condemnation are filed, Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor hereby assigns to Lender the net proceeds of any condemna-

10. Imposition of Tax by State.

- 10.1 The following shall constitute state taxes to which this paragraph
- (a) A specific tax upon trust deeds or upon all or any part of the Indebtedness secured by a deed of trust.
- (b) A specific tax on the owner of property covered by a deed of trust which the taxpayer is authorized or required to deduct from payments on the
- (c) A tax on premises covered by a deed of trust chargeable against the Beneficiary under the deed of trust or the holder of the note secured
- (d) A specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by a Grantor under a deed of trust.
- 10.2 If any federal, state or local tax to which this paragraph applies is enacted subsequent to the date of this Deed of Trust, this shall have the

remedies available to it in the event of a default unless the following conditions are met:

(a) Grantor may lawfully pay the tax or charge imposed by the state tax

(b) Grantor pays or offers to pay the tax or charge within 30 days after notice from the Lender that the tax law has been enacted.

11. Due on Sale Clause.

Grantor agrees that Lender may, at Lender's option, declare the entire Indebtedness immediately due and payable if all or any part of the Property, or an interest therein, is sold, transferred, further encumbered, or alienated. If Lender exercises the option to accelerate Grantor agrees that Lender may use any default remedies permitted under this Deed of Trust and under applicable law. Grantor agrees that Lender may exercise Lender's rights under this Due-On-Sale provision each time all or any part of the Property, or an interest in the Property, is sold, transferred, further encumbered, or alienated whether or not Lender previously exercised Lender's rights under this or any other Due-On-Sale provision.

12. Security Agreement; Financing Statements.

- 12.1 This instrument shall constitute a security agreement with respect to any personal property included within the description of the
- 12.2 Grantor shall join with the Lender in executing one or more financing statements under the Uniform Commercial Code and shall file the statement at Grantor's expense in all public offices where filing is required to perfect the security interest of the Lender in any personal property under the Uniform Commercial Code.

13. Default.

The following shall constitute events of default:

- 13.1 Any portion of the Indebtedness is not paid when it is due.
- 13.2 Failure of Grantor within the time required by this Deed of Trust to make any payment for taxes, insurance, or mortgage insurance premiums or for reserves for such payments, or any payment necessary to prevent filing of or discharge any lien.
- 13.3 Failure of Grantor to perform any other obligation under this Deed of Trust within 20 days after receipt of written notice from the Lender specifying the failure.
- 13.4 If this Deed of Trust secures a construction loan, any failure of Grantor or builder or any other person or entity to comply with or perform any provision of any construction loan agreement executed in connection with the loan within 20 days after receipt of written notice from Beneficiary specifying
- 13.5 Default in any obligation secured by a lien which has or may have priority over this Deed of Trust, or the commencement of any action to foreclose any prior lien.
- 13.6 Either Grantor or Borrower become insolvent, file a voluntary petition in bankruptcy, become subject of an involuntary petition in bankruptcy, make an assignment for the benefit of creditors, or consent to the appointment of a receiver or trustee for any portion of the Property or all or a substantial part of Grantor's or Borrower's assets.
- 13.7 Default by Grantor or any predecessors in title of Grantor, as lessee or sublessee, under the terms of any lease or sublease of the Property to which Grantor is a party or through which Grantor's interest in the Property

14. Release on Full Performance.

When all sums secured by this Trust Deed are paid Lender shall request Trustee to reconvey the above described real property. Trustee shall, without warranty, reconvey the real property to the person legally entitled thereto. Such person shall pay all fees for filing the reconveyance and shall pay Trustee a reasonable fee for preparation and execution of the reconveyance

15.: Rights and Remedies on Default.

- 15.1 Upon the occurrence of any event of default and at any time thereafter, the Lender may exercise any one or more of the following rights and remedies:
- (a) The right at its option by notice to Borrower to declare the entire Indebtedness immediately due and payable.
- (b) With respect to all or any part of the Property that constitutes realty, the right to foreclose by judicial foreclosure in accordance with applicable
- (c) The right to have the Trustee sell the Property in accordance with the Deed of Trust Act of the State of Oregon and the Uniform Commercial Code of the State of Oregon where applicable, at public auction to the highest bidder. Any person except Trustee may bid at the Trustee's sale. The power of sale conferred by this Deed of Trust and the law is not an exclusive remedy and when not exercised, Lender may foreclose this Deed of Trust as a mortgage. The Trustee is not obligated to notify any party hereto of pending sale under any other deed of trust or of any action or proceeding in which Grantor, Trustee, or Lender shall be a party, unless such action or proceeding is brought by the Trustee.
- (d) With respect to all or any part of the Property that constitutes personalty, the rights and remedies of a secured party under the Uniform Commercial Code
- (e) The right, without notice to Grantor, to take possession of the Property and collect all rents and profits, including those past due and unpaid, and apply the net proceeds, over and above the Lender's costs, against the Indebtedness. In furtherance of this right the Lender may require any tenant or other user to make payments of rent or use fees directly to the

President

Lender, and payments by such tenant or user to the Lender in response to its demand shall satisfy the obligation for which the payments are made, whether or not any proper grounds for the demand existed.

- (f) The right to have a receiver appointed to take possession of any or all of the Property, with the power to protect and preserve the Property and to operate the Property preceding foreclosure cr sale and apply the proceeds, operate the Property preceding loreclosure of Sale and apply the possible over and above cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. The Lender's right to the appointment of a receiver shall exist whether or not apparent value of the Property exceeds the Indebtedness by a substantial amount.
- (g) Subject to any limitations imposed by law, the right to obtain a deficiency judgment in the event the net sale proceeds of any foreclosure sale are insufficient to pay the entire unpaid Indebtedness.
- (h) Any other right or remedy provided in this Deed of Trust, the promissory note(s) evidencing the Indebtedness, any construction loan agreement, any other security document, or under law.
- 15.2 In exercising its rights and remedies, the Lender and Trustee shall be free to sell all or any part of the Property together or separately or to sell certain portions of the Property and refrain from selling other portions. The Lender shall be entitled to bid at any public sale on all or any portion of the Property.
- 15.3 The Lender shall give Grantor reasonable notice of the time and place of any public sale of any personal property or of the time after which any private sale or other intended disposition of the Property is to be made. Reasonable notice shall mean notice given at least ten days before the time of the sale or disposition.
- 15.4. A waiver by either party of a breach of a provision of this agreement shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. Election by the Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or take action to perform an obligation of Grantor under this Deed of Trust after failure of Grantor to perform shall not affect the Lender's right to declare a

default and exercise its remedies under this paragraph 15.

15.5 In the event suit or action is instituted to enforce any of the terms of this Deed of Trust the Lender shall be entitled to recover from Grantor such of this beed of frust the Lender shall be entitled to recover from Grantor such sum as the court may adjudge reasonable as attorneys' fees at trial and on any appeal. All reasonable expenses incurred by the Lender that are necessary at any time in the Lender's opinion for the protection of its interest or the enforcement of its rights, including without limitation, the cost of searching records, obtaining title reports, surveyors' reports, attorneys' opinions or title insurance, whether or not any court action is involved, shall become a part of the Indebtedness payable on demand and shall bear interest at the same rate as provided in the note from the date of expenditure until paid.

16. Notice.

Any notice under this Deed of Trust shall be in writing and shall be Any notice unuer this beed of must shall be in writing and shall be effective when actually delivered or, if mailed, when deposited as registered or certified mail directed to the address stated in this Deed of Trust. Either party may change the address for notices by written notice to the other party.

17. Succession; Terms.

- 17.1 Subject to the limitations stated in this Deed of Trust on transfer of Grantor's interest, this Deed of Trust shall be binding upon and inure to the benefit of the parties, their successors and assigns.
- 17.2 In construing this Deed of Trust the term Deed of Trust or Trust Deed shall encompass the term security agreement when the instrument is being construed with respect to any personal property.
- 17.3 Attorneys' fees, "Attorneys' fees," as that term is used in the note and in this Deed of Trust, shall include attorneys' fees, if any, which may be awarded by an appellate court. BEAR COUNTRY PETROLEUM, INC.

INDIVIDUAL ACKNOWLEDGI:MENT CORPORATE ACKNOWLEDGEMENT STATE OF OREGON STATE OF OREGON County of Personally appeared the above-named ___ County of Deschutes August 12 Personally appeared ___ and acknowledged the foregoing George E. Van Scoy instrument to be voluntary act. stated that he, the said George E. Van Scoy , who, being sworn. President and officer isa of Grantor corporation and that the seal affixed hereto is its seal and that this Deed of Trust was voluntarily signed and sealed in behalf of the corporation by Authority of its Board of Directors. Before me: Before me: Notary Public for Oregon My commission expires: PARTNERSHIP ACKNOWLEDGMENT STATE OF OREGON County of THIS CERTIFIES that on this and for said County and State, the within named day of ___, 19 _____, personally appeared before me, the undersigned, a Notary Public in known to me to be the person____named in and who executed the foregoing instrument and who acknowledged to me that _he__executed said instrument freely and voluntarily for the purposes and use therein mentioned, on behalf of said partnership. IN TESTIMONY WHEREOF, I have hereunto set my hand and notarial seal the day and year last above written. Before me Notary Public for Oregon My commission expires: To Trustee: REQUEST FOR RECONVEYANCE The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust; which are delivered hereby, and to reconvey. without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

EXHIBIT "A"

THE WAR

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PARCEL 1

A parcel of land, the same containing portions of the Southwest quarter of the Southwest quarter (SWk of SWk) and the Southeast quarter of the Southwest quarter (SEk of SWk) of Section 30, quarter of the Southwest quarter (SEk of SWk) of Section 30, Township 24 South Range 9 Fast of the willamette Meridian in Township 24 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, the said parcel of land being described as follows:

Beginning at a point on the East line of the said Southwest quarter of the Southwest quarter of said Section 30, which point is marked by a 30 linch steel bar monument and which point is located South 0° 17' 46" West a distance of 331.74 feet from the Northeast corner of the said Southwest quarter of the Southwest Northeast corner of the said Southwest quarter of the Southwest quarter of Section 30 (said corner being also marked by a 30 inch steel bar monument); thence South 89° 10' 03" East for 77.42 feet steel bar monument); thence South 89° 10' 03" East for 77.42 feet along the South line of the North 1/2 of the NW1/2 of the Set of the south 1/2 of the set of the s SW to an intersection with the Westerly boundary of the right of way of The Dalles-California State Highway, said right of way having a total width of 60 feet, to a 30 inch steel bar monument; thence in a Southwesterly direction along the curved Westerly boundary of said a Southwesterly direction along the curved Westerly boundary of said right of way, the said curve having a radius of 1940.00 feet, for a said curve having a radius of 1940.00 feet, for a distance of 145.10 feet (the chord of said portion of said curve bearing South 32° 35' 42" West for a distance of 145.06 feet) to a 35' 42" West for a distance of 145.06 feet) to a monument located on the East boundary of the said subtivision line for a distance of 38.66 feet to a steel bar monument, which point is further located steel bar monument, which point is further located beginning above described; thence South 39° 33' 20" West for 157.82 heginning above described; thence South 39° 33' 20" West for 157.82 feet to a 30" steel bar monument; thence North 50° 26' 40" West for 154.53 feet to a 30 inch steel bar monument located on the South— 154.53 feet to a 30 inch steel bar menument located on the Southeasterly boundary of the right of way of the Gilchrist Lumber Company Railroad, said right of way having a width of 100 feet; thence North 39° 37' 00" East along said right of way boundary for a distance of 346.42 feet to a 30 inch steel bar monument located on the East line 346.42 feet to a 30 inch steel bar monument located on the Southwest Guarter (SWE of SWE) of the said Southwest quarter of the Southwest quarter (SW4 of SW4) of Section 30, which point is also located South 0° 17' 46" West, of Section 30, which point is also located South 0° 17' 46" West, a distance of 172.90 feet from the Northeast corner of the said Southwest quarter of the Southwest quarter (SW4 of SW4) of said Southwest quarter (SW4 of SW4) and southwest quarter (SW4 of SW4) Section 30; thence along said subdivision line South 0° 17' 46" West, a distance of 158.84 feet to the point of beginning.

CONTINUED

PARCEL 2

That portion of Lot 4 (SW\4SW\4) of Section 30, Township 24 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, described as follows:

Beginning at a point on the East side of said Lot 4, which is South 0° 17' 46" West, a distance of 430.76 feet from the Northeast corner of said Lot 4, which point is also the intersection of the relocated Westerly right of way line of The Dalles-California Highway with the Easterly line of said Lot 4; thence South 39° 33' 20" West along the Easterly line of property conveyed to Standard Oil Company of California by deed recorded in Volume 125 at page 318, Deed Records of Klamath County, Oregon, a distance of 132.82 feet; thence South 50° 26' 40" East a distance of 34.0 The Dalles-California Highway; thence Northeasterly right of way line of Westerly right of way line of Westerly right of way line to the point of beginning.

EXCEPTING THEREFROM that portion of the Southwest quarter of the Southwest quarter of Section 30, Township 24 South, Range 9 East Oregon, described as follows:

Beginning at a point which is South 0° 17' 46" West, a distance of 416.46 feet, and South 39° 33' 20" West, a distance of 132.82 feet from the Northeast corner of said Southwest quarter of the South—seet to a point; thence South 39° 33' 20" West, a distance of 154.53 feet to a point; thence North 50° 26' 40" West, a distance of feet to a point; thence North 39° 37' East, a distance of feet, more or less, to the point of beginning.

EXCEPT from above described parcels that portion conveyed to the State of Oregon, by and thru its State Highway Commission by Bargain and Sale Deed recorded December 11, 1943 in Book 160 at page 405,

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