LINE OF CREDIT MORTGAGE		18677 Vol. M81 Page 11
	Date:	<u>October</u> 7, 1987
irantor(s): <u>WESLEY A MCKAIG</u>		
NANCY C MCKAIG	Address:	6320 MARYLAND AVE
NANCY C MCKATC	Address:	6320 MARYLAND AVE
Beneficiary/("Lender"): U.S. NATIONAL BANK OF OREGON	Address:	P 0 B0X 1107
rustee: <u>DLD_NATIONAL_BANK</u>	Address:	MEDFORD OR 97501 PL-5 REPM
	지 않는 것이 같다.	PO BOX 3347
1. GRANT OF DEED OF TRUST. By signing below as Grantor, I irrevocate the following property located in <u>KLAMATH</u> Co SEE ATTACHED I FCAL DESCRETATION	ly grant' barania	PORTLAND OR 97208
SEE ATTACHED LEGAL DESCRIPTION	ounty, State of O	, sell and convey to Trustee, in trust, with power of a regon:
사이지는 것은 것이다. 이렇게 가지 않는 것이다. 이렇게 가지 않는 것이 있는 것이다. 가지 않는 것이다. 이렇게 가지 않는 것이다. 가지 않는 것이다. 가지 않는 것이다. 가지 않는 것이다. 가지 같은 것이 같은 것이다. 것이 같은 것이 같은 것이 같은 것이 같은 것이 같은 것이다. 것이 같은 것이 같은 것이 같은 것이 같은 것이 같은 것		상품 동안을 가 같은 것이라는 것 같은 것이다. 가지 않는 것이다. 같은 것이다. 것은 것이다.
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 and all buildings and other improvements and fixtures now or later locat and rents from the property as additional security for the debt described Deed of Trust. The above described real property is not currently used DEBT SECURED. This Deed of Trust and assignment of rents secures a. The payment of the principal later 	for agricultural, i	imber or grazing purposes.
A. The payment of the principal, interest, credit report fees, late ch. other amounts owing under a note ("Note") with an original principal at 10 Lender on which is a signed by	arges, collection mount of \$	costs, attorneys' fees (including any on appeals), a
to Lender, on which the last payment is due	0	, dat
	₽,	
and under any extensions and renewals of any length.		
LAD. The payment of all amounts that are payable to Lender at any t	ime under a U	S. CREDITI THE-EQUITY
dated <u>10-07-87</u> , and any amendments thereto ("Credit ("Borrower"). The Credit Agreement is for a revolving line of credit under		HESPERY A"MERAIG
("Borrower"). The Credit Agreement is for a revolving line of credit under or more occasions, the total out standing balances of which may not at any ti owing under the Credit Agreement, if not sconer paid, is due and payable on of the Credit Agreement, the awarent of all locate	Agreements") s	igned by <u>NANCY C HCKAIG</u>
security of this Deed of Trust also secures the payment of all other sums with he repayment of any future advances, with interest thereon, made to Born he interest rate, payment terms and balance due under the Note and under the accordance with the terms of the Note, the Credit Agreement and on account SURANCE, HENS, AND UPKEEP. 5	Credit Agreeme	Deed of Trust.
	nt of any extension	in may be indexed, adjusted, renewed or renegotiated
a de la companya da companya de la 🗮 🖓 👘	BOTECTING YC	I I INTERCET 4
1.1 .1 will keep the property insured by companies acceptable to you	ROTECTING YC	UR INTEREST. I will do anything that may now or
1 I will keep the property insured by companies acceptable to you with fire and theft insurance, flood insurance if the property is included in any area which is, or hereafter will be designated a. 6. Dispecial flood hazard area, and even and even area.	ROTECTING YO iter be necessary ill pay all record EFAULT. It will (UR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved.
I will keep the property insured by companies acceptable to you with fire and theft insurance; flood insurance if the property is located in any area which is, or hereafter will be designated a. 6. Di special flood hazard area, and extended coverage insurance 6. STATE FARM	HOTECTING YC Iter be necessary ill pay all record EFAULT. It will I 1 If you don't rec of Trust wher	UR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. Se a default: Delive any payment on the debt secured by this Deed of it is due:
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1.1. I will keep the property insured by companies acceptable to you Ia with fire and theft insurance; flood insurance; if the property is Insurance; if the property is located in any area which is, or hereafter will be designated a. 6. D. special flood hazard area, and extended coverage insurance 6. STATE FARM 6. The policy amount will be enough to pay the entire amount owing on the debt secured by this Deed of Trust or the insurable value of the property, whichever is less, despite any "co-insurance" or similar provision in the policy. The insurance 6.2 policies will have your standard loss payable endorsement. No one but you has a mortgage or lien on the property, except the following "Permitted Lien(s)":	ROTECTING YC Iter be necessary ill pay all record EFAULT. It will I 1 If you don't rec of Trust wher 2 If I fail to keep or there is a c mortgage, or of the debt secu 8 If any Co-Born you the truth a about my use If any creditor	DUR INTEREST. I will do anything that may now or ito perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. De a default: Deive any payment on the debt secured by this Deed it is due; any agreement I have made in this Deed of Trust, lefault under any security agreement, trust deed, other security documents that secures any part of red by this Deed of Trust. Dever, Grantor or I become insolvent or bankrupt; you a false financial statement, or if I haven't told bout my financial situation, about the security, or of the money; tries by lenal preserve the security or books.
1 I will keep the property insured by companies acceptable to you with fire and theft insurance, flood insurance if the property is plocated in any area which is, or hereafter will be designated a. 6. D. I located in any area which is, or hereafter will be designated a. 6. D. special flood hazard area, and extended coverage insurance 6. STATE FARM 6. The policy amount will be enough to pay the entire amount oving on the debt secured by this Deed of Trust or the insurable value of the property, whichever is less, despite any "co-insurance" or similar provision in the policy. The insurance 6.2 policies will have your standard loss payable endorsement. No one but you has a mortgage or lien on the property, except the following "Permitted Lien(s)": 6.5 USBMC 5M DTD03/19/68 6.5	AOTECTING YC Iter be necessan ill pay all record EFAULT. It will I 1 If you don't record of Trust wher 2 If I fail to keep or there is a cord mortgage, or or the debt secu 3 If any Co-Born 5 If	UR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. De a default: seive any payment on the debt secured by this Deed it is due; any agreement I have made in this Deed of Trust, lefault under any security agreement, trust deed, other security documents that secures any part of red by this Deed of Trust. ower, Grantor or I become insolvent or bankrupt; you a false financial statement, or if I haven't told bout my financial situation, about the security, or of the money; tries, by legal process, to take money from any any Co-Borrower. Grantor or I may have, or tries, to take any other error or I may have, or tries,
1 I will keep the property insured by companies acceptable to you with fire and theft insurance; flood insurance if the property is located in any area which is, or hereafter will be designated a. 6.	 ROTECTING YC ther be necessary ill pay all record EFAULT. It will I 1 If you don't re- of Trust wher 2 If I fail to keep or there is a c mortgage, ord the debt secu 3 If any Co-Born 4 If J have given you the truth a about my use If any creditor bank account, by legal process have coming fr If any person tri 	DUR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. De a default: Seive any payment on the debt secured by this Deed it is due; any agreement I have made in this Deed of Trust, lefault under any security agreement, trust deed, other security documents that secures any part of red by this Deed of Trust. Dower, Grantor or I become insolvent or bankrupt; you a false financial statement, or if I haven't told bout my financial situation, about the security, or of the money; tries, by legal process, to take money from any any Co-Borrower, Grantor or I may have, or tries, s, to take any other money or property I may then om you;
1 I will keep the property insured by companies acceptable to you with fire and theft insurance, flood insurance if the property is with fire and theft insurance, flood insurance if the property is special flood hazard area, and extended coverage insurance a. Special flood hazard area, and extended coverage insurance 6. STATE_FARM 6. The policy amount will be enough to pay the entire amount owing on the debt secured by this Deed of Trust or the insurable value of the property, whichever is less, despite any "co-insurance" or similar provision in the policy. The insurance following "Permitted Lien(s)": 6.4 USEMC_5M_DTD03/19/68 6.5 I will pay taxes and any debts that might become a lien on the property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted Liens just described. 6.6 I will pay taxes and any debts that might become a lien on the property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted Liens just described. 6.6 I will also keep the property in good condition and repar and will prevent the removal of any of the improvements. 6.6	 ROTECTING YC Iter be necessary ill pay all record EFAULT. It will I If you don't rec of Trust wher If I fail to keep or there is a c mortgage, or or the debt secu If any Co-Born If any Co-Born If any Co-Born If any co-Born you the truth a about my use If any creditor bank account, by legal proces have coming If any person tri on the property Permitted Lien 	DUR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. De a default: Deve any payment on the debt secured by this Deed it is due; any agreement I have made in this Deed of Trust, lefault under any security agreement, trust deed, other security documents that secures any part of red by this Deed of Trust. Dower, Grantor or I become insolvent or bankrupt; you a false financial statement, or if I haven't told bout my financial situation, about the security, or of the money; tries, by legal process, to take money from any any Co-Borrower, Grantor or I may have, or tries, s, to take any other money or property I may then om you; as or threatens to foreclose or declare a forfeiture under any land sale contract; or to foreclose any
1 I will keep the property insured by companies acceptable to you with fire and theft insurance, flood insurance if the property is special flood hazard area, and extended coverage insurance I will be designated a. 6. Special flood hazard area, and extended coverage insurance 6. 6. STATE_FARM 6. The policy amount will be enough to pay the entire amount owing on the debt secured by this Deed of Trust or the insurable value of the property, whichever is less, despite any "co-insurance" or similar provision in the policy. The insurance 6.3 policies will have your standard loss payable endorsement. No one but you has a mortgage or lien on the property, except the following "Permitted Lien(s)": 6.5 I will pay taxes and any debts that might become a lien on the property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted Liens just described. 6.6 I will also keep the property in good condition and repair and will prevent the removal of any of the improvements. 6.7	 ROTECTING YC Iter be necessan ill pay all record EFAULT. It will I 1 If you don't record of Trust wher If I fail to keep or there is a comortgage, or the debt secu If any Co-Borr <l< td=""><td>PUR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. De a default: Seive any payment on the debt secured by this Deed it is due; any agreement I have made in this Deed of Trust, lefault under any security agreement, trust deed, other security documents that secures any part of other security documents that secures any part of ower, Grantor or I become insolvent or bankrupt; you a false financial statement, or if I haven't told bout my financial situation, about the security, or of the money; tries, by legal process, to take money from any any Co-Borrower. Grantor or I may have, or tries, s, to take any other money or property I may then om you; es or threatens to foreclose or declare a forfeiture under any lease or sublaase of the proper- fault under any lease or sublaase of the proper-</td></l<>	PUR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. De a default: Seive any payment on the debt secured by this Deed it is due; any agreement I have made in this Deed of Trust, lefault under any security agreement, trust deed, other security documents that secures any part of other security documents that secures any part of ower, Grantor or I become insolvent or bankrupt; you a false financial statement, or if I haven't told bout my financial situation, about the security, or of the money; tries, by legal process, to take money from any any Co-Borrower. Grantor or I may have, or tries, s, to take any other money or property I may then om you; es or threatens to foreclose or declare a forfeiture under any lease or sublaase of the proper- fault under any lease or sublaase of the proper-
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1 I will keep the property insured by companies acceptable to you with fire and theft insurance, flood insurance if the property is located in any area which is, or hereafter will be designated a. 6. Discrete property insured by companies acceptable to you with fire and theft insurance, flood insurance if the property is special flood hazard area, and extended coverage insurance 6. Discrete property insured by the designated a. 6. Discrete property is less, despite any coverage insurance 6. The policy amount will be enough to pay the entire amount owing on the debt secured by this Deed of Trust or the insurance policies will have your standard loss payable endorsement. No one but you has a mortgage or lien on the property, except the following "Permitted Lien(s)": 6.4 USEMC 5M_DTD03/19/68 6.5 I will pay taxes and any debts that might become a lien on the property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted Liens just described. 6.6 I will also keep the property in good condition and repair and will prevent the removal of any of the improvements. 6.7 If any of these things agreed to in this Section 3 are not done, you may do them and add the cost to the Note or Croalt Agreement. I will pay the cost of your doing these whenever you ask, with interest at the fixed or floating rate charged under the Note or the Orealt Agreement, whichever is higher. Even if you do these things and section 6.4 ON-SALE L agree that you may do them will be a default under Section 6.4 7. YOU	 ROTECTING YC Iter be necessan ill pay all record EFAULT. It will I 1 If you don't re- of Trust wher If I fail to keep or there is a c mortgage, or t the debt secu If any Co-Born If any Co-Born If any Co-Born If any creditor bank account, i by legal process by legal process have coming fr If any person tri on the property Permitted Lien If there is any de ty to which I am in the property. VR RIGHTS AFTI wing rights and y time. 	DUR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. De a default: Seive any payment on the debt secured by this Deed it is due; any agreement I have made in this Deed of Trust, lefault under any security agreement, trust deed, other security documents that secures any part of red by this Deed of Trust. Hower, Grantor or I become insolvent or bankrupt: you a false financial statement, or if I haven't told bout my financial situation, about the security, or of the money; tries, by legal process, to take money from any any Co-Borrower. Grantor or I may have, or tries, s, to take any other money or property I may then om you; es or threatens to foreclose or declare a forfeiture under any land sale contract; or to foreclose any or other lien on the property; a party or through which I derive any interest ER DEFAULT. After a default you will have the may use any one, or any combination of them,
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1 I will keep the property insured by companies acceptable to you with fire and theft insurance, flood insurance if the property is with fire and theft insurance, flood insurance if the property is special flood hazard area, and extended coverage insurance 6. Special flood hazard area, and extended coverage insurance 6. STATE_FARM 6. The policy amount will be enough to pay the entire amount owing on the debt secured by this Deed of Trust or the insurable value of the property, whichever is less, despite any "co-insurance" or similar provision in the policy. The insurance for one but you has a mortgage or lien on the property, except the following "Permitted Lien(s)": 6.4 USENC_5M_DTD03/19/68 6.5 I will pay taxes and any debts that might become a lien on the property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted Liens just described. 6.6 I will pay taxes and any debts that might become a lien on the property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted Liens just described. 6.7 I will also keep the property in good condition and repair and will prevent the removal of any of the improvements. 6.7 If any of these things agreed to in this Section 3 are not done, you may do them and add the cost to the Note or Cradit Agreement. I will pay the cost of your doing these whenever you ask, with interest at the fixed or floating rate charged under the Note or the Credit Agreement, whichever is higher. Even if you do these things, my failure to do them will be a default under Section 6.4	 ROTECTING YC Iter be necessan ill pay all record EFAULT. It will I 1 If you don't re- of Trust wher If I fail to keep or there is a c mortgage, or u If any Co-Born If any Co-Born If any Co-Born If any Co-Born You the truth a about my use If any creditor bank account, use about my use If any creditor by legal process have coming fi If any person tri On the property Permitted Lien If there is any de ty to which I am In the property. YA RIGHTS AFTI wing rights and in ny time. You may declare payable all at or Subject to any time asle of the prop You may sub for a 	DUR INTEREST. I will do anything that may now or to perfect and preserve this Deed of Trust, and I ing fees and other fees and costs involved. De a default: Seive any payment on the debt secured by this Deed it is due; any agreement I have made in this Deed of Trust, lefault under any security agreement, trust deed, other security documents that secures any part of red by this Deed of Trust. Dower, Grantor or I become insolvent or bankrupt; you a false financial statement, or if I haven't told bout my financial situation, about the security, or of the money; tries, by legal process, to take money from any any Co-Borrower, Grantor or I may have, or tries, s, to take any other money or property I may then om you; as or threatens to foreclose or declare a forfeiture under any land sale contract; or to foreclose any or other lien on the property; a party or through which I derive any interest ER DEFAULT. After a default you will have the may use any one, or any combination of them, a the entire secured debt immediately due and uce without notice.
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indicially by suit in equity or nonjudicially by advertise	 CHANGE OF ADDRESS. I will give you my new address in writing whenever I moves You may give me any notices by regular mail at the last address I have given you.
7.4 You may have any rents from the property collection and other	10. OREGON LAW APPLIES. This Deed of Trust will be governed by
lawful expenses, on the debt sociation costs you incur, to the	11 NAMES OF PARTIES. In this Deed of Trust "I" means Grantor(s), and
full extent allowed by law. If you to to be advertisement and	"you": means Beneficiary/Lender.
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7.6 You may use any other rights you have under the tart	agree to all the terms of this Deed of Trust.
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LEGAL DESCRIPTION

A parcel of land situate in the SE1/4 SW1/4, Section 1, Township 39 South, Range 9 East of the Willamette Meridian in Klamath County, Oregon, more particularly described as follows: Beginning at an iron pin on the Easterly right-of-way line of Patterson Street, as the same is presently located and constructed from which an iron pin marking the Northwest corner of the SE1/4 SW1/4 of Section 1, Township 39 South, Range 9 East of the Willamette Meridian bears South 89 degrees 06' West 30 feet distant; thence South 0 degrees 54' East along the said Easterly right-of-way line of Patterson Street 1060 feet to an iron pin on the Southerly right-of-way line of Maryland Street; thence North 89 degrees 06' East along the said Southerly right-of-way line of Maryland Street 420 feet to an iron pin and the true point of beginning of this description; thence South 0 degrees 54' East 100.02 feet; thence North 0 degrees 54' West 143.45 feet; thence South 89 degrees 06' West 100 feet, more or 1ess, to the true point of beginning.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

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Filed for record at request o		in Title Company	the	13th	đav
of October	A.D., 19 at	10:52 o'clock A	M., and duly recorded in	n Vol. <u>M87</u>	,
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