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TRUSTOEED

as grantor, William Sisemore, as trustee, and KIAMATH FIRST FEDERAL SAVINGS, AND, LOAN, ASSOCIATION, a corporation organized and existing under the laws of the Direction in the second state of the second second in the second second in the second se 40

10: AThe grantor irrevocably grants, bargains, sells and conveys to the trustee, in trust, with power of sale, the property in

A parcel of land situated in Lot 24 in Section "28, Township 35 South, Range 7 East of the Willamette Meridian, more particularly described as follows:

Beginning at a point on the East line of said Lot 24 which is North a distance of 1800.00 feet from the Southeast corner of said Section 28; thence N89°49'W. a distance of 649.00 teet from the Southeast corner of said Section 76; thence Nos 49 w. a distance of 049.00 feet to a point; thence S. 08°42'54"E. a distance of 487.8 feet, more or less, to the Northwest corner of parcel conveyed by James E. Rogers, et ux, to Richard S. Horton, et ux, by Vol. M78 page 18102, Deed records of Klamath County, Oregon; thence S.89°31'16"E. along the Northiline of clast mentioned parcel a distance of 573.57 feet to a 1/2" iron pin on the East line of said Section 28; thence North along said East line a distance of 480.15 feet, more or less, to the point of beginning; said parcel containing 6.75 acres, more or less. Manage to A poste trug vor a contra

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general managements

Grantor's performance under this trust deed and the note it secures may not be assigned to or be assumed by another party. In the event of an attempted assignment or assumption, the entire unpaid balance shall become immediately due and payable. which said described real property is not currently used for agricultural, timber or grazing purposes, TOTU

together with all and singular the appurtenances, tenements, hereditaments, rents, issues, profits, water rights, easements or privileges now or together with all and singular the appurtenances, tenements, hereditaments, rents, issues, profits, water, rights, easements or privileges now or hereafter belonging to, derived from or in anywise appertaining to the above described premises, and all plumbing, lighting, heating, venti-leting, alr-conditioning, refrigerating, watering and irrigation apparatus, equipment and fixtures, together with all awnings, venetian blinds, floor covering in place such as wall to wall carpeting and lincleum, shades and built in appliances now or hereafter installed in or used in connection with the above described premises, including all interest therein which the grantor has or may hereafter active to the privile the state of the sum of ND/FIDO-FINDE FIDE FIDE BED AND performance of each agreement of the grantor herein contained and the payment of the sum of ND/FIDO-FIDE hereafter, below to the sum of ND/FIDO-FIDE bed at the second of the sum of ND/FIDO-FIDE bed at the second of the sum of ND/FIDO-FIDE bed at the second of the second o

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This trust deed shall further secure the payment of such additional money, if any, as may be loaned hereafter by the beneficiary to the grantor or others having an interest in the above described property as may be evidenced by a note or notes. If the intebledness secured by this must deed is evidenced by a more than one note, the beneficiary may credit payments received by its upon any of said notes or part of any payment on one note and part on another, as the beneficiary may elect. if an havin

note or notes. If the interbledness secured by this tunins tracting by it, upon, any bit hald notes or part of any payment on one note and part on another, any bit hald notes or part of any payment on one note and part on another, any bit hald notes or part of any payment on one note and part on another, any bit hald notes or part of any payment on one note and part on another, any bit hald notes or part of any payment on one note and part on another, any bit hald notes or part of any payment on one note and part on another, therein that the said premises and so and with the trustee and the beneficiary herein that the said premises and not any payment of any payment on any pay here and clear of all persons whomeover. The grattor covennets and agrees to pay said note according to the terms thereof and, white deal is occupited it buildings in course of construction or her ther deal payment and agrees to pay said note according to the terms thereof and, white deal to complete all buildings in course of construction or her ther constructed on said premises within six months from the date hereopity in the seep said property free from all encumbrances having; pre-cedence ofter construction is hereafter commenced; to repair and restore hereopity is and in good workmanlike manner any building or improvement on said property which may be damaged or destroyed and pay, when due, and said incourse or destroy any building or improvements new or hereafter constructed on said premises; to keep all buildings and mo commit or suffer no waste of said premises; to keep all buildings and mo commit or suffer no waste of said premises; to keep all buildings and mo commit or suffer no waste of said premises; to keep all buildings and mo commit or suffer no waste of said premises; to keep all buildings and the note or obligation necured by this trust deed, in a company of insurance. In dwith approved loss payabie clause in pace of bunkness of the beneficiary which insurance in a sum not less than the original perior of the beneficiar

That he non-cancellable by the granton during this the relative obtained. In order to provide regularly for the prompt payment of said tarce, assess-ments or other charges and insurance premium, the grantor agrees to pay to the beneficiary, together with and in addition to the monthly payments of principal and interest payable under the terms of the note or obligation secured bereby, an amount equal to one-twelfth (1/2th) of the tarce, assessments and other charges due and payable with respect to said property within each succeed-ing twelve months, and also one-thirty sirkin (1/3th) of the insurance premiums ing twelve months, and also one-thirty sirkin (1/3th) of the insurance premiums based with respect to said property within each succeeding three years while several purposes thereof and shall thereupon be charged to the principal of the several purposes thereof and shall thereupon be charged to they shall be held by loan; or, at the option of the beneficiary without interest, to pay "said premiums, taxes, assessments or other charges when they shall become due premiums, taxes, assessments or other charges when they shall become due premiums, taxes, assessments or other charges when they shall become due and payable.

and payable. and payable. "and payable the grantor is to pay any and all taxes, "assessments and other "charges" levied or assessed against said property. or "any part thereof, before the same begasid property, such payments are to be made through the ben-policy" as "aforesaid. The grantor hereby authorizes the beneficiary to pay tay and all taxes, assessments and other "charges levied or inposed furnished tay and all taxes, assessments and other "charges levied or inposed furnished tay and all taxes, assessments as shown by the statements thereof, before tay and all taxes, assessments as shown by the statements thereof marks tay and all taxes, assessments as shown on the statements thereof and tay the collector of such taxes, assessments or other charges and submitted by the insurance carriers or their representatives, and to may be required from sprincipal" of the loan or to withdraw the sums wincome. The grantor agrees the reserve is account, if any "established for his for faluer to have any insu-surance 'policy" and the beneficiary may be any insurance down and the "event of any bay be satisfies of the own of the representations comparing and its apply any bas (to compromise and estimation scored by this turt ideed. The grantor agrees in no event to hold the beneficiary insurance company" and its apply any bas (to compromise and estimation scored by this turt ideed. The insurance to be one to be indebedness for payment and its apply any scored insurance tay of the indebedness for payment and satisfaction in ful or upon sale or obser acquisition of the property by the beneficiary after ful or upon sale or obser acquisition of the property by the beneficiary after ful or upon sale or obser acquisition of the property by the beneficiary after ful or upon sale or obser acquisition of the property by the beneficiary after ful or upon sale or obser acquisition of the property by the beneficiary after ful or upon sale or obser acquisition of the property by the beneficiary after

default, any balance remaining in the reserve account shall be credited to the indebtedness. If the reserve account for tarcs, assessments, insurance premiums and other charges is not sufficient at any time for the payment of such charges as they become due, the grantor shall pay the deficit to the beneficiary upon demand, and if not paid within ten days after such demand, the beneficiary may at its option add the amount of such deficit to the principal of the obligation secured, hereby.

Should the grantor fail to keep any of the foregoing covenants, then the Should the grantor fail to keep any of the foregoing covenants, then the beneficiary may at its option carry out the same, and all its expenditures there-beneficiary may at the option of the secured by the lien of this trust deed. In this grantor on demand and shall have the right in its discretion to complete any improvements made on said premises and also to make such repairs to said property as in its sole discretion it may deem necessary or advisable.

property as in its sole discrction it may deem necessary or advisable.

The beneficiary will furnish to the grantor on written request therefor an al statement of account but shall not be obligated or required to furnish further statements of account. annual

It is mutually agreed that:

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presentation of this deed and the note for endorsement in case of full reconveyance, for cancellation, withow fiftching the liability of any present for the payment of the indebtedness, the transite may all conversions for the payment of the indebtedness, the transite may all converses to the make-ing of any map or plat of said property; (b) join in granning any easement or creating and restriction thereas in bin in any subordination or other agreement affection this 4--1 ing or any map or pact as an every of the interest affecting this deed or the lien or charge hereof; (d) recomery without varianty; all or any part of the property. The grantee in any reconvegance may be described as the "person is persons legally entitled thereto" and the recitats therein of any matters or facts shall be conclusive proof of the truthilones thereof. Trustee's fees for any of the services in this paragraph shall be not less than proof of the returbilones.

2. As additional security, grantor hereby assigns to beneficiary during the continuance of these trusts all rents, issues, royaities and profits of the pro-trust affected by this deed and of any personal property located thereon. Until frantor shall default in the payment of any indebtedness secured hereby or in frantor shall default in the payment of any indebtedness secured hereby or in feat all such rents, issues, royaities and profits of the pro-lect all such rents, issues, royaities and profits earned prior to default as they become due and payable. Upon any default by the grantor hereunder, the bene-ficiary may, at any time without notice, either is person, by agent or by a re-ceiver to be appointed by a court, and without regard to the adequacy of a of said property, or, any part thereof, in its own name due and amplid, and apply the rents, issues and profits, including those are done and mapid, and apply the same, issue sout and represses operation and deal apply able attorney's fees, upon any indebtedness secured hereby, and in such order as the beneficiary may determine.

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Etti 6. "Time is of the essence of this instruments and upon 'default: by the grantor im payment of any indefaults ary 'deciars ascured hereby or in performance of any indefault ary may 'deciars all' sums' secured 'hereby' immediately due and payable buendidary may 'deciars all' sums' secured 'hereby' immediately due and payable buendidary may 'deciars all' sums' secured 'hereby' immediately due and payable buendidary may 'deciars all' sums' secured 'hereby' immediately due and payable buendidary may 'deciars all' sums' secured 'hereby' immediately due and payable buendidary the said notice of default' and 'election to sell, the buendidary hall deposit with the said notice of default' and 'election to sell the beneficiary hall deposit with the said notice of the thereby, 'mixengon' the time and place of sails' and 'given notice' thereof' as then required by law'. 442.00

7.7. After default and any time prior to five days before the date set by the Truster for the Truster's sale. The grantor or other person so privileged may pay the entire amount then due under this trust deci and the obligations secured thereby (including costs and expenses actually incurred in enforcing the terms of the obligations secured thereby (including costs and expenses actually incurred in enforcing the terms of the obligations secured thereby (including costs and expenses actually incurred in enforcing the terms of the obligations). No.

obligations secured thereby including costs and expenses schully incurred in enforcing the terms of the obliga-tion and traster's and attorney's fees not exceeding the amount provided by hav other than nuch portion of the principal as would not then be due had no default occurred and thereby cure the default. If the terms of the lapse of such time as may then be required by taw following the recordcation of said notices of default and giving of said notice of sale, the trustee shall sell said property as the time and place fixed by him in said notice of sale, either as a whole or in separate parcels, and in such order as he may de-termine, at public auction to the highest bidder for cash, in lawful money of the United States, parable as the time of sale. Trustee may postpone sale of all or any portion of said property by public annoncement at such time and place tage and from time to the highest bidder for cash, in the sale by malle and or any portion of said property by public annoncement at such time and place tage and from time to the increater may postpone the sale by malle and sale, and from time to the more thereafter may postpone to the sale of the state of the time to the sale of the sale by malle and the sale the sale and from time to the more thereafter may postpone to the sale of the sale and from time to the thereafter may postpone to the sale of the subach

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order of their priority. (4) The surplus, 11 any, to the grantor of the truss deed or to his successor in interest entitled to such surplus. 10. For any reason permitted by law, the heneficiary may from time to time appoint a successor or successors to any trutce named herein, or to any successor trustee appointed herein and or suphisted and without con-verance to the successor trustee, the latter shall be pointment and without con-verance to the successor trustee, the latter shall be point and the point of the successor trustee appointed herein and or appointed hereinder. Back such appointment and substitution shall be made by written instander. Back such appointment and substitution shall be made by written instander. Back such appointment and substitution shall be made by written instander and the place of record, which, when recorded in the office of the county clerk and its place of record, which, when recorded in the office of the county clerk and the place of record, which, when recorded in the successor trustee. Wi 11.1. Trustee accepts this trust when this deed, duly ascented and achnow-ledged is made a public record, as provided by law. 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 the grantor, beneficiary or trustee shall be a party unleast such action or proceeding is brought by, the trustee. Wi 21: This deed applies to, inures to the benefit of, and binds all parties hereto, their heirs, legatees devises, admistrators, executors, uncessors and assigns. The term "beneficiary" shall mean the holder and owner, including pledged or the inots accurd hereby, whether or not named as a beneficiary benefit in the abust and or neuter, and the singular number in-cludes the plural.

TIN WITNESS WHEREOF Baid grantor	has hereinto set his hand and seal the day and year first above written.
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	for the uses and purposes therein expressed.
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The undersigned is the legal owner and holder of	
municipit to signife, to concel all evidences of indebted	
scms.	and a grant with the second of
GEN THIS TRUST DEED, made this JAMES T., ROGERS AND CO	DBY B: ROCE 12 Klamath First Federal Savings & Loan Association, Beneficiary L. Bencomber 10 person
DATED:	, 19
	TRUST DEED