

The grantor covenants and agrees to and with the beneficiary and those claiming under him, that he is lawfully seized in fee simple of said described real property and has a valid, unencumbered title thereto except to a first Deed of Trust and Assignment of Rents in favor of Transamerica Financial Services,

and that he will warrant and forever defend the same against all persons whomsoever.

The grantor warrants that the proceeds of the loan represented by the above described note and this trust deed are:
(a)* primarily for grantor's personal, family or household purposes (see Important Notice below),
(b) for an organization, or (even if grantor is a natural person) are for business or commercial purposes.

This deed applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, personal representatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgees, of the contract secured hereby, whether or not named as a beneficiary herein. In construing this deed and whenever the context so requires, the masculine gender includes the feminine and the neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, said grantor has hereunto set his hand the day and year first above written.

* IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a creditor as such word is defined in the Truth-in-Lending Act and Regulation Z, the beneficiary MUST comply with the Act and Regulation by making required disclosures; for this purpose use Stevens-Ness Form No. 1319, or equivalent. If compliance with the Act is not required, disregard this notice.

(If the signer of the above is a corporation, use the form of acknowledgement apposite.)

STATE OF OREGON,

County of Klamath ss.

This instrument was acknowledged before me on Sept. 30, 1989, by

Dennis J. Haney

Carolyn J. Haney

William J. Haney

Tamera Ann Haney

(SEAL) Notary Public for Oregon

My commission expires 3-22-93

STATE OF OREGON,

County of _____ ss.

This instrument was acknowledged before me on _____, 19____, by _____ of _____

Notary Public for Oregon

My commission expires: _____ (SEAL)

REQUEST FOR FULL RECONVEYANCE

To be used only when obligations have been paid.

TO: _____, Trustee

The undersigned is the legal owner and holder of all indebtedness secured by the foregoing trust deed. All sums secured by said trust deed have been fully paid and satisfied. You hereby are directed, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to cancel all evidences of indebtedness secured by said trust deed (which are delivered to you herewith together with said trust deed) and to reconvey, without warranty, to the parties designated by the terms of said trust deed the estate now held by you under the same. Full reconveyance and documents to

DATED: _____, 19____

Beneficiary

Do not lose or destroy this Trust Deed OR THE NOTE which it secures. Both must be delivered to the trustee for cancellation before reconveyance will be made.

TRUST DEED

FOR OREGON (FORM No. 1881) LIVAL LEVON
STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

NO. S IN THE COMMISSION OF KISS

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SPACE RESERVED

FOR

RECORDER'S USE

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STATE OF OREGON,

County of Klamath ss.

I certify that the within instrument

was received for record on the 11th day

of Sept., 1989,

at 10:37 o'clock A.M., and recorded

in book/reel/volume No. M89 on

page 16984 or as fee/file/instru-

ment/microfilm/reception No. 4990,

Record of Mortgages of said County.

Witness my hand and seal of

County affixed.

Evelyn Biehn, County Clerk

NAME TITLE

By Goulson Muelender Deputy

18021 DEED

Fee \$13.00

1101023532

Noted 11/16

1101023532