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THIS DEED OF TRUST ("Security Instrument") is made on <u>February 23</u>. 19.90. The grantor is Forrest A; "Freid & duanita & R. Freid who acquired title as Forrest A. Fried Juanita R., "Fried, Husband & (Wife (and ("Borrower")) The trustee is William L: Sisemore Office ("Borrower") The trustee is William C. States of (America), and whose address is under the laws of the United States of (America), and whose address is Under the laws of the United States of (America), and whose address is Under the laws of the United States of (America), and whose address is Under the laws of the United States of (America), and whose address is Under the laws of the United States of (America), and whose address is Under the laws of the United States of (America), and whose address is Under the laws of the United States of (America), and whose address is Under the laws of the United States of (Merica), and whose address is Under the laws of the United States of (Merica), and whose address is Under the laws of the United States of (Merica), and whose address is Under the laws of the United States of (Merica), and whose address is Under the laws of the United States of (Merica), and whose address is Under the laws of the United States of (Merica), and whose address is Under the laws of the United States of (Merica), and whose address is Under the laws of the United States of Merica), and whose address is Under the laws of the United States of the States of the States of the United States of the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note; and (d) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to the paragraph below ("Future Advances") / FUTURE ADVANCES: Upon request to Borrower, Lender, at Lender's option prior paragraph below (Future Auvances). FOT ORE ADVANCES: Open request to Borrower, Bender, at Denter's option pro-to full reconveyance of the property by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon (shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are

notice identifying the feat florrower shall sausly the lich of take one or more of the source restrain above exciting to days ngreenent sumfactory to Landes subordinating the neg to this seconty instrument. If Landet deterministical sty part of the Property is subject to a new which not, attain priority over this Seconty instrument is adde into the determine a notice id antiving the free fractioner chait exists the new transfer the Second final second second second second The set of the set of the set of the set of the new of the set of the the the set of the Borrower shall promptly discharge any lich which has product merillas Sacard, solution of solute the over (at

to be paid under this paragraph. If Borrower makes these payments directly, for ower shall proceeded some of to bounder pay their air must detectly to the pertaneous bayment. Borrower shall prearphy intruch to detect of goines of smooth-Bourder shale pay these obligations in the moduler provided in paragraph 2, or if not positivities in the moder. Borrier is large over their order of the model of the positivities of the model sector of the model sector of the model sector of the model sector. Property which may great priority over this Security instrument, and hearthold primary or priority in any

"UNDER OREGONILAW, MOST AGREEMENTS; PROMISES AND COMMITMENTS MADE BY US AFTER THE EFFECTIVE DATE OF THIS ACT CONCERNING LOANS AND OTHER CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY US TO BE ENFORCEABLE.

them immediately prior to the sub of the Property in its acquisition by Lendos, any Funds held by demonstration in the concrat

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, rights and stock and all fixtures now of hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property"

foregoing is referred to in this Security Instrument as the "Property man of some and and and and a security instrument as the "Property man of some and a security instrument as the "Property man of some and a security instrument as the "Property man of some and a security instrument as the "Property man of some and a security instrument as the "Property man of some and a security instrument as the "Property man of some and a security instrument as the "Property man of some and a security instrument as the "Property man of some and a security instrument as the security instrument as the security instrument as the security instrument as the security man of some and a security instrument as the security instrument a BORROWER COVENANTS that Borrower is lawfully selsed of the estate hereby conveyed and has the right to grant

and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. and will defend generally the title to the troperty against an elamon of status, suspect of any elamon covenants, with a status of the troperty in the status of the troperty against an elamon of the status of the limited variations by jurisdiction to constitute a uniform security instrument covering real property.

the provide interaction interaction of the debr reader in the black with processing interaction of the second s Paynent of Frincipal and Interest: Frepayment and Lata Charges. Borgover surgers provide a surger cut OREGON¹¹Single¹ Family—FNMA/FHLMC_UNIFORM_INSTRUMENT

OLE ... UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:



1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

12. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower 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-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items."

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender, if Lender, is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow 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 this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 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 as a credit against the sums secured by this 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 interest due; and last, to principal due.

10/214.5 Charges; Liens. Borrower shall pay all taxes, assessments, charges fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days

insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld is bubble polytopic to polytower time date polytopic versauces to polytopic polytopic to the tauses All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

Lender shall have the right to hold the policies and renewals If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. sectives Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair

of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether, or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given DEBYE 2VALUCE VHO FOVE V2200 V1104 Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender; Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds; A Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing to gate brees

7. Protection of Lender's Rights in the Property; Mortgage Insurance. covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect If Borrower fails to perform the Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so?

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment; these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower



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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument,

Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. 8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying 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 conveyance in lieu of condemnation, are hereby

any condemnation or other taking of any part of the troperty, assigned and shall be paid to Lender. A curve performents in the event of a total taking of the Property, In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security

Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim 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 restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments. 10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original/Borrower or Borrower's successors in interest.

Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made payment or otherwise mounty amortization of the sums secured by this security hist uncert by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy. 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions

of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

orrower's consent. 12. Loan Charges. , If the loan secured by this Security Instrument is subject to a law which sets maximum loan 14. Loan Charges, 11 the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in eccessary to reduce the charge to the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded under the Note of by making a direct payment to Borrower (Farting reduces principal) the reducing the principal or to be collected as a summer to Borrower (Farting reduces principal) the reduction will be treated as a summer to Borrower (Farting reduces principal) the reduction will be treated as a summer to Borrower (Farting reduces principal) the reduction will be treated as a summer to Borrower (Farting reduces principal) the reduction will be treated as a summer to Borrower (Farting reduces principal) the reduction will be treated as a summer to Borrower (Farting reduces principal). under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a

partial prepayment without any prepayment charge under the Note Automatic 13. Legislation Affecting Lender's Rights: 17 If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph [7: ourseauce: [] bou hei) mene of all summer secured by this Security functions of all summer in secure of all summer and an and the secure of all summer and the secure of all sum 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by

mailing it by first class mail unless applicable law requires use of another 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 by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice

provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided paragraph. 15. Governing Law; Severability. This 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 this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in Borrower is sold or transferred and Borrower is not a natural or any part of the Property of any part of the Property or any part of the Property of the Property or any part of the Property or any part of the Property or any part of the Property of the Property or any part of the Property or any part of the Property person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period

of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower. 18. Borrower's Right to Reinstate. If Borrower meets certain conditions. Borrower shall have the right to have

enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration (a) pays, Lender, all sums, which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other, covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may obligation to pay, the sums secured by this Security Instrument, Lender's rights in the Property and Borrower's Borrower this Security Instrument and the obligations secured hereby shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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NON-UNIFORM COVENANTS: Borrower and Lender further covenant and agree as follows:

Occurrence of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17). unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to, reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender. at, its option may require immediate payment in full of all sums secured by this Security Instrument without further. demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to,

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assonance attorneys, rees and costs of the evidence. If the bride trains whether the state of the secure of the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner, prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. The 250 and a management

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument in a more than the burged for all up Security Instrument, Lender shall request Trustee to

reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs (poster opposite 22. Substitute Trustee: Lender may from time to time remove Trustee and appoint a successor trustee to any

Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law. 23. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes. 110

24. Attorneys' Fees. As used in this Security, Instrument, and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court

ys fees awarded by an appellate court. 25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this, Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument, [Check applicable box(es)] entrent: oner (a) of the range (b) of all of the range (b) of the ran Graduated Payment Rider (1) Planned Unit Development Rider

ins se in Other(s) [specify] | non cup is us to the successors and sensors of the definite processors and the successors and th 11. Successors and Assignat Bound, Joint and Several LiabilityPC, signers - The cosmany and according to By SIGNING BELOW Borrower accepts and agrees to the terms and covenants contained in this Security 割割住む

Instrument and in any rider(s) executed by Borrower and recorded with it.

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Notary Public

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This instrument was prepared by. Klamath First Federal Savings & Loan Assn. 44770

Filed for record at request of ______ Mountain Title Co. A.D., 19 90 at 3:36 O'Clock P.M., and duly recorded in Vol. M90 of Mortgages on Page 3542 of <u>Mortgages</u> dav FEE \$28.00 Evelyn Biehn County Clerk By Qauline Millindere

STATE OF OREGON: COUNTY OF KLAMATH:

Tax Account No: 3407 034DD 08000

Beginning at the Section corner common to Sections 2 and 3, Township 35 South, Range 7 East of the Willamette Meridian and Sections 34 and 35, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon; thence North 930.0 feet; thence West 100.0 feet; thence North 54.0 feet; thence West 410.0 feet to the Northeast corner of said parcel and true point of beginning; thence West 150.0 feet; thence South 35.0 feet; thence East 150.0 feet; thence North 35.0 feet to the Northeast corner of parcel and true point of beginning.

ALSO EXCEPTING THEREFROM a parcel of land located in the SE1/4 NE1/4 SE1/4.SE1/4, Section 34, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, more particularly

The South half of the Northeast quarter of the Southeast quarter of the Southeast quarter of Section 34, Township 34 South, Range 7 East of the Willamette Meridian, Klamath County, Oregon, EXCEPT a portion thereof on the North side thereof deeded to the City of Chiloguin and described as beginning at a point 930 feet North of the Southeast corner of said Section 34; thence West 100 feet; thence North 54 feet; thence West 560 feet; thence North 6 feet to the North boundary of said S1/2 NE1/4 SE1/4 SE1/4; thence East along said North boundary 660 feet; thence South 60 feet to the place of beginning.

EXHIBIT "A" LEGAL DESCRIPTION

MTC NO:

23102

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